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National Pg 3
Dr Mwinyi hails Unesco's cooperation



National Pg 4
2 family members survive hyena attack



National Pg 5
Contractor urged to employ Tanzanians



National Pg 6
Ludewa in need of 400 teachers



Ministry cancels GMO seed trials

● Enhances scrutiny in verifying imported seeds

By Correspondent Gerald Kitabu

THE government has from today suspended Genetically Modified Organisms (GMOs) research trials in the country and imposed exhaustive scrutiny on imported seeds to ward off scientifically engineered versions.

Agriculture minister Prof Adolf Mkenda made the announcement on Tuesday afternoon at the Tanzania Agricultural Research Institute (TARI) Mikocheni centre in Dar es Salaam, saying the decision has been made to conserve genetic resources of the country and local seed varieties.

This implies that the drought-tolerant GMO maize trial that has been ongoing at the Makutupora Research Centre in Dodoma and another for cassava at TARI Mikocheni halt operations forthwith. The maize project sought to tackle periodic infestation of fall armyworm while the cassava trial was meant to end diseases such as the brown

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A Njiro Kwa Msola resident in Arusha stops vehicles to allow pupils to traverse a zebra crossing during the morning hours yesterday. Photo: Correspondent Getrude Mpezya

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Museveni defends social media shutdown ahead of tense polls

KAMPALA

UGANDA'S President Yoweri Museveni (pictured) yesterday accused social media giant Facebook of arrogance and bias as he confirmed ordering the shutdown of social media and messaging apps ahead of today's general election.

Museveni, dressed in a military jacket, said in a televised speech that he would not accept anybody playing with the country or deciding which election candidates were good or bad.

He said that if Facebook was to operate in Uganda, it should be used equitably by everyone.

On Tuesday, Uganda's communications regulator ordered telecoms firms to block access to social media and messaging apps, hours after Facebook had closed "fake" accounts it said were linked to the government.

Facebook said the accounts were being used to manipulate public debate in the hotly contested election.

Users of social media and messaging apps began reporting disruptions early on Tuesday on Twitter, WhatsApp, Instagram and Snapchat.

Twitter has responded by saying the shutdown violates basic human rights and the principles of open internet.

Meanwhile the US has condemned the government's decision to shut down social media, while UN chief Antonio Guterres has called for respect for human rights.

The UN "encourages all political actors

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World Bank issues \$425m loan for quality in higher education

By Guardian Reporter

WITH a loan from the World Bank, the Ministry of Education, Science and Technology is set to spend USD 425m (over 90bn/-) in rolling out the Higher Education for Economic Transformation (HEET) programme.

The five-year project to be financed by soft loan from the International Development Association (IDA), the soft loan window of the World Bank, is meant to promote higher education as a catalytic force in the new Tanzanian economy.

Permanent Secretary Dr Leonard Akwilapo outlined the plan early this week at a stakeholders' meeting to discuss a draft for environmental

“The project is also geared to improve students' boarding systems in colleges by preferential allocation of space, where around 639 experts at bachelor's degree level will be sponsored as part of efforts to increase enrolment in universities

safety guidelines and the community in implementing HEET among beneficiary government institutions.

He said the project is important as it would spur professional transformation countrywide, with its implementation starting at mid-year, focusing on strengthening the learning environment and labour market alignment of priority programmes.

The programme is designed to expand capacity of 18 institutions to contribute to key areas, gearing for innovation, economic development and labour market relevance, he stated.

The ministry is today holding

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Drivers' strike paralyses capital transits for hours

By Guardian Correspondent, Dodoma

RESIDENTS in the capital who rely on public transport were yesterday stranded following a drivers' strike which lasted for hours, complaining over substandard infrastructure at the Sabasaba bus stand in the city.

The protesting drivers claimed that they have been paying levies for years, but authorities seem to turn a



City Director Joseph Mafuru

deaf ear to complaints on the poor condition at the bus stand.

Speaking to The Guardian, one of the striking drivers, Ayoub Mazengo (pictured) said that apart from dilapidated infrastructures, the stand is too small to accommodate the city's commuter buses.

With the ongoing rains, most infrastructures are damaged, making

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Zanzibar President Dr. Hussein Ali Mwinyi exchanges greetings with United Nations Educational, Scientific and Cultural Organisation (Unesco) Resident Representative in Tanzania Tirso Dos Santos moments after arriving at the State House yesterday. Left is Unesco Tanzania cultural officer Nancy Mwasaka. Photo: State House

World Bank issues \$425m loan for quality in higher education

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another meeting for non-governmental institutions, aiming at obtaining stakeholders' views for improvement of the project, he further noted.

Dr Akwilapo said the project will respond to various challenges facing the education sector, expressing gratitude to the World Bank for sponsoring the project, in recognition of the country's needs in the education sector.

The project is meant to increase human resources for

lecturers, librarians, laboratories, strengthening of teaching and learning infrastructures, integrating the curricula and establishing new programmes to enable people to be employed or self-employed, increasing student enrolment including foreign students, he elaborated.

The project is also geared to improve students' boarding systems in colleges by preferential allocation of space, where around 639 experts at bachelor's degree level will be sponsored as part of efforts to increase enrolment in

universities.

"The programme will strengthen or establish 290 curriculum units and programmes relevant to the job market, refurbish infrastructures in 15 public higher learning institutions, 16 institutions under various ministries and procuring modern ICT equipment," he specified.

Presently, student enrolment stands at more than 90,000 and with the project, the number will reach 180,000 in the next three years, he declared, underlining

that the project has come at the right time.

Prof. James Mdoe, the Deputy Permanent Secretary (Science) earlier said stakeholders' views will help in improving some aspects of the higher education project.

"The ministry has come up with the project in order to implement relative goals and sought funds from IDA. There are other things that have to be done such as formulating project guidelines, hence it was important to involve stakeholders," he added.

Ministry cancels GMO seed trials

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streak virus.

The minister raised concerns over the negative impact of GMO on farmers, saying that if the nation lets free entrance of foreign seeds, "there will be seed market dominance by a few agricultural companies with local farmers forced to buy from them every year hence creating seed dependence."

He therefore directed that from today all imported seeds must undergo effective screening at molecular biology laboratory at TARI-Mikocheni, a lab that is mandated to carry out tests before such seeds enter the market, as it has a molecular biology lab, a diseases diagnostic lab and a tissue culture lab.

"As of now, this is the government position. We shall conduct other types of agriculture research activities to improve our seeds and increase yield and productivity through conventional methods but not GMO research," he elaborated.

Underlining the government's acute positioning on the issue, he pointedly tasked the media to spread the word, "as it is listening. We have big task to protect our seed sovereignty and so far we are doing well. If there are some imported seeds in the market that have not undergone testing, make sure that I get the report," he directed the TARI leadership.

After assessing the centre's capability, he said the process must start quickly to equip the centre with modern infrastructures and needed reagents so that it can efficiently conduct the screening exercise for good results.

"Today I have two samples of imported cotton and sunflower on my table. I want them to be tested to see whether they are GMO or not but the centre has no

capacity to do this. We can't go on this way. Make sure you improve performance of the centre by building capacity," the minister intoned.

He also stressed the need for TARI-Mikocheni to network with similar testing institutions and labs in the testing and screening exercise on samples of imported seeds.

"I also direct you to go around and assess the capacity of molecular biology laboratories in other institutions and see if they have the capacity to test imported seeds," he pursued, noting that transformation of agriculture will be brought about by science, technology and innovation

He said for many years most local farmers have survived on local seeds by replanting them year after year and acquiring seeds for planting from a wide variety of local sources which is good, rather than depending on imported seeds which if they plant this year, they cannot be replanted next year - forcing the farmers to buy from foreign companies.

TARI Director General Dr Geoffrey Mkamilo called on researchers to start seeing things in a wider vision as per the minister's directive, work hard to put their knowledge and skills to transform agriculture.

For his part, TARI Mikocheni Centre director Dr Zuberi Bira said the centre will heed the minister's directive. It will make sure that the specific segments outlined are worked out well, including equipping and expanding laboratories so that that they work efficiently, he added.

I want them to be tested to see whether they are GMO or not but the centre has no capacity to do this. We can't go on this way

Museveni defends social media shutdown ahead of tense polls

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and their supporters to publicly commit to conduct their political activities peacefully and refrain from incitement to violence or hate speech," spokesman Stephane Dujarric said

State Department contact officer for Africa, Tibor Nagy tweeted: "Such restrictions undermine human rights and fundamental freedoms," meanwhile as four Kenyan human rights activists were arrested outside the Ugandan embassy in Nairobi.

They had gathered to issue a press statement to condemn police brutality against the opposition in Uganda, where elections are being held on Thursday, but they were detained before they could do so.

The four who were being held for questioning include Hussein Khalid, the head of rights group Haki Africa, and journalist Yassah Musa.

In another development, Ugandan Minister of State for the Vice Presidency, Dr Baltazar Kasirivu-Atwooki, early yesterday survived an assassination attempted by gunmen who fired bullets at his vehicle in an ambush.

Dr Kasirivu, who is also the Bugangaizi West MP, was reportedly waylaid by gunmen at around 1am at Kakora village, part of Nyalweyo town council in Kakumiro District, a few kilometres from his home.

Dr Kasirivu, who was in his vehicle returning from a radio programme at Emambya FM in Kakumiro town, faced gunfire where over eight bullets riddled through the vehicle.

He and his driver escaped unhurt as the driver sped off from the scene.

Dr Kasirivu said that he survived because of God's mercy, expressing the view that the attack was politically motivated ahead of voting tomorrow.

Drivers' strike paralyses capital transits for hours

FROM PAGE 1

the area difficult to negotiate for drivers, given the numerous potholes and unpaved roads around the bus stand.

"We pay levies every day, but officials do not prioritize repairing the bus stand," he said, urging that the municipal authorities need to collect levies from other users including food vendors and fruit sellers.

Another driver, Abdul Mohamed said the Sabasaba commuter bus stand is congested as petty traders tek up space, selling wares without paying levies. The bus stand was increasingly looking like a market as the number of petty traders is much too big compared to commuters.

"Municipal authorities have yet to confirm to us if the area will permanently be used as a commuter bus stand. There are over 2,000 commuter buses here each paying 1,000/- per day," he

stated.

Municipal authorities are getting almost 2m/- every day, but they don't want to improve the stand infrastructures, he castigated, saying the drivers are ready to relocate to any other place so long as it has the required infrastructures.

City Director Joseph Mafuru said that repairs are being carried out at Mazengo and Makole bus stands to decongest the Sabasaba stand.

"We want a portion of buses to use the Mazengo and Makole bus stands, as this will reduce vehicle congestion here," he said.

The Sabasaba stand was designed to accommodate 200 vehicles only, he affirmed.

The ongoing maintenance at the two other stands will be completed within ten days and thus the drivers need to exercise patience as city authorities work on the matter, he added.



President of Rotary Club of Dar es Salaam Oyster bay MaryAnne Mugo cuts a ribbon to officially open two classrooms during a brief hand over ceremony at Juhudi primary school in Ukonga in the outskirts of Dar es Salaam on Tuesday. Looking on are head teacher Sikitu Iddi (2nd R), president of Ukonga Rotary Club Jackton Ochieng (2nd L), Ukonga Ward Councillor Bendera Ramadhani (R) and former ward councillor Jumaa Mwiipopo (L). The two classrooms were renovated by Rotary Club of Dar es Salaam Oyster bay and Ukonga Rotary Club at the cost of 8.5m/-.

Ugandan minister survives assassination attempt - govt

KAMPALA

Ugandan Minister of State for the Vice Presidency, Dr Baltazar Kasirivu-Atwooki, has yesterday survived an assassination attempted by gunmen who fired bullets at his vehicle in an ambush.

Dr Kasirivu, who is also the Bugangaizi West Member of Parliament, was allegedly waylaid by gunmen at around 1am at Kakora village, Nyalweyo town council in Kakumiro District, a few kilometres away from his home.

Dr Kasirivu, who was in his vehicle returning from a radio

programme at Emambya FM in Kakumiro Town, faced gunfire where over eight bullets riddled through the vehicle.

He and his driver escaped unhurt after the driver sped off from the scene.

Dr Kasirivu told media that he survived because of God's mercy. He suspects the attack is politically motivated ahead of today's general election.

"They almost finished our lives. As we were approaching my home at a swampy place, unknown people who were armed with guns opened fire

on us. As gunfire raged, I told the driver to speed off and that is how we escaped unhurt. I don't know who was behind this attack but I have informed the police. It was a miracle for me to survive," he said.

The minister's bodyguard, who was driving the vehicle, said the ambush was laid by about two gunmen who were firing from both sides.

The Kakumiro District Police Commander, Twaha Buyinza confirmed that there was a shooting at the minister's car adding that police investigations

have commenced.

"I can confirm that there was a shooting at the minister's car but we immediately dispatched police from Nyalweyo and more police officers are going to be dispatched to the scene of the crime to investigate the matter," he said.

Dr Kasirivu is vying for Bugangaizi West MP seat on an independent ticket after he lost in the September 2020 NRM party primary elections. He is facing Fred Byamukama (NRM) and Annet Kusingura (indep).

AGENCIES

51 illegal migrants of Ethiopian origin arrested in Mbeya - RPC

By Guardian Correspondent, Mbeya

POLICE in Mbeya Region on Monday arrested 51 Ethiopian nationals en route to neighboring Malawi using a lorry with registration number T 509 AZZ.

Addressing journalists at the central police station yesterday, acting Regional Police Commander, Jerome Ngowi said they are also holding the lorry driver, Rabdi Ramadhani (48)

a resident of Unga Limited in Arusha Region.

Ngowi said the aliens were nabbed at a road block near Gari Jembe village along the Tanzania-Malawi highway.

"The illegal migrants were hidden in a Scania lorry; police stopped the vehicle for normal inspection before they realised the presence of some people in the vehicle," he said noting the driver had earlier told the police

officers that he was transporting assorted shop commodities to Malawi.

He said the driver attempted to offer 3,000,000/- bribe the police officers but they refused to receive the money.

The RPC added that after interrogations, the driver said he was to leave the foreigners at the Kasumulu town in Kyela District. Kasumulu is geographically located near the Tanzania-Malawi

border.

The aliens according to RPC Ngowi were in bad health as they had travelled for a long distance without food. He said the lorry had no ventilations would have hence suffocated.

He called upon vehicle owners to carefully monitor their drivers because other vehicles are not for human trafficking. He warned drivers from engaging in trafficking of humans as they

risk a jail term and seizure of the vehicles.

On November 20th last year, police in Dodoma arrested 12 illegal migrants; out of them, 11 were Ethiopian nationals and one Kenyan.

They were arrested in Kongwa District while trying to seek a place to change their money after they were left behind by their host.

After an investigation it was

confirmed that the 12 men were heading to South Africa through Zambia.

On Monday, November 16, 2020, a total of 29 illegal migrants were arrested by immigration officers at Mtera, Mpwawa District while heading to Makambako in Njombe Region.

Among the 29 arrested, 14 were Ethiopians, 11 Rwandese, 1 from Uganda, and 2 Bangladesh nationals.



Stone Town: The heart of Zanzibar

Dr Mwinyi hails UNESCO's cooperation

By Guardian Reporter, Zanzibar

ZANZIBAR President Dr. Hussein Mwinyi has commended the United Nations Educational, Scientific and Cultural Organisation (UNESCO) for the cooperation to renovate the historical Beit al Ajaib building after it collapsed recently.

Dr Mwinyi made the remarks yesterday at the Zanzibar State House when he met with UNESCO head of office and Representative, Tirso Dos Santos.

President Mwinyi told the UNESCO Representative that his government values the relationship and cooperation it has with the UN body, so the move to support Zanzibar in renovating the Beit al Ajaib building is of great importance.

He said that the government

started taking deliberate measures immediately after the incident, including the formation of a committee to investigate the cause of the collapse of Beit al Ajaib building while he himself met with Stone Town stakeholders to discuss the incident with a view to finding out the solution.

Dr Mwinyi advised UNESCO to evaluate all buildings in Zanzibar's Stone Town so that they do not continue to cause further damage, noting that the UN body's intention and readiness to refurbish the historical building in restoring its status in the Stone Town has been hailed.

He was pleased with the UN body's intention to bring experts in three phases here in Zanzibar where for every phase will have its own experts, something which is a good move in rehabilitating

the building with its natural perspective and to the best of its ability.

Earlier, Dr. Tirso Dos Santos said that the organisation will rebuild the Beit-al-Ajaib building so that it retains its original structure in collaboration with the government of Zanzibar.

He said the agency will start bringing in its experts for the project which will start on January 18, this year which will be in three phases to ensure the intended goal is achieved again in the allotted time and with great efficiency.

He informed President Dr. Mwinyi that (UNESCO) will ensure that it follows all procedures in ensuring that the construction is carried out in accordance with all international procedures and guidelines.

Deputy minister directs beneficiaries to utilize TASAF funds, improve livelihoods

By Guardian Reporter,

Singida

EXTENSION officers have been called upon to provide education on better farming practices for all cash crops to poor households in the country that benefit from subsidies provided by Tanzania Social Action Fund (TASAF) to enable them have good harvests to improve their livelihoods.

President's Office (Public Service Management and Good Governance deputy minister Deogratias Ndejemi issued the directives to extension officers at Mtinko village in Singida District during his official visit aimed to implement TASAF programme in Singida Region.

Ndejemi urged District Executive Directors and extension officers in all districts to teach poor households on better farming practices in regard to crops that withstand drought.

Deputy minister Ndejemi also witnessed achievements for TASAF beneficiaries at Mtinko village.

Leah Ibrahimu Shila,

one of the beneficiaries said she saved the TASAF money received and realised 200,000/- as capital to open a food stall.

She lived a difficult life with one meal a day, but now she afford to eat three meals a day and able to educate her children in both primary and secondary schools.


Zena Ramadhani Igwe, another TASAF beneficiary said she used well the money received from TASAF by building a roofed house from savings that enabled her to buy cement and corrugated iron sheets.

She said she used some of the money to embark in poultry keeping, adding that she now had 30 chickens, as well as engaging in vegetable farming, all of which

enabled her to send her child to secondary school.

Deputy minister was happy with achievements from the two TASAF beneficiaries and called on other beneficiaries to use well the money they get in various economic generating activities for better livelihoods.

CITIZENSHIP



Whose photograph is shown, a maziibu ward's resident in Morogoro region, applying to the minister for the home affairs for Tanzania citizenship. His nationality is Zimbabwean, country of origin is Zimbabwe. Has been in Tanzania since 1998, Occupation, electrical and reedier manager at Alliance one in Morogoro region. Passport no 909844.

Any person who knows why citizenship should not be granted to the applicant should send a written and signed statement to the commissioner general for immigration services, P.O.BOX 512, Dar es salaam.



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STATEMENT OF RECEIPTS AND EXPENDITURE FOR THE YEAR ENDED 31 DECEMBER 2020

This publication of the Statement of Receipts and Expenditure is made in accordance with regulation 13(a) of the Non Government Organisation Act (Amendments), Regulation 2018 which requires Non Governmental Organisations receiving funds exceeding Tshs.20 Million to publish bi annually the funds received and its expenditure.

RECEIPTS	Actual
Opening fund balance	141,143,637.82
RECEIPTS FROM DONORS	
Disbursement from Donors	2,155,843,344.87
RECEIPTS FROM OTHERS	
Others	1,688,935,378.55
TOTAL RECEIPTS	3,985,922,361.24
EXPENDITURE	
To Contribute to Quality Education	603,228,605.72
Foster families and climate Smart Economic Empowerment	125,022,284.55
To provide education support/ sponsorships shelter and medical support	963,277,280.56
To provide life skills education to young mothers and youth and exchange program	83,734,223.80
To provide hygiene kits and food support to vulnerable groups	160,626,753.75
Renovation of five classrooms and construction of two new classrooms, one teachers' office and six toilets holes for Ilula and Isolivaya Public Primary school	250,267,143.41
Establishment of Youth Empowerment Center	436,333,863.04
Other programme costs	423458905.7
Constructions of two volunteers hostel	110,396,072.36
Agricultural activities	60,097,861.08
Persomel costs	628,335,729.46
TOTAL EXPENDITURE	3,844,778,723.42
FUND BALANCE	141,143,637.82

FUND BALANCE: Donors fund committed for the implementation of the remaining activities for the year 2021

THE UNITED REPUBLIC OF TANZANIA
TANZANIA COMMUNICATIONS REGULATORY AUTHORITY
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PUBLIC NOTICE

APPLICATIONS FOR CONTENT SERVICES (RADIO BROADCASTING) LICENCES

NOTICE is hereby given to the public that the Tanzania Communications Regulatory Authority has received Content Services (Radio Broadcasting) Licence applications from the following applicants: -

S/N	NAME OF APPLICANT	AREA OF OPERATION	SHAREHOLDERS /NATIONALITY	SHARES %
1.	Arusha District Council (Enaboishu FM)	Arusha	Arusha District Council	100
2.	Catholic Archdiocese Of Arusha (Radio Unjilishaji FM)	Arusha	The Registered Trustees of Catholic Archdiocese of Arusha 1. Prosper Lyimo –Auxiliary Bishop 2. Apolinry P. Shayo-communication coordinator	100
3.	Savvy Media Group (Savvy Radio)	Arusha	1. Sia Benison Mawalla (Tanzanian) 2. Awaichi Benison Mawalla (Tanzanian) 3. Grace Delicia Maleto (Tanzanian)	33.3 33.3 33.3
4.	Zion City Church Tanzania (Zion Impact Radio)	Arusha	The Registered Trustees of Zion City Church Tanzania 1. Umulisa Mediatrice Shumbusho (Rwandese) 2. Isaac Daudi Mpingwa (Tanzanian) 3. Tedy Michael Shumbusho (Rwandese) 4. Paulo Lucas Sulley (Tanzanian) 5. Enea Agustino shetuli (Tanzanian) 6. George James Mngoro(Tanzanian)	100
5.	Kuhani Musa Media Group Limited (Chipuka FM Radio)	Gairo	1.Musa Richard Mwacha (Tanzanian) 2.Joshua Emmanuel Kisaka (Tanzanian)	99 1
6.	Kilyenyi Group Ltd (K-Vibe FM)	Iringa Municipal	1.Salomé Cahrlés Mgumba (Tanzanian) 2.Geoffrey Batista Kilenyi (Tanzanian)	20 80
7.	Karagwe Develop. Coop Union (KDCU FM)	Karagwe	Members of Karagwe Development Cooperative Union 1. Anselimi Alphonse(Tanzanian) 2. Kabatereine(Tanzanian) 3. Witnes Kabyazi(Tanzanian) 4. Revelian Mbeikya Majune (Tanzanian) 5. Fidoline Faustine Kasenene (Tanzanian) 6. Wolfgang Ndyamukama Libent (Tanzanian) 7. Patricia Charles(Tanzanian)	100
8.	Organisation For Human Investment And Development (Buha FM)	Kasulu	1.Mr. Prosper L. Kwigize (Tanzanian) 2.Mrs. Sileli M. Mali (Tanzanian) 3.Hudson A. Chinza (Tanzanian)	100
9.	Word Reconciliation Ministry (Spirit FM Radio)	Kilwa	The Registered Trustees of Word Reconciliation Ministry 1. Pastor Nicolaus Suguye (Tanzanian) 2. Anna Suguye (Tanzanian) 3. Josephina John (Tanzanian)	100
10.	New Life in Christ (Tunduma NLC FM)	Momba -Tunduma	The Registered Trustees of New Life in Christ 1. Allyson Matemaki Mmanyi (Tanzanian) 2. Twazahirwa Tunzo Mnzava (Tanzanian) 3. Elizabeth Lulu genda (Tanzanian) 4. Paul Mwanja (Tanzanian) 5. Susana Nyanda (Tanzanian) 6. Meshack Japhet Msuva (Tanzanian) 7. Zablon Isaac Luvinga (Tanzanian)	100
11.	Sauti Ya Ushindi Co Ltd (Tanakh FM)	Moshi	1. Peter Emanuel Ikera (Tanzanian) 2. Angel Damian Matiya (Tanzanian) 3. Baraka Joseph (Tanzanian)	50 40 10
12.	Berkshire Company Ltd (Lebabu Voice FM)	Moshi	1. Philedelis Dismas Lebabu (Tanzanian) 2. Pendo Cluade (Tanzanian)	10 90
13.	Kilimanjaro Revival Temple (Kilimanjaro Revival FM)	Moshi	The Registered Trustees of TAG Kilimanjaro Revival Temple 1. Rev. Dr. Barnabas Mtokambali (Tanzanian), 2. Rev. Dr. Magnus Mhicha (Tanzanian), 3. Rev. Dr. Boniface Mgonja (Tanzanian) 4. Rev. Ronald Shedrack Swai (Tanzanian)	100
14.	Ghati Memorial Schools (Liquid FM)	Musoma	The Registered Trustees of Ghati Memorial Schools 1. Michael Mwita Samson Kembaki (Tanzanian) 2. Magreth Rhoby Kembaki (Tanzanian) 3. Mgambi Michael Kembaki (Tanzanian)	100
15.	Mdigrii Logistics Co. Ltd (Mdigrii FM Radio)	Mwanga	1. Dr. Ombeni W. Msuya (Tanzanian) 2. Anita Gasper Maganga (Tanzanian)	87.5 12.5
16.	HOPAJE Company Limited Radio (Majimaji FM)	Songea Municipal	1. Hoseah H. Lugano (Tanzanian) 2. Eliza Mwamaso (Tanzanian)	70 30
17.	Life Business And Co. Limited (Life FM)	Kigoma	1. Lister Festo Balegele (Tanzanian) 2. Angela Lister Balegere (Tanzanian)	87.5 12.5
18.	Lightning Integrated Payment Authentication Limited (LIPA)	National Application Services Category	1. Alex Charles Range – (Tanzanian) 2. Charles Isaroche Range – (Tanzanian)	90 10
19.	WorldRemit Tanzania Limited	National Application Services Category	1. Worldremit Ltd – (United Kingdom) 2. Worldremit Services Company Limited – (United Kingdom)	99.1 0.1
20.	Konnect Broadband Tanzania Limited	National Application Services Category	1. Konnect Africa France-French 2. Eutelsat S.A French	99 1
21.	Zaptech Limited	Regional Application Services Category (Dar es salaam)	1. Altaaz Nurallah Premji (Tanzanian) 2. Cyrus Kersi Dupetawalla (Tanzanian) 3. Hozefa Fakhruddin Karimjee (Tanzanian) 4. Noorien Altaaz Premji (Tanzanian) 5. Duraiya Hozefa Karimjee (Tanzanian) 6. Leena Cyrus Dupetawalla (Indian)	28 28 28 5 5 5
22.	Ateb Technologies Limited	Regional Application Services Category (Dar es salaam)	1. Edward Ben (Tanzanian) 2. Awadh Mustafa (Tanzanian)	50 50

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

Comments should be addressed to:

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

Two family members survive hyena attack

By Guardian Correspondent, Shinyanga

TWO people of same family residents of Kilimawe village in Shinyanga District survived after being attacked by a hyena while trying to save their chickens from the beast.

Shinyanga Regional Police Commander Deborah Magiligimba said yesterday that the incident occurred on January 11 at 4.00am when the two woke up to save their chickens from a hyena who had invaded their chicken pen. The beast was subsequently chased away with the help of neighbours.

The RPC named the two as Mabuga Ndakuna (70), and his son Timotheo Mabuga (17), who were attacked by the hyena and received injuries and were later rushed to Shinyanga Regional Referral Hospital for treatment.

"Mabuga Ndakuna received head injuries and had broken left arm," said the RPC.

"Timotheo Mabuga had broken right arm but was discharged from hospital after treatment," she added.

She said efforts to remove stray hyenas from people's settlements were going on in collaboration of wildlife officials.

Livestock minister urges PS to come up with plan allowing farmers to use ranches owned by state

By Guardian Correspondent, Mbarali

LIVESTOCK and Fisheries Minister Mashimba Ndaki yesterday directed the permanent secretary, Prof Gabriel Ole Sante to come up with a plan that will allow farmers to hire state-owned ranches for agricultural activities.

Minister Ndaki made the statement when winding-up his two-day official tour in Mbeya Region. The minister also visited the Usangu ranch in Mbarali District where he held meetings with farmers and livestock keepers.

During the meetings, farmers informed the minister that they have been leasing farms within the ranch, but contracts are signed between them and the investor. They requested the government to put in place an arrangement where they can directly hire the farms from the government.

Representing farmers, Pascalina Mhagama told the minister that they have been hiring one acre at a cost of 50,000/-, adding that after harvesting each of the farmers are also required to give the investor 300 kilos of rice.

"We would be grateful if the government through the National Ranching Company Limited (NARCO) gives us part of the ranches for commercial farming activities," she said.

Responding to farmer's concerns, minister Ndaki directed that all the undeveloped farms and ranches should be given to small scale farmers for production of cash and food crops. He added that empowering small scale farmers would also boost government revenues.

He said most of the investors in state-owned ranches have not paid their debts, insisting the ranches must also benefit small scale farmers.

"The Usangu ranch has a total of 16 blocks, but most of them are not operating as per agreement; investors are leasing the farms to small scale farmers instead of developing them," said the minister.

The PS assured the minister that all the directives will be implemented and that he will soon consult the Minister for Lands, Housing and Human Settlements Development on how to demarcate the investor's ranches and farms.

Ole Sante assured farmers that all the undeveloped farms and ranches will be given to them as soon as the government finalises all the required procedures.

He urged investors to clear their outstanding debts at NARCO threatening to terminate the contracts.

Mbarali Member of Parliament, Francis Mtega said the district has a limited agricultural land compared to the population which includes farmers, livestock keepers and investors.

"There should be an arrangement which will not only benefit the investors, but all residents. This would also reduce complaints as well as land disputes between farmers and livestock keepers," said the legislator.



The Usangu ranch has a total of 16 blocks, but most of them are not operating as per agreement; investors are leasing the farms to small scale farmers instead of developing them



Dar es Salaam Water and Sanitation technicians laying water pipes at Golani, Kimara ward in Ubungo being part of the implementation in accessing domestic water supply. Photo: Guardian Correspondent

Heavy rains in Muheza cut road connection between two villages

By Guardian Correspondent, Muheza

HEAVY ongoing rains in Amani Division in Muheza District Tanga Region have cut off road communication between Antakae and Vungwe villages following the collapse of the bridge connecting the two villages.

The bridge collapsed since December 26 last year and that so far nothing has been done despite its later inspection by TARURA.

In the circumstances peoples from the two villages travelling between the two villages have to take a long detour, they have to walk on foot to get bus transport to take them to Muheza and then back to either village.

However, the buses drop them on the way as they cannot reach the two villages due to the bridge's collapse.

A bus driver Salum Sharifu plying the area told this reporter that due to the bridge's collapse, people travelling between the two villages are forced to take a long detour via

Muheza, after which they take motor cycles to either of the villages.

Hadija Juma, a resident of Vungwe Village said the bridge was yet to be repaired since its collapse late last year, and the ongoing rains have made transportation even more difficult.

She said people have to take their sick including pregnant women to Muheza hospital using motor cycles.

Muheza District TARURA manager Joseph Khahozo said it was true the bridge had collapsed due to heavy rains, but they have already budgeted for it and repair work are expected to start anytime.



She said people have to take their sick including pregnant women to Muheza hospital using motor cycles

Minister directs bridge contractor to employ more Tanzanian youth

By Guardian Reporter

WORKS and Transport Minister Leonard Chamuriho has called on the contractor constructing the Magufuli Bridge in Mwanza, China Civil Engineering Construction Corporation (CCECC) to offer jobs to more indigenous youth for them to benefit from the project.

He issued the request during his inspection visit at the construction site saying: "We should ensure that local contractors should be incorporated in all projects that are funded by our own money in order to instill experiences to our youth."

He also called the Contractors Registration Board (CRB) to make sure they empower local contractors to enable them participate in various projects including road and bridges construction.

"In all big projects, we must allocate a big percentage to local contractors in order to get experienced indigenous contractors," he added.

He also praised the contractors of the Magufuli Bridge for the good job and called on them to complete it in time.

Fedastus Malibe, Mwanza Region's TANROADS Manager said the bridge aims to join the main Isagara-Sengerema-Geita road in Lake Victoria Zone.

On December 7, 2019, President John Magufuli laid the foundation stone of the Kigongo-Busisi bridge, the longest in East Africa and the sixth-longest in Africa.

The 3.2 kilometers long and 28.45 meters wide bridge will connect the Kigongo and Busisi areas in the Mwanza and Geita regions and will facilitate transport and trade with neighboring countries Uganda, Burundi, and Rwanda.

The 180-tonne capacity bridge will allow 1,600 vehicles to pass at a time and will result in Mwanza becoming a major commercial hub in the Lake Zone.

The bridge will represent an alternative to the current ferry connecting the shores, dramatically reducing transport time and facilitate regional trade. The project is valued at USD 300 million and is being developed by the China Civil Engineering Construction Group (CCECG) and the China Railway and is entirely financed by the Government of Tanzania.

Together with the construction of the Kigongo-Busisi bridge, the government is currently building several other major bridges: Wami (Coast), Magara (Manyara), Sukuma (Mwanza), Kitengule (Kagera), Primary (Singida), Ruhuhu (Ruvuma), and Selander (Dar es Salaam).



We should ensure that local contractors should be incorporated in all projects that are funded by our own money in order to instill experiences to our youth

BANK OF BARODA (TANZANIA) LIMITED
BANKING WITH PASSION

DISCLOSURE UNDER REGULATION 12 OF BANKING & FINANCIAL INSTITUTIONS (DISCLOSURES) REGULATIONS 2014
CUSTOMER COMPLAINT REDRESSAL MECHANISM

To, The Esteemed Customers Bank of Baroda (Tanzania) Ltd Tanzania

1. INTRODUCTION (UTANGULIZI)
The Complaints Resolution Desk (the Desk) has been established by the Bank of Tanzania (BOT) as a cost effective and efficient mechanism to resolve complaints between banking institutions and their customers. The Desk, which is fully funded by the Bank, is intended to resolve complaints (small claims) whose monetary value in respect of both the claim amount and remedy awarded does not exceed fifteen million Tanzania shillings (15,000,000) Mn.

2. HOW TO LODGE A COMPLAINT WITH OUR BANK/INISI YA KUKWASISHA MALALAMIKO KWA DAWATI
When you are dissatisfied with our services or you have any complaint pertaining to our staff or bank or otherwise, you may lodge complaint to us in writing by post or fax or through your registered email address on the following contact addresses:

The Chief Manager
Dar es Salaam Branch
Post Box 5356 Dar es Salaam, Phone: +255 (22) 2124461; Fax: +255 (22) 2124456
E Mail: bobdar@bankofbaroda.com

The Branch Manager
Mwanza Branch
Plot No. 12 Block E, Gokondani Road
Post Box 3152 Anusha Tanzania
Phone: +255 (27) 2544986; Fax: +255 (27) 2544955
E Mail: bobanw@bankofbaroda.com

The Branch Manager
Kariakoo Branch
Plot No. 153 Block-1,
Kenyatta Road
Post Box 1914 Mwanza
Phone: +255 (28) 2501421; +255 (28) 2501423/24; +255 (28) 2501422
E Mail: bobkar@bankofbaroda.com

The Branch Manager
Mwanza Branch
Crossing of Malimbazi and Mafia Street
Plot No. 08 Block-13,
Post Box 5610 Dar es Salaam, Tanzania
Phone: +255 (22) 2185721-255 (22) 2123900 Fax: +255 (22) 2185403
E Mail: bobkar@bankofbaroda.com

The Branch Manager
Mwanza Branch
Plot No. 12 Block E, Gokondani Road
Post Box 3152 Anusha Tanzania
Phone: +255 (27) 2544986; Fax: +255 (27) 2544955
E Mail: bobanw@bankofbaroda.com

The Nodal Officer, Grievance Redressal Cell, Bank of Baroda (Tanzania) Ltd
Post Box 5356 Dar es Salaam, Phone: +255 (22) 2124456; Fax: +255 (22) 2124457, E Mail: Rink.tanzania@bankofbaroda.com

NOTE:
For lodging complaint with BOT please use Complaint Form No. 1
For detailed information for lodging complaint with BOT please visit BOT website <https://www.bot.tz.org>

3. INTERNAL COMPLAINT RESOLUTION MECHANISM (MCHAKATO WA KUTAFUTA UFUMBUZI WA MALALAMIKO)
We through our internal complaint handling mechanism shall resolve your complaints within 21 working days from the date of lodging the complaint. The internal complaint handling mechanism in our Bank is as under:
Receiving and timely processing consumers' complaints.
Keeping complaints updated throughout the process.
Keeping a record of all complaints and submit it to the Bank of Tanzania on quarterly basis.
Resolving all consumer complaints within 21 working days from the date of lodging the complaint.

4. HOW TO LODGE A COMPLAINT WITH THE DESK AT BANK OF TANZANIA (BOT/NANMA YA KUKWASISHA MALALAMIKO KWA DAWATI LA BOT)
If you are dissatisfied with the decision of our bank in respect of your complaint or do not receive a response from our bank within 21 working days from the date of lodging your complaint, you may within 14 working days lodge your complaint with the Desk at BOT. However, before lodging your complaint with the Desk at BOT, you are required to exhaust the Internal Complaints resolution mechanism of our Bank first.

The complaint with Complaints Resolution Desk at Bank of Tanzania shall be lodged in the prescribed form (Schedule A), duly signed by the complainant and shall be submitted in any of the following ways:
a) By hand or by post to:
Complaints Resolution Desk
Office of the Secretary to the Bank of Tanzania,
10 Mwanba Street,
11884, Dar es Salaam.
b) By electronic mail: complaints-desk@bot.go.tz
c) By facsimile to fax no: +255 22 2234029
d) By phone: +255 22 2233265/ +255 22 2233246

5. PECUNIARY JURISDICTION OF THE BOT DESK (MAMLAKA ZA KIFEDHA ZA DAWATI)
The desk shall handle complaints whose total monetary value in respect of both the claim amount and remedy to be awarded does not exceed Fifteen Million Tanzania Shillings (TZS 15,000,000/-).

6. ELIGIBLE COMPLAINTS (MALALAMIKO YA HAKI)
Only the following categories of complaints are eligible for submission to the Desk:
a) A complaint against a banking institution which is either a member of the Tanzania Bankers Association or regulated by the Bank.
b) A complaint which is lodged within 14 days after a banking institution has delivered its decision or has failed to respond.
c) A complaint in respect of an incident which occurred less than two (2) years ago.

7. INELIGIBLE COMPLAINTS (MALALAMIKO YASIO NA HAKI)
In terms of the Guidelines issued, the Desk considers the following complaints as ineligible:
a) A complaint which has been the subject of legal proceedings before a Court or Tribunal.

b) Where the complainant has not suffered any financial loss, material inconvenience or distress.
c) A complaint which would be more suitably dealt with by a Court or under other dispute resolution arrangements.
d) A complaint whose resolution would prejudice the rights of other parties who have not consented to the resolution by the Desk.
e) A complaint which is vexatious or frivolous or not in good faith.
f) A complaint which was not first reported to the banking institution concerned.
g) A complaint which is lodged more than 14 days after a banking institution has delivered its decision or failed to resolve the complaint.
h) A complaint which is beyond the pecuniary jurisdiction of the Desk.

8. INFORMATION YOU MUST INCLUDE IN THE COMPLAINT (TAARIFA MUHIMU ZA KUKWASISHA KWENYE LALAMIKO)
a) Your name and address.
b) The name and address of the banking institution against which the complaint is made.
c) Details of what your complaint is about including exactly what the bank did that it shouldn't have done or what it didn't do that it should have done.
d) What you have lost in terms of personal injustice, financial loss, hardship or inconvenience.
e) What you would like the Desk to do to put things right and details of what you have done so far to try to resolve the complaint.
f) Include documentary evidence, if any.

9. WITHDRAWAL OF THE COMPLAINT (KUFUTA MALAMIKO)
A complainant may, at any time before the Desk's determination, withdraw his complaint in writing from the Desk, and the matter shall be closed by the Desk.

10. FREE SERVICE (HUDUMA ZA BURE)
Resolution of banking consumers' complaints is free of charge at the Desk does not charge any fee whatsoever.

11. MEDIUM OF COMMUNICATION (NJIA YA MAWASILIANO)
The medium of communication is both English and Kiswahili.

12. REMEDIES AWARDED (SULUHISHO LILLOPATIKANA)
The function performed by the Desk is different from that performed by courts. The Desk is empowered not to have regard to technicality and legal form but resolve complaints using criteria that would not usually be used by courts. For instance whether an explanation for the conduct was not given when it should have been given. A banking institution may be required to issue an apology, change its practices, affect payment or compensation as the case may be. The Desk is not bound by the legal principles of handling complaints such as rules of evidence but adheres to the general principles of natural justice.

When Aggrieved by Desk decision
Either party may request the Desk to reconsider any of its decision. Each party also has a right to seek redress before a competent court when it is not satisfied with the decision given by the Desk.

DISCLOSURE UNDER REGULATION 11 OF BANKING & FINANCIAL INSTITUTIONS (DISCLOSURES) REGULATIONS 2014
MINIMUM DISCLOSURE OF CHARGES/FEE/PRODUCTS AND SERVICES

DESCRIPTION	Revised Charges	
Remittances (Outward)	TSHS	USD/GBP/EUR
Outward Remittances (Rapid Fund to India)	BOB to BOB	BOB to Other Bank
Up to USD 5000	12.00	18
USD 5001 to 10000	24.00	30.00
Above USD 10000	0.24% maximum USD 180	@ 0.30% maximum USD 200
REVISED CHARGES (TANZANIA)		
	In TZS	IN USD
Remittances (Outward) TT	INDIVIDUAL	CORPORATE
	Up to USD or equivalent upto USD2000 + USD 13.20	Up to USD or equivalent 10000 USD 33.00
	USD10000 + USD 33.00	Above USD 10000 USD 65 Flat + USD 35 Swift Charges
Remittances (Inward) TT for Acctt Holders only	No Charges	No Charges
Financial Reason	30000	30.00
Non-Financial	18000	18.00
Special clearance (DSM only)		
With in City Centre	72000	42.00
Outside City Centre	90000	60.00
Inward Cheque charges in clearing per instrument	150	Equivalent to Tsh.150
Outgoing EFT charges	100	Equivalent to Tsh.100
Balance confirmation Letter	Current/OD Acctt 18000	18.00
Reference Identity Letter	Saving Acctt 12000	12.00
Current/OD Acctt	25000	25.00
Saving Bank Acctt	12000	12.00
Cut of cheque per leaf	Current/ OD Acctt 850	0.55
	Saving Bank	
Ledger Folio Charges		
Current / Overdraft Account	6000 per folio Min 6000 p.m.	USD 4 per folio Min USD 4 p.m.
Ledger Charges for Savings Bank a/c	9000 H/Yearly	9.00 H/Yearly
Charges for not maintaining minimum balance in Current account	18000 p.m.	15.00 p.m.
Charges for not maintaining minimum balance in Savings Bank account.	7500 p.m.	7.50 p.m.
Acctt. maintenance charges for Saving and Current account.	Current Acctt 18000 H/Yearly	18.00 H/Yearly
	Saving Acctt 9000 H/Yearly	9.00 H/Yearly

DESCRIPTION	Once in a month no Charge (Regular)	
Accrtt Statement	6500	6.50
Interim Acctt statement	25.000	25.00
Account Cntry - Existing Bank	60.000	60.00
Account Cntry - Current	18.000	18.00
Account Cntry - Current	42.000	42.00
Dormant Acctt - Existing Bank	3000.00 H. Yearly	2.50 H. Yearly
Charges - Current Account	6000.00 H. Yearly	5.00 H. Yearly
Upcountry Collection of cheques	0.65% of value (Min Commission 10000 + Postage TZS 60000)	0.6% of value (Min Commission USD 18 + Postage USD 99)
Cash Deposit	Current Acctt. Upto 25 Mn free of charge upto 50 Mn 120000 Upto 150 Mn 180,000 upto 200 Mn 240,000 upto 250 Mn 300,000	0.30% above USD 10000 per day. 0.18% above USD 500 per day
Cash withdrawal	Current Acctt. Upto 2500 Mn no charges above 2500 Mn 0.12% of withdrawal.	0.60% upto 10000 and 1.18% above 10000 USD
FBVANCES PROCESSING CHARGES		
TZS	FCY	
UPTO 10 Mn	UPTO USD 10000	20000
10 Mn to 200 Mn	UPTO USD 10000 to 200000	2.65%
Above 200 Mn	Above USD 200000	1.50% (Minimum 5.30 1.50 (Minimum 5000)
Loan Overdraft against deposit of our Bank	(at Filled Party) - Waiver of Processing and documentation charges.	
DOCUMENTATION CHGS		
UPTO 10 Mn	UPTO USD 10000	30000
10 Mn to 200 Mn	USD 10000 to USD 200000	0.30% (Minimum 0.60 0.30% Min 30
Above 200 Mn	Above USD 200000	0.18% (Minimum 1.18 0.18 % Min 600
Resubmission Charges	1.20% Max 1.00 Mn	1.20% Max USD 600.00
Inspection Charges	Upto Tsh 200 Mn or USD 120 Mn	35000
Above Tsh 200 Mn or USD 0.20 Mn	65000	USD 65
	In addition to above inspection charges out of pocket expenses are also to be charged.	
Balance/Interest Certificate	Upto 200 Mn or USD 200000	2.04% p.a. 18.000
Payment	Upto 200 Mn or USD 200000	2.04% p.a. 18.00
Outstanding for Above Tsh 200 Mn or USD 200000	1.20% Subject to Min. 120000	1.20% Subject to Min. USD 120
Bankers opinion/Confidential Report	30000	30
Registration of Loan Agreement with Bank of Tanzania	N.A.	UPTO 1 Mn USD-10 USD 1 Mn to 2 Mn 300 USD Above 2 Mn 400 USD
Commitment Charges	1.32 of undrawn portion in case 50% average limit 10000 USD Min.	0.66 of undrawn portion in case 50% average limit not utilized per quarter
Modification Charges	0.12% Sanctioned Limit. Minimum 12000	0.12% sanctioned limit Minimum USD 60.
Interchangeability	Upto 100 Mn 40000 p.a. Above 100 Mn 120000 p.a.	Upto 10 Mn 50000 USD 60 p.a. Above USD 50000 USD 120 p.a.
BANK GUARANTEE	Financial Performance per Quarter-Part of quarter treated as full quarter	1.35% Minimum per quarter or part thereof Min Tsh 18000
	Performance	1.35% minimum per quarter or part thereof Min USD 15
Extension of BG	Above commission for change in period/amt.	Above commission for change in period/amt.
	1.35% of BG amt for residual period of guarantee subject to min 18000 in case of any other parameter amended.	1.35% of BG amt for residual period of guarantee subject to min 18000 in case of any other parameter amended.
BG against 100 Cash Margin	50% of above charges	50% of above charges
Bank Guarantee	Swift Charges USD 42 or equivalent applicable in addition to above charges.	
Bank Guarantee Confirmation	75% applicable charges + USD 42 Swift Charges	
Documentary Credit	1.35% per quarter or part thereof. This period includes the unused period in case of Usance LC's + USD 42 or equivalent swift charges.	
LC against 100 Cash Margin	40% of above charges.	
LC Amendment	For period and amount the above commission + USD 42 or equivalent swift charges.	
	0.42% of LC amt Min 60 USD and Maximum USD 300 or equivalent commission per amendment + USD 42 or equivalent swift charges.	
Advising LC	USD 150 and above equivalent + USD 42 or equivalent swift charges.	
LC Confirmation	1.00% per quarter or part thereof. This period includes the Usance period in case of Usance LC's + USD 42 or equivalent swift charges.	
IMPORT/EXPORT BILL		
Inward Bill (Under-LC)	0.35% + Swift Charges 42 subject to Minimum charges USD 120	
	USD 65 in addition to above charges for Discrepancy	
Inward Bill (Non-LC)	0.65% + USD 20.00 Handling Charges + 35 Swift Charges	
	USD 65 in addition to above charges for Discrepancy.	
Exports Bill (Under-LC)	0.35% + 42 Swift Charges + USD 60 courier Charges - Minimum USD 120.	
	USD 60 in addition to above charges for Discrepancy.	
Exports Bill (NON-LC)	0.65% + 42 Swift Charges + USD 65 courier Charges subject to Minimum USD 120.	
	USD 65 in addition to above charges for Discrepancy	

DESCRIPTION	CHARGES
Security charges (T Bill and Bonds)	
Bidding	NIL
Transfer	TZS 35000
Lottery	NIL
Lottery	TZS 65000
Lottery	NIL
Lottery	TZS 65000
Lottery	NIL
Lottery	TZS 65000
Lottery	USD 1.20
Change of Interest	C.A.CCCTT TZS 30000
	S.B.A.CCCTT USD 30.00
	TZS 12000
S.I.	C.A.CCCTT USD 2.40
	S.B.A.CCCTT TZS 1800
Failure CHGS	USD 1.20

INTEREST RATES ON DEPOSITS

Saving Bank Deposit	Baroda Premium Current account	Weka Hair Kiani Kidogo Kinachopitaka	Short & Fixed Deposit
2.5% p.a. for Term 0.25% p.a. for	+25% p.a. for maintaining above Tsh 25m	Rate of interest is equivalent to FDR rates for the relevant periods.	Period % per annum
			1-7 no. 30 days 4%
			8-30 no. 60 days 4%
			31-90 no. 90 days 5%
			91-180 no. 120 days 6%
			181-360 no. 150 days 7%
			361-720 no. 180 days 8%
			721 & above 1.00 1.50 9%

(1) HIGHER DEPOSITS ABOVE MILLION ARE WELCOME AT MUTUALLY NEGOTIABLE RATE OF INTEREST (2) 0.50% ADDITIONAL RATE OF INTEREST ON CHARITABLE AND COMMUNITY DEPOSITS.

INTEREST ON LOANS ADVANCES.

TANZANIAN SHILLING	UNITED STATES DOLLARS
PRIME LENDING RATE - 13% MAX SPREAD + 6%	4.25% OVER 3 MONTHS LIBOR MAXIMUM 12%

We, the undersigned have examined the above information and hereby declare that the information is true and correct to the best of our knowledge and information.

PRODUCTS AND SERVICES

Deposit Products	For Banks	Loan Products (Fund Based)
Current Deposits Account	For Ordinary - Others Premium Account	Finance for Corporate Loan for Small and Medium Enterprises
Savings Deposit	Baroda/Share Account No Frills Account	Home Loans (Purchase and Renovation) Loan for Professionals
Time Deposits	Fixed Deposits Scheme Weka Hair Kiani Kidogo Kinachopitaka Deposit Scheme	Personal loan to Individual Salaries Employees Loan to Retail Traders
Treasury Function	Money Market (Producing such as an Deposit and Investment in Government Securities, Dealing in Currencies (Foreign Exchanges), Import and Exports Bills.	Loan for Self-Employed persons Education Loans for Specialized Courses and University Students
REMITTANCES (Fund Transfer)	Loan against Shares listed in stock exchange for individuals/joint Borrowers.	Advance Against Property Loan against Future Rent Receiptable Loan against Bank's own Deposit Insurance Premium Financing
	Loan against Shares listed in stock exchange for companies against shares listed in stock exchange.	Loan Products (Non - Fund Based) Personal / Car loan to staff Loan against Future Rent Receiptable Loan against Bank's own Deposit Insurance Premium Financing
	Loan against Shares listed in stock exchange for companies against shares listed in stock exchange.	Loan Products (Non - Fund Based) Personal / Car loan to staff Loan against Future Rent Receiptable Loan against Bank's own Deposit Insurance Premium Financing

MOBILE BANKING CHARGES FOR BOB

DESCRIPTION	CHARGES
Sign Up	500
Balance Inquiry	Free
Mini statement	300
PNV/PASSWORD RESET	Free
BOB TO BOB ACCOUNT	Free
TO OTHER BANK	1300
500,001 - 2,000,000	2000
2,000,000 - 5,000,000	3000
5,000,000 - 10,000,000	4000
10,000,000 - 20,000,000	5000
20,000,000 - 50,000,000	6000
50,000,000 - 100,000,000	7000
100,000,000 - 500,000,000	8000
500,000,000 - 1,000,000,000	9000
1,000,000,000 - 5,000,000,000	10000
5,000,000,000 - 10,000,000,000	11000
10,000,000,000 - 50,000,000,000	12000
50,000,000,000 - 100,000,000,000	13000
100,000,000,000 - 500,000,000,000	14000
500,000,000,000 - 1,000,000,000,000	15000
1,000,000,000,000 - 5,000,000,000,000	16000
5,000,000,000,000 - 10,000,000,000,000	17000
10,000,000,000,000 - 50,000,000,000,000	18000
50,000,000,000,000 - 100,000,000,000,000	19000
100,000,000,000,000 - 500,000,000,000,000	20000
500,000,000,000,000 - 1,000,000,000,000,000	21000
1,000,000,000,000,000 - 5,000,000,000,000,000	22000
5,000,000,000,000,000 - 10,000,000,000,000,000	23000
10,000,000,000,000,000 - 50,000,000,000,000,000	24000
50,000,000,000,000,000 - 100,000,000,000,000,000	25000
100,000,000,000,000,000 - 500,000,000,000,000,000	26000
500,000,000,000,000,000 - 1,000,000,000,000,000,000	27000
1,000,000,000,000,000,000 - 5,000,000,000,000,000,000	28000
5,000,000,000,000,000,000 - 10,000,000,000,000,000,000	2

Ludewa District in need of about 400 teachers

By Guardian Correspondent, Njombe

LUDEWA District in Njombe Region is in need of more than 400 teachers, asking the Ministry of Education, Science, and Technology to give priority to remote areas when allocating teachers.

Ludewa District Commissioner, Andrea Tsere revealed this on Monday when speaking during a council meeting.

DC Tsere said the system used to hire teachers is not friendly to remote areas.

"We have a serious shortage of teachers. Teachers employed by the President's Office, Regional Administration and Local Government (PO-RALG) and PMO-RALG is in Dodoma and previously teachers were employed using numbers of students per teacher. But, these days this principle is not applied," said Tsere.

Ludewa MP, Joseph Kamonga, pledged to make close-follow-ups on the matter, urging teachers to be patriotic by working hard as well as continuing to address the challenges within their capacity.

"I urge teachers to be patriotic and work hard to improve performance in our district, we will address some of these challenges together and do not hesitate to

involve me," said Kamonga.

The MP said it is high time for staff to work as a team because the election is already over and use the available time to work to increase revenue for the council.

CCM's district secretary Bakari Mfaume said every employee should work by observing the manifesto as well as not using force in resolving citizens' grievances.

"Employees should not get involved in politics because the election has already taken place by accepting the elected leaders," said Mfaume.

With a population of 128,155, Ludewa is one of six districts in the Njombe Region in Tanzania, East Africa. Prior to 2012, the district was one of the seven districts of Iringa Region. The town of Ludewa is the administrative seat of the district. It borders to the north the Njombe Rural District and Makete District, to the southeast by the Ruvuma Region and to the southwest by the country of Malawi across Lake Nyasa—the second deepest lake in Africa and its tropical waters have more fish species than any other lake on Earth.

The livelihoods of about 95percent of people in Ludewa District predominantly depend on rain-fed agriculture.



Group of 61 illegal immigrants from Ethiopia are under police custody in Mbeya after they were nabbed on their way to Malawi yesterday. Photo: Correspondent Nebart Msokwa.

KMKM arrests three over smuggling of cooking oil

By Guardian Reporter, Zanzibar

THE Zanzibar anti-smuggling squad (KMKM) has arrested three people with 180 gallons of cooking oil smuggling it to an unknown destination from central district in the Southern region of Unguja.

Detailing on the incident, the head of operation for the southern command Lt Mahmoud Muhsin Mahmoud said his officers were on a routine patrol when they seized the vessel at Tele Islands in the Indian Ocean.

He said the vessel was led by captain Yussuf Akida (41) a resident of Bagamoyo, Adam Salum (29) a resident of Mwavuni and Salum Mtunguru of Dar es Salaam.

Lt Muhsin called upon wananchi to stop

smuggling products saying it was illegal and subjected the government to losses.

For his part, the District Commissioner for Central Unguja Marina Joel Thomas congratulated the KMKM for the efforts to contain smugglers both in water and land.

She warned those smuggling to stop immediately adding that the long arm of the law could face them anywhere.

He added that the sixth phase government of Zanzibar will not hesitate to take serious actions against anyone who will be found involved in smuggling activities.

He said the anti-smuggling law clearly states the punishment accompanied by the malpractices which include imprisonment for not less than seven years.

By Correspondent Marc Nkwame, Mirerani

IN a bid to relieve artisan miners of the burden of seeking market outlets for their Tanzanite after extracting the rare gemstones in their quarries, the government is working to establish a minerals trading center in Manyara Region.

Speaking to miners and mineral dealers in Mirerani, the minister for Minerals, Dotto Biteko said the gemstones market, which will later be upgraded into a special export zone, is going to be opened in Mirerani area, in the next two months.

"Few miners can afford the time and cost of peddling around their newly acquired minerals; also it is not fair for Tanzanite to be mined in Simanjoro only to be taken away and sold to Arusha, by-passing the Manyara Region," he pointed out, though also adding that people are still free to sell their gemstones anywhere, as long as they follow procedures but the domestic

New gemstones trading centre to be established in Manyara this March

outlet is also important.

A local miner, Issaya Ndosi, raised concern that the idea of embossing the Tanzanite gems with seals, was preventing them from adding value to the gemstones through polishing, carving or shaping them to buyers or clients' requirements.

To which the minister admitted that, it was indeed a cumbersome and expensive process for the government to keep stamping seals onto the rare blue gemstones.


Biteko also addressed the concerns from women mineral dealers, who through their representative, Nai Olemuso, complained of suffering a series of sexual harassments, while being 'searched' at the Mirerani exit gates.

"Unfortunately, we have to maintain

gate checks against mineral smuggling, so you have to bear with us as there are no other alternatives," stated the minister.

In another development, the minister of Minerals, Dotto Biteko has declared that all artisanal miners who transact or sell gemstones to each other on a peer-to-peer basis, should not be tasked with the burden of acquiring licenses for such activities.

"As long as the businesses are conducted within the Mirerani wall enclosure, the transactions should not be monitored or miners be required to produce licenses, all legal procedures should only be taken once they start taking their consignments outside the gates," stated Biteko, when he visited the area on Wednesday.



Bank of India (Tanzania) Ltd.

Relationships beyond banking

PUBLICATION OF FINANCIAL STATEMENTS

DISCLOSURES MADE UNDER REGULATION 11 OF BANKING AND FINANCIAL INSTITUTIONS (DISCLOSURES) REGULATIONS, 2014 AND CONSUMER PROTECTION REGULATION, 2019

MINIMUM DISCLOSURE OF CHARGES AND FEES (GHARAMA ZA HUDUMA ZETU)

NO.	ITEM/TRANSACTION	CHARGE/FEE	
		USD	TSHS
1.0	Current Accounts		
a)	Required minimum opening balance	500	500,000
b)	Monthly service fee (breakdown per customer)		
	Folio Charge	4	6,000
c)	Cheque withdrawal over the counter		
	Up to Tshs 25,000,000 a day	-	free
	Over 25,000,000 a day	-	0.15% of withdrawn amount
	Up to 5000 USD a day	free	-
	Over 5000 USD withdrawal	0.6% of withdrawn amount	-
d)	Fees per ATM withdrawal	-	-
e)	ATM mini statement	-	-
f)	Interim/additional statement per page	1.50	1500
g)	Periodic scheduled statement	free	free
h)	Cheque book (50 leaves)	27	42,000
i)	Dishonoured Cheque	55	70,000
j)	Special clearance		
	Within walking distance 1km	45	70,000
	More than 1km	65	95,000
k)	Counter cheque	-	-
l)	Inward/Outward cheque collection-USD	0.60% Min comm. 18 postages USD 90	-
m)	Cancellation of bankers cheque/DD	15	20,000
n)	Stop payment	28	35,000
p)	Standing order	-	-
q)	Balance enquiry	free	Free
r)	Issue of Balance certificate	7	9,000
s)	New ATM card issuance	-	-
t)	ATM card renewal or replacement	-	-
u)	Overdrawn account interest charge	-	-
	Overdrawn in current account	2% over the TOD rate	2% over the TOD rate
	Overdrawn in loan account	2% over regular rate	2% over regular rate
	Unarranged overdraft	2% over the TOD rate	2% over the TOD rate
v)	Interbank transfer	-	-
w)	Bill payments through ATM	-	-
x)	Deposit fee	-	-
	Savings Accounts		
	(Up to USD 5000)	Free	-
	(Over USD 5000)	0.6% of deposited amount	-
	Cash deposit charges for small currency USD notes ranging from USD 1 to USD 20, irrespective of amount deposited (i.e. both below and above USD 5000)	12% (Min USD 1) of the aggregate of small currency amount	-
	(Over USD 10000)	0.6% of deposited amount	-
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AfDB appoints new regional DGs

By Guardian Reporter

THE African Development Bank (AfDB) has appointed new directors general for Central, East and Southern Africa.

Bank president Akinwumi Adesina, has appointed the new regional heads alongside a group of new deputies.

Serge N'Guessan, the deputy director general for West Africa since September 2018, has been appointed as director general in Central Africa, running the bank's operations in Cameroon, Central African Republic, Republic of Congo, Democratic Republic of Congo, Equatorial Guinea and Gabon.

He has been with the bank for a decade and has spent over 30 years in development and portfolio management. His past roles include as country manager for Senegal and as a representative in Togo and Benin.

N'Guessan said in a statement that he would work to "accelerate the implementation" of the bank's "targets, and President Adesina's vision reiterated for his second mandate to effectively transform the lives of people in this region in a positive and sustainable way for the development of Africa".

Adesina described N'Guessan as "a seasoned professional with a solid track record", adding: "His hands-on experience and his capacity to deliver will be an asset in supporting transformation and integration in the region."

N'Guessan has been joined by deputy Solomane Koné, who has spent the last year as acting director general for the region. The Ivorian is country manager in Cameroon. Current acting director general for East Africa, Nnenna Lily Nwabufo has been appointed into the role permanently, having previously been deputy for the region. She brings three decades' experience of treasury and financial management, having joined the bank in 1991.

Her past roles include in the AfDB's general services and procurement, programming and budget, human resources and corporate services departments, and she has worked in merchant banking in her native Nigeria.

Nwabufo said: "I have no doubt that working together with all internal and external stakeholders, we can make a difference and bring much

needed development to East African citizens." Adesina commented that her "vast experience and solid track-record in strategic functions across the bank attest to her capacity to effectively lead the team to rise up to the development challenges and ensure continued development impact to improve the lives of Africans in the East Africa region".

Sierra Leonean Abdul Kamara, currently country manager for Ethiopia, has been appointed as Nwabufo's deputy. His past experience includes a stint as assistant secretary-general of the United Nations.

In Southern Africa, Tunisian Leïla Farah Mokaddem will take charge. Currently country manager for Morocco, she has served the bank in Egypt and Senegal, having also worked for the International Monetary Fund and Tunisia's Ministry of Economy. She has also been a board member for the West African Development Bank (BOAD) and microfinance group Advans Holding, and as a current board member for the African Export-Import Bank (Afreximbank).

Mokaddem said she would support Adesina's "vision and the implementation of Africa's development agenda while strengthening the bank's engagement in the Southern Africa Region".

Adesina commented that her appointment was in line with his renewed goals: "For my second term as president of the African Development Bank, I have prioritised the support, stabilisation and strengthening of African economies to get back on a stronger pathway of economic growth and resilience."

Kennedy Mbekeani has been appointed as deputy for Southern Africa. The Malawian economist has extensive experience in the region and was Uganda country manager.

Swedish national Malinne Blomberg, current country manager for Egypt, has been appointed as deputy for North Africa, working with director general Mohamed El Azizi. She was previously a consultant with Arthur Andersen and an advisor to the government of Uganda.

Current director general for West Africa Marie-Laure Akin-Olugbade will now be supported by newly appointed deputy Joseph Martial Ribeiro, from Cape Verde, the current manager for Angola, and Sao Tome and Principe.



GSM Home business manager Fahad Mohammed (R) hands over Wall Art to Baraka Kimaro who emerged a winner of the firm's 'Discover and Win' second round of competition in Dar es Salaam over the weekend. Centre is the firm's acting marketing officer Smart Deus. Photo: Guardian Correspondent

Completion of 66km Mbinga-Mbambabay road to open up more economic opportunities - RC

By Guardian Correspondent, Songea

RUVUMA Regional Commissioner Christina Mndeme has said the completion of the 66km Mbinga-Mbamba Bay road at tarmac level will open up new economic opportunities for the region, and the country in general.

The RC was speaking here early this week at the opening of Ruvuma Region Road Board.

"I would like to assure you that the Phase V Government has vowed to

complete joining up various areas of our region by tarmac roads," she added.

She said the road opens up the transport sector in the Lake Nyasa Zone as part of the opening up of the Mtwara Corridor, including air travel through Songea Airport and Lake Nyasa marine services.

The RC stressed that the completion of the Mbamba Bay road network has enabled the region to open up as for now job opportunities and trade are set to increase and that by December last year, Ruvuma Region had a total of

9,321.38 kms of road network. However, she said out of that length TANROADS serves 2,175.18 kms of the roads.

Lazack Alinanuiswe, Ruvuma Region's TANROADS Manager said that Ruvuma Region has 1,270 kms of roads including 925.1 kms of main roads.

"TARURA serves 7,146.2 kms of the roads and so far the region has increased its road network by 800,48 kms, equivalent to 8.6 per cent of all roads served by both TANROADS and TARURA," he elaborated.



Equal opportunity: Women pull a cart loaded with garbage collected from various shops at negotiated price as captured by our photographer at Friends Corner Street in Arusha city yesterday. Photo: Correspondent Getrude Mpezya

By Guardian Reporter

Stakeholders chip in to support smooth teaching and learning at Juhudi primary

THE Rotary Clubs of Oysterbay and Ukonga Mwembe Madafu have renovated two classrooms at the Juhudi Primary School in Ilala District, Dar es Salaam so as to support smooth teaching and learning and thus raise pupils' performance.

Worth 8.2m/-, the classrooms were renovated with the cost being shared equally by the clubs. Various reports point out that favourable learning and teaching environment was vital in improving children's performance in schools.

Speaking during the handover ceremony on Tuesday, President of Rotary club of Oysterbay, Maryanne Mugo said the club's core zeal is to support the government's efforts towards

enabling provision of quality education in the country.

Mugo said the club hopes that pupils will embrace the support which aimed to increase their performance where she called upon them to study and work hard to achieve their future dreams.

"A few months ago, the members of Rotary Club of Dar es Salaam, Oysterbay met with the small group of people from Ukonga who are helping the community. Together they agreed to start the process of being registered as a Rotary Club which has been named Ukonga Mwembe Madafu Rotary Club and we thank that it

has started well by supporting Communities," she said.

She added that the rotary has several areas of focus that includes: basic education and literacy, peace and conflict prevention / resolution, disease prevention and treatment, water and sanitation, maternal and child health, economic and community development and the environment.

Jackton Ochieng, President of Ukonga Rotary Club said; "the mother club (Rotary Club of Oyster bay) recognized and appreciated our plan to repair one classroom at Juhudi Primary School and therefore supported

the idea by financing the repair of the second classroom."

He commended the technicians who have been working on the project as well as the team of Rotarians and the Head of the School.

The school's head teacher Sikitu Iddi commended both clubs for supporting the school something which compliments the government efforts of enabling provision of quality education.

Sikitu said some of the pupils were previously studying under unfavourable classrooms something which was affecting their attendance and performance.

Z'bar farmers rally on new project to ensure reliable markets for their products

By Guardian Reporter, Zanzibar

FARMERS in the shehias of Kiungoni, Kinyikani, Pandani and Pembeni in Wete district, North Pemba Region say the existence of the spices and horticultural project in their areas will help in restoring the farming urge, different to the situation at the moment when they are faced by various challenges including lack of reliable markets and poor production infrastructures.

The farmers were speaking early this week at different times during the meeting to introduce the project to farmers in the four shehias, saying it has come at the right time.

Ali Said Khamis from Kiungoni said the coming of the project will help in transforming their lives, as it would increase the urge for them to continue with production, as many of them stopped doing so due to lack of reliable markets for their products including poor farming infrastructures.

"We wholeheartedly welcome the project as we believe it is coming to solve our long time challenge - the availability of reliable market. We produce a lot but most of the products rot in our homes," he said.

He added: "I have cultivated water melons and tomatoes that I have already harvested and stored them at home to rot. We have products but we don't have places to sell them, we ask for the solution of this challenge."

Mtumwa Busra Mohamed, from the same shehia said women will be at the frontline in grabbing the opportunity due to its aiming the women more, hence it will assist in increasing their incomes.

She added: "We women fail to develop because we do not know where to begin, but we want to assure you that this blessing, women in this shehia will be the

first to come up and register as we very much need this project."

Earlier, introducing the project to the farmers, the project's agricultural officer Yahya Khatib Suleiman said the project has come to solve challenges facing farmers for long time, including lack of reliable market, "but also to spur better products to satisfy market demand."

Asha Mussa Omar, the project's coordinator for women said the project has given priority to women and the youth to many challenges they face in the farming sector.

"The project aims to reach 55 per cent of women of all those who will benefit, the aim is to increase women's development opportunities," she added.

The exercise to introduce the project is in the final stages in all 50 shehias in both Unga and Pemba, and aims to recognize the project before registration exercise begins.

The project is being implemented by institutions in People's Development Forum, Community Forests Pemba and Tanzania Media Women Association (TAMWA) Zanzibar branch under the sponsorship of the European Union (EU) and the Zanzibar Government.



We wholeheartedly welcome the project as we believe it is coming to solve our long time challenge – the availability of reliable market. We produce a lot but most of the products rot in our homes

THURSDAY 14 JANUARY 2021

Taking A New Look
At The News
ESTABLISHED IN 1995

ICTs and the youth can be great catalyst in agriculture

MANY revolutions in the world, be it on the humanitarian, political, societal or other fronts have been brought upon by the youths. They are always open for change and in many cases are not hesitant to have a rendezvous with the new.

The hundreds of studies conducted in the field of diffusion of innovations around the world has already characterised the 'innovators' the first to adopt an innovation in a social system to be young and venturesome. But along with the desire to change there should be the way to change which has been provided by the Information and Communication

Technology. Because of an open mind and better ability for understanding and adaptation, they are no longer afraid to explore the virtual world of information and innovations and the electronic mouse has been a true friend guiding them through it. Use of ICTs in agriculture does not necessarily need tech-savvy youth but those who can think out-of-the-box with a dash of creativity.

Mode of access to ICTs by the youth: Information and communication technologies (ICT) play a critical role in global development, and venues such as libraries, village resource centres, community information centres, village knowledge centres, telecentres and cybercafés, which offer public access to ICT, can make ICT accessible to broader sectors of the population.

This broader access to ICT can have positive consequences to the social and economic development of marginalised and underserved populations and help bridge the

so-called digital divide. However, unlike many young men who rush to look for jobs in financial organisations like banks, micro-finance institutions and insurance companies.

The ICTs and the youth can prove to be great catalyst in agriculture. ICTs are the developmental tool kit to empower the rural youth to fight against the odds of poverty, backwardness and illiteracy and come out victorious from their agricultural fields.

It is not a mere technological innovation to come and go but application of ICTs in agriculture is a permanent solution to the problems of the sector in developing countries. It will also bridge the gap between the present and the past and make the young people the catalyst for the change in their peers.

Moreover, forming an opportunity of employment for the rural youth do not only help them but save the society from many odds. ICTs empower the rural youth and channel their energy in a desired direction.

Of the other direct impact of ICTs on youth in agriculture are forming virtual peer groups to share their experience.

ICTs increase the productivity and inspire the youth to venture in agripreneurship. ICTs also increase the social status of the farmers and the need of social recognition attracts others to the use of technology in their conditions also. It also increases the negotiating power of the farmers and makes them more informed for not to be cheated by others.

The role of ICTs, thus, can be felt in every sphere of the youth in agriculture.

Africa must foster pro-poor and inclusive structural transformation to end hunger

THE United Nations Children's Fund (UNICEF) has raised concerns over the health and well-being of 10.4 million children projected to suffer from acute malnutrition next year, the highest since 2013. There were 821 million undernourished people in the world in 2017. The number of children suffering from severe acute malnutrition is expected to increase from about 292,000 children over 313,000 children this year.

The increase in household food insecurity and acute malnutrition among children is attributed to ongoing conflict and insecurity, and limited access to essential nutrition, health care and water, sanitation and hygiene services. Flooding in some areas in 2020 has exacerbated the already high level of acute malnutrition among children.

Malnutrition is a condition that results from eating a diet in which one or more nutrients are either not enough or are too much such that the diet causes health problems.

It may involve calories, protein, carbohydrates, vitamins or minerals. Not enough nutrients is called undernutrition or undernourishment while too much is called overnutrition. Malnutrition is often used to specifically refer to undernutrition where an individual is not getting enough calories, protein, or micronutrients.

If undernutrition occurs during pregnancy, or before two years of age, it may result in permanent problems with physical and mental development. Extreme undernourishment, known as starvation, may have symptoms

that include: a short height, thin body, very poor energy levels, and swollen legs and abdomen.[1][2] People also often get infections and are frequently cold. The symptoms of micronutrient deficiencies depend on the micronutrient that is lacking.

Undernourishment is most often due to not enough high-quality food being available to eat. This is often related to high food prices and poverty. A lack of breastfeeding may contribute, as may a number of infectious diseases such as: gastroenteritis, pneumonia, malaria, and measles, which increase nutrient requirements.

There are two main types of undernutrition: protein-energy malnutrition and dietary deficiencies. Protein-energy malnutrition has two severe forms: marasmus (a lack of protein and calories) and kwashiorkor (a lack of just protein). Common micronutrient deficiencies include: a lack of iron, iodine, and vitamin A. During pregnancy, due to the body's increased need, deficiencies may become more common. In some developing countries, overnutrition in the form of obesity is beginning to present within the same communities as undernutrition. Other causes of malnutrition include anorexia nervosa and bariatric surgery.

Efforts to improve nutrition are some of the most effective forms of development aid. Breastfeeding can reduce rates of malnutrition and death in children, and efforts to promote the practice increase the rates of breastfeeding. In young children, providing food (in addition to breastmilk) between six months and two years of age improves outcomes.

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We are all at risk of COVID-19

By Special Correspondent

THE epicentre of Zimbabwe's COVID-19 infections should neither give comfort, excuses for laxity in other centres nor should it unduly depress the people who live in Harare, Chitungwiza, Epworth and Ruwa that they are somehow singled out for suffering.

For a start, if you get ill it does not really matter whether you were infected in Harare or yonder Gokwe, and if you die it does not really matter if you die in a hospital in Harare or in Karoi, and we need to remember that no one is totally safe.

Secondly, the figures are provincial totals.

Harare is the largest province in terms of population with more than 2.1 million living in the four local authorities of the province.

Harare City is the largest in population, Chitungwiza is third, Epworth is sixth, and even Ruwa now ranks with cities like Kwekwe and Victoria Falls and by itself is far larger than Masvingo City.

Bulawayo is the second largest urban centre, but it is home to less than a third or the population of the four authorities in Harare Province, so you would expect Harare Province to have about three times as many cases and deaths as Bulawayo.

Until recently therefore, Bulawayo was doing far worse but is now about on par with Harare.

In fact, statistics from the Ministry of Health and Child Care show Harare, Bulawayo and Matabeleland South almost at par with each other once you adjust for population, with the other seven provinces well behind.

The two metropolitan provinces are easy to explain, having the large crowds that cities generate, while Matabeleland South has the Beitbridge Border Post and consequently gets saddled with all those coming through and testing positive rather than having an abnormal number of community infections.

Manicaland and Midlands have their numbers pushed by the fourth and fifth largest urban centres, Mutare and Gweru, although both are probably less than half the size of Chitungwiza.

There are a number of reasons why cities will have more COVID-19 infections.

The first is simply that there are more people a single person can



infect, since even on a short walk in a city you are likely to meet more strangers in that hour than you might in week in a scattered rural area.

Rural villages are not immune from infection.

There were several cases during the first wave of infection where a single infected person sneaking in from South Africa managed to get several people back in a home village infected, but the numbers were small since it is fairly easy to isolate a village and, very importantly, trace all or almost all the contacts. So the infection can be limited.

In a city daily social relationships tend to go far beyond near neighbours or family.

In normal times people might work, live, shop and pray in several different suburbs, so if you are infected you will have far more people to cough over if no precautions are taken.

And even in a lockdown there are far higher risks of casual untraceable contact.

If say one percent of the people in a suburb or city are infected, then on a quite legal lockdown walk you might pass five of them.

And, when you think about that sort of risk, you then devoutly hope they are wearing a mask and are staying at least 2m from you in particular.

But if you are infected, there is no way of tracing who infected you.

In tracing you can try and figure out some of those you might have infected, but if you were also

wandering around badly masked and not keeping your distance, then you could have created a few more centres of infection, anonymously.

When it comes to a potential upsurge in infection, a city is far more vulnerable because so many people live close to each other and has a different circle of social contacts.

All this explains the measures public health authorities have put in place.

They are trying to limit the number of people we interact with closely.

A dozen of people at some illegal midnight party in a crowded city, with one of them infected, will quickly see 100 other people infected, just in normal social activity.

Cutting down on movement generally means a centre of infection can be traced and isolated, or at least gives more time to do this. Again this is easier perhaps in a village environment, but is possible to some degree in an urban setup, and at least minimises the number of people an infected person might come in contact with.

The stress on wearing masks, keeping social distance and temperature checking is now also obvious.

Masking severely limits the amount of virus an infected person can cough out, as well as helping to stop any of the viruses that do escape from being breathed in. But the main benefit of masking is to protect the uninfected from the

infected.

This is why masking has to be universal.

Social distancing gives a second layer of protection. The virus that causes Covid-19 cannot live for that long in air.

So making decent gaps between people means the infected person is not close enough to you, and if you are unwittingly infected, you cannot cough on anyone else.

Temperature screening means a badly infected person cannot gain admittance to whatever is being protected, although someone who is infectious and can still infect others, might not be running a fever.

So this is not foolproof, just another aid.

Personal hygiene and sanitising hands, makes it less likely that we will pick up viruses from a blob of something that has not dried out.

But all of these precautions help in reducing the size of crowds we might be trapped in as reduce passing it on, and then the layers of protection won by masking and distancing and keeping ourselves clean.

But in the end it does not really matter how likely or less likely we will be infected.

What does matter are the steps we are taking to reduce the risks significantly.

And that is why it does not matter whether we are in a high risk or low risk environment, we still have to regard everyone else as a potential source of virus, just as they have to regard us as a source.

By Asukile R. Kajuni

Sustainable tourism-led development growth: Part 2

The Southern Tourism Circuit has important exceptional resources and values that are key to the tourism growth that include:

- Remoteness and pristine environment
- Large numbers of hippos and other plains game
- Large numbers of migrant and non migrant waterbirds
- Huge expanses of wetlands and mbugas
- The Nyerere National Park the largest national park in Africa
- Areas in the Great Rift that are fully protected in Ruaha National Park
- Unique vegetation types and landforms that combine the East African Dry Savanna and Acacia bushland with the northern limit of the Southern African miombo woodland
- Seasonally inundated with water and therefore permanent water throughout the year
- The Kitulo Plateau harboring "one of the great floral spectacles of the world," where rolling montane grassland and patches of forest provide a unique environment and unparalleled botanical display with a plethora of globally significant flora and fauna
- Sanctuary of threatened and endangered plants and animals including marine species like the turtles, as well as Whale Sharks in Mafia Island
- Ruins of Kilwa Kisiwani and Ruins of Songo Mnara - where from the 13th to the 16th century, the merchants of Kilwa dealt in gold, silver, pearls, perfumes, Arabian crockery, Persian earthenware and Chinese porcelain, much of the trade in the Indian Ocean thus passed through their hands; and
- Tranquility

Other Key Tourist Attractions in the Southern Tourism Circuit

A. Special Sites and Features Ruins of Kilwa Kisiwani and Songo Mnara

Located on two islands close to each other just off the Tanzanian coast about 300km south of Dar es Salaam are the remains of two port cities of Kilwa Kisiwani and Songo Mnara. The islands of Kilwa Kisiwani and Songo Mnara bear exceptional testimony to the expansion of Swahili coastal culture, the Islamisation of East Africa and the extraordinarily extensive and prosperous Indian Ocean trade from the medieval period up to the modern era. The substantial standing ruins of Kilwa Kisiwani, were built of coral and lime mortar, include the Great Mosque constructed in the 11th century and considerably enlarged in the 13th century, and roofed entirely with domes and vaults, some decorated with embedded Chinese porcelain; the palace Husuni Kubwa built between c1310 and 1333 with its large octagonal bathing pool; Husuni Ndogo, numerous mosques, the Gereza (prison) constructed on the ruins of the Portuguese fort and an entire urban complex with houses, public squares, burial grounds, etc.

The ruins of Songo Mnara, at the northern end of the island, consist of the remains of five mosques, a palace complex, and some thirty-three domestic dwellings constructed of coral stones and wood within enclosing walls.

Newala Shimo la Mungu & Chilolelo Gorge

Makonde Plateau with an escarpment rising 812 meters above sea level has several natural gorges in Newala District, which includes "Shimo la Mungu", and "Chilolelo Gorge" located in Miyuyu Village due northwest of the district. Chilolelo gorge is believed to be the source of Mbinji River. The cultural and traditional myths associated with "Shimo la Mungu", and "Chilolelo Gorge" provide an important interpretive story



for sharing and an additional tourism product.

Nyumba ya Nitu & Mdandu Historical Site

The Nyumba Nitu natural forest has its root from Nyumba Nitu caves associated with a myth of black cows which dwell inside the caves and wild hens found living since time immemorial. Inside the caves, local Wabena people took refuge during tribal wars between rival Wahehe fighters during Chief Mkwawa conquests in Iringa region, way back in last quarter of 19th century. Further the caves, with a capacity provided to accommodate up to 100 people at a go provided safe hideout from German forces during the Maji Maji uprising. The Wabena communities are the owners of the forest where they pay homage calls to conduct rituals and sacrifices to their unseen ancestors. The presence of wild chickens in Nyumba Nitu has helped the conservation of this natural forest because some people among the Wabena community believe it's a sacred place for worshipping. Sacred sites are important to the cultural fabric and heritage of the local ethnic group because they anchor cultural values and spiritual and kin-based relationships in the land and an important eco-tourism product. The Mdandu historical site is part of Nyumba Nitu forest and an interesting area with a historical touch. It is the origin of the name Njombe derived from Mdzombe tree, only available in this area where during the German colonial rule there was established a court to prosecute and hang locals at a nearby tree. Mdandu, located along the old slave trade route, was a stopping centre for slaves from Makete on their way to Bagamoyo along the Indian Ocean coast.

Isimila Stone Age site

The Isimila Stone Age site, which lies about 20 km to the southwest of Iringa Municipality, contains archeological artifacts, particularly stone tools, from human habitation about 70,000 years ago. Isimila Stone Age Site features ancient tools dating back 60,000 to 100,000 years as well as small canyons, eroded pillars, and a small picnic area.

The Sanje Waterfalls

This natural attraction of waterfall with 170m depth is located in Udzungwa Mountain National Park and offers a unique tourism attraction to suit any tourist visitor. The main nature-based activities here will include the exploration of the mountain

forests' number of rare, endemic and endangered species of flora and fauna including endemic species of Sanje mangabey, Iringa red colobus as well as the endemic Udzungwa Forest Partridge and Rufous wing sunbird.

The Mangrove Forests

Part of the larger Rufiji-Mafia-Kilwa (RUMAKI) RAMSAR site, a wetland of International Importance, at the mouth of the Rufiji Delta, the mangrove forest offers a serene and tranquil atmosphere welcomes tourist to Nyamisati village, about 180kms from Dar es Salaam Tanzania's major commercial city. From there tourists can enjoy a magnificent, tall and green refreshing as well as breath-taking scenery of the lush mangrove forest home to many iconic species, ranging from fish above, migratory water birds many of which are in flight from the European winter, sea turtles nesting on beaches secured by mangrove roots, crabs and shrimp that thrive in mangrove shallows, and other wildlife.

Ngozi Crater Lake

The Ngozi Crater Lake, a volcanic lake, located in the east of Mporoto Ridge Forest Reserve, which occupies an area of about 9332 hectares, with altitudes ranging from 1750-2620 meters above sea level and 40 km southeast of Mbeya City. Often shrouded in mist above the lake is Ngozi Peak, at 2620 m, the highest elevation in the Mporoto Ridge Forest Reserve and on the caldera wall, which hosts an endemic three horned chameleon.

The Natural Bridge of God

The Bridge of God (Daraja la Mungu), a huge old rock, formed probably millions of years, forms a natural bridge that crosses the Kiwira River and a major tourist attraction through its geological phenomenon associated with its formation. Other attractions just a few kilometers up the valley is the where the Kiwira River falls into cooking pot' a seething cauldron or sump, and then the Masarusa falls on the upstream.

Masoko Crater Lake

An important historical site, associated with the Germans who dumped coins and other items in the lake when they were being chased by the British forces during the First World War. This is a volcanic lake that is suitable for swimming, picnic and even for camping.

The Mountains Rungwe &



Livingstone Range

The Mountain Rungwe and Livingstone Range comprise of Lake Nyasa Climatic Region which has the largest and one of the most important Afrotropical and Afroalpine grassland communities in the country.

Other Important Features/Sites

The Southern Tourism Circuit boasts of having some of the most incredible and special features for both local and international tourists that included but not limited to:

- Meteorite site in Mbozi "Kimondo cha Mbozi". This is a rare and spectacular sight and is the eighth largest meteorite in the world, weighing about 12 tons;
- Rock paint and human foot print found at Nkangam ward Mbozi district believed that ancestors painted these rocks about 3000 years ago;
- The Rift Valley and fantastic miombo woodland panoramic scenery;
- The Usangu, Utengule and Kilombero wetlands;
- The Eastern Arc Forest Mountains;
- The Coastal Forest; and
- The Nyerere National Park - the largest in East Africa

B. Historical Events

Maji Maji Uprising

The Maji Maji rebellion against the German colonial government took place in early 1900s in the southern part of Tanzania within the present-day Ruvuma and Morogoro regions by 1905, centered on the Madaba area (in the middle of the present day Selous Reserve). This resistance against the German colonial rule was under the leadership of Kinjikitile. During the war, it was trusted that the magic water "give invulnerability" in such a way that enemy bullets would fall from their targets like rain drops from a greased body. The leader, had prepared the people for war. However, the Matumbi people grew tired of enduring the injustices of their "leaders" while they waited for the start of the rebellion. They took matters into their own hands and incited anger from the Germans by uprooting cotton, establishing themselves as the main group of people taking part in this rebellion. The information and history of the Maji Maji and other historical events in the Ruvuma Region are archived and interpreted at the National Museum in Songea.

The Selous Game Reserve

The Selous Game Reserve (currently Nyerere National Park and Selous Game Reserve) is within the Southern Tourism Circuit and boasts as the oldest wildlife reserves in Africa, with a part of it having been gazetted by the Germans in 1896. In 1922 the British Government consolidated these areas into one Reserve, and after Independence, the Tanzanian Government adjusted and enlarged the boundaries of the Reserve. At that time, its primary purpose was to function as a protected area for migratory elephants. Due to the variety of its landforms and of habitats; the availability of food and water; and, its great size and remoteness, the Selous

GR has a great species diversity of large mammals compared with other areas of miombo woodland. In addition to some 450 bird species recorded, supported by major surface water bodies including rivers and swamps. In 2019, the Selous Game Reserve was split into two protected areas comprising of a national park, the Nyerere National Park (30,893 km²) and a game reserve, the Selous Game Reserve (19,107 km²) with its attendant tourism opportunities.

Chief Mkwawa

Chief Mkwavinyika Munyigumba Mwamuyinga, commonly known as Chief Mkwawa, was a Hehe tribal leader in German East Africa who opposed the German colonization. The name "Mkwawa" is derived from Mukwawa, itself a shortened form of Mukwawinyika, meaning "conqueror of many lands". In 1883, when Giraud visited Uhehe, Mkwawa was the unchallenged ruler of his father's lands, and under him the Hehe, who had only recently acquired political unity, had extraordinary military success. They raided slave caravan route from Bagamoyo on the coast of Indian Ocean to Lake Tanganyika on the west. By 1890 these raids were a threat to German authority and a major obstacle in the way of colonization and the development of trade. In spite of the Germans' effort to make peace, the Hehe and in 1891, a German expedition was sent to Uhehe and was ambushed and defeated by the Hehe. The Germans returned in 1894 with a larger expedition and destroyed the Hehe fort. The Hehe then submitted to the Germans but Chief Mkwawa refused to surrender and committed suicide.

The Neu Langerburg

The Germany East Africa established their headquarters in Tukuyu which was named Neu Langerburg by erecting an administration building late in the 1890's. The building like any German building in the country left an indelible mark of the Germany colonial rule through these landmark buildings called "Bomas". This administration building in Tukuyu is still being used as the center of District government power.

Chief Kingalu of Uluguru

Sacred Forest sites are important to the cultural fabric and heritage of the local ethnic group because they anchor cultural values and spiritual and kin-based relationships in the land. These areas become very special Forest protected sites used by the local ethnic communities used for traditional rituals and celebrations and have been very effective in the protection of the natura forests. The Uluguru people under Chief Kingalu know that sacred sites can be perilous places and can play an important part in their health and well-being. For eco-tourism enthusiasts, such a visit and receipt of traditional stories associated with the sacred forests will be an important tourism product.

Morningside House

The Morningside is an old German colonial house constructed early in 1900s located about 900m up the Uluguru Mountain which once served as a weekend retreat for German colonialists. From the Boma tourists will be treated to an incredible view of the landscape from the 900 meters above level to all the Morogoro Municipality and surrounding areas on the horizon.

The Slave Trade Route

The Southern Tourism Circuit consists part of the famous slave trade route, before it was abolished in 1873, starting from Ujiji on the shore of Lake Tanganyika, traversing over 1,200 kilometers and ended in Bagamoyo on Tanzania main land Indian Ocean coast. This historical Slave Route trespass parts of the circuit has still important landmarks including part of the path at Vinga'we Village, then through Mamboya located in Kilosa District in Morogoro Region with a very old settlement, up to Bagamoyo.

Traditional Festivals

During the months of August and September of every year, after crop harvest, most of the traditional ethnic communities within the Southern Tourism Circuit engage in traditional art and culture festivals. For example at Nyandira in Mgeta Morogoro Rural District the Waluguru community gathers to celebrate their safe life and to be proud of their identity and their values through the JUU Festival. This is an art and culture festival and part of sharing new ideas and reminding each other of the productive part through creative expressions that entertain and put people together at their own choice.

The first part of this piece appeared in yesterday's issue

To stand out in job market, youth need more than certificates

By Beatrice Philemon

It is the wish of every young person stepping out of a college with a diploma or degree to get that dream job, be independent and enjoy life.

However, according to experts, it takes more than that diploma and degree certificate. In fact, even that master's degree alone will not do the magic!

Professionalism, ethics, positive attitude towards work, creativity and innovation are the main factors that makes one stand out from the thick crown of graduates nowadays, says Joseph Mganga, Director of Employment Services Unit in the Prime Minister's Office (Labour, Youth, Employment and Persons with Disabilities).

According to Mganga, these attributes do not put one at an advantageous position in Tanzanian job market but even in regional and international companies and organizations where they matter the most.

"There is a need to embrace these attributes because right now majority of employers in Tanzania and beyond are seeking workers who are very creative and with strong work ethics to add value to their companies or organizations," he said.

Mganga was speaking at this paper recently in Dar es Salaam at one-day training on National Internship Guidelines Dialogue with youth in Tanzania that was organized by ActionAid Tanzania.

"As a young person looking for your first job, you need to possess more than that certificate that every job seeker has. You have to prove that your problem-solving abilities are exceptional and it is worthy investing in hiring you," he said.

Apart from pursuing their own academic interests, Mganga also advised the youth to acquire skills



More than 80 graduates from various higher learning institutions in the country attend the National Internship Guidelines Dialogue in Dar es Salaam recently. Employability skills training was organised by ActionAid Tanzania. PHOTO: Beatrice Philemon.

that are relevant to the job market that keep changing from time to time.

Speaking on positive attitude at the workplace, he said arriving to work on time is crucial, adding that showing up for work on time demonstrates commitment and appreciation for the opportunity to be part of the organization.

"Don't say something bad about the company you are working for because there is no perfect company. If you are able to develop ways of improving the situation or increasing efficiencies, help your employer to do it instead of gossiping about the same," he advised.

The dialogue involved more than 80 graduates and students from Zanzibar, Mafia Island, University of Dar es Salaam (UDSM), Tanzania Institute of Accountancy, Tanzania Public Service College, Community-Based Organisations, Non-governmental organization, youth networks,

ActionAid Tanzania staff as well as representatives from Tanzania Employment Services Agency (TaESA).

TaESA has introduced this internship programme for graduates from different higher learning institutions to gain skills required by employers in the Tanzanian, regional and global labour market.

It also promotes internships designed to provide opportunities for industrial attachments to graduates and it is billed as valuable opportunity for graduates to acquire relevant employable skills, work experience, altitude and work ethics needed by employers.

"We have decided to introduce this programme after discovering that right now majority of employers visit our offices to seek reference on where to find people skilled professionals with relevant skills for employment," said Rachel Magesa, Labour Officer from the PMO.

She said current trends show that applicants with previous work experience are much more competitive than those who only have certificates.

She said the programme also seeks to create good image for Tanzanian youth so that they can be easily employed in various companies and organisations within the country, East African and other countries.

Currently TaESA is encouraging graduates from different regions across the country to register for this internship training so that they can acquire work based-training and relevant skills for employability.

The duration of TaESA internship programme is between six months to one year depending on the needs of the employer, Magesa said.

So far the agency has four zones that includes East and Coastal Zone, Northern Zone, Central zone and Lake Zone where graduates can visit with

their original certificates to register or can apply online through the agency's website.

"We encourage graduates in all academic disciplines to use this opportunity; holders of diploma, bachelor and Master's are invited because experience alone are not enough," she said.

Under the programme, TaESA provide job search skills training, guidance and employment counseling, consultancy on employment services-related issues, connecting jobseekers to employment opportunities, disseminating Labour Market Information to stakeholders and the general public.

Before being introduced to employers, registered graduates undergo scrutiny processes including interview, selection, background checks and pre-job placement trainings to ensure employers get quality interns with basic work ethics.

Graduates who are selected to join the programme and attached for industrial attachments are required to provide evidence that they will remain in the workplace for six months to one year. They are also required to provide evidence that they will abide by the rules and regulations of each particular workplace.

"Internship offers one the chance to not only build relevant skills and learn about the field, but to demonstrate those skills and industry acumen on the job," she said.

"We are currently working with trade institutions and private sector; we are very glad sizable number of employers from the private sector have sought our help in connecting them with the right employ-

ees," she noted.

Speaking on National Internship Guidelines, she said individuals or companies wishing to design internship programme in their localities are permitted but required to follow national ones that were officially introduced in 2017.

On how many graduates have been benefited from the programme, she said so far some 5,985 people have been enrolled into the programme and among them 80 per cent who went for industrial attachments were employed in various companies in Tanzania, Canada, Qatar and other countries.

"As TaESA we are very glad for what we have achieved because the programme has been very successful and we are getting good testimonies from the private sector companies and other employers we work with," she noted.

For her part, ActionAid Tanzania Head of Programme and Policy, Jovina Nawenzake said:

"When you go back home, please make use of the skills you gained to educate your peers so that they can also register and benefit from the internship programme."

She said ActionAid Tanzania will continue to work in partnership with TaESA and other stakeholders as they can acquire key skills required in labour markets as well as real workplace experience.

She called on graduates in all areas to find the right information from the right sources so that they are able to deliver within and above expectations of employers.

BY PAUL-SIMON HANDY

CAR elections expose depth of country's crisis

On 27 December 2020, citizens of the Central African Republic (CAR) were called to elect their president and 140 Members of Parliament amid renewed violence between non-state armed groups.

The security situation had worsened after the Constitutional Court invalidated former president François Bozizé's candidacy for the presidential election on 3 December. Bozizé joined hands with other armed groups, some of which were an off-shoot of the Séléka coalition that toppled him in 2013, plunging the country into instability.

According to the National Elections Agency, incumbent Faustin-Archange Touadéra won with 53% of the votes in the presidential race, securing a first-round victory. Preliminary results from the legislative elections also promise to be favourable to the ruling coalition.

While the government and international community celebrate this election as a success, opposition candidates have rejected the results. Challengers point to various irregularities that marred the polling, particularly the violent attacks by armed groups that prevented voting in some areas. Most have asked for a rerun of the general elections.

Seven years after the last coup d'état and six years after the deployment of the third-largest United Nations (UN) peace mission, can this election be seen as a milestone in the country's path to peace?

In addition to the UN mission, Russian instructors and Rwandan soldiers had to help stabilise voting.

Successes have been achieved in recent years due to a range of interventions from both the region and the international community. But these elections revealed major vulnerabilities that require rethinking the role of the UN Multidimensional Integrated Stabilization Mission in the Central African Republic (MINUSCA) and international stakeholders.

The biggest weakness exposed by the polls is that 11 000 UN troops weren't enough to secure the vote across the country. It took the de-



Is more robust engagement needed to neutralise armed groups unwilling to give peace a chance? File photo

ployment of additional Russian instructors and Rwandan soldiers to help stabilise some of the voting operations.

MINUSCA's robust posture, particularly the Portuguese special forces' decisive interventions, did derail armed groups' plans to seize Bangui. But the role played by the Central African Armed Forces was concerning. Various sources, including government, reported mass desertion by soldiers as they heard about armed groups' attacks.

The army's reaction indicates the failure of current international efforts to reform the security and defence sectors. It also reveals the inability of the country's armed forces to ensure the country's security.

CAR presidents, including Touadéra, have often depended on external actors to boost

their political fortunes and the country's security. While such support has generally provided short-term relief, it has rarely contributed to durable stability.

The CAR army's reaction indicates the failure of international efforts to reform the security sector.

It certainly hasn't advanced the objectives in CAR's 2016-21 national security sector reform strategy. These include building well-trained, well-equipped and professional defence and security forces able to carry out their missions in compliance with the country's laws and international obligations. Discussions between the government and international partners should focus on readjusting the strategy to the current security problems.

Peacebuilding literature suggests that the best

barometer of a post-conflict country's stability lies in the third election after the formal end of the conflict. For the CAR, this will be at the end of Touadéra's upcoming term, which has started with his most important political opponents questioning the legitimacy of his win.

These are hardly the best conditions for building national consensus and implementing the political agreement signed between the government and 14 armed groups in Khartoum in February 2019. As it is, most of these groups never seemed particularly keen to implement an agreement that would curtail their privileges and their predatory *raison d'être*.

Is the Political Agreement for Peace and Reconciliation still a relevant means to bring peace in the CAR? Moreover, should the UN doctrine of solving

crises politically continue to be applied in this context?

The agreement has often been criticised for lumping together non-state armed groups with very different structures, membership, affiliations, agendas and military capabilities. It has legitimised predatory entities that have weak political constituencies as indicated by their poor showing in elections and limited willingness to morph into political actors.

The situation calls for a reflection on the relevance of the UN crisis management doctrine in CAR.

Many observers say most of the groups have ceased to represent communities' grievances, so it's unlikely that any political process would turn them into legitimate actors. A more robust form of engagement should be considered to neutralise Central African

armed groups who are unwilling to become part of the formal political process and give peace a chance.

An intervention brigade like that in Democratic Republic of the Congo could help create the conditions needed to restore state authority in a country where rural populations don't distinguish between non-state armed groups and the Central African Armed Forces. But this would require a wide national consensus as it would lay the ground for political competition in the CAR in the long run.

Continuing to provide the government with lethal equipment won't solve the problem of armed groups. Nor will a more coercive and offensive MINUSCA, if members of the Central African Armed Forces are inclined to disengage when armed groups violate the peace agreement and threaten democracy.

Current political and security developments call for a reflection on the relevance of the UN crisis management doctrine in the CAR. The situation has evolved since 2013 when the country faced a state breakdown after a coup led by armed groups representing marginalised communities.

The crisis today has at least three layers. One is the deadlocked political dialogue due to a lack of consensus regarding elections. The second is the fragile security situation characterised by predatory armed groups with a limited political agenda. And third, the fraught state-building process fuelled by the first two factors, including citizens' limited engagement.

Before MINUSCA was deployed, there were three main armed groups in the CAR. Now there are 14 recognised entities. This suggests that a UN presence doesn't deter armed entrepreneurs' ambitions to prey on the country's fragility.

Any prospect of stability in the CAR will require the region and the broader international community to adopt a flexible mechanism that prevents the next elections from taking place in conditions similar to those of 27 December. Business as usual shouldn't be an option.

Usule Ward, where immunisation services become 'heaven, earth'

By Guardian Reporter

HUNDREDS of villagers in Masunula village of Usule ward in Shinyanga District travel 23km to look for healthcare services, the situation that put women and children at risk.

A month-long survey carried out in the area shows that for the past two years, the village recorded five maternal deaths and this has been contributed by lack of healthcare facilities in the area.

Juma Ng'hwani is one of the villagers who lost his wife due to lack of healthcare services in the area. The only healthcare facility we depend on is located in Tinde—about 23km from the Usule village.

He says most people depend on motorcycles to transport patients to the nearby healthcare facility.

Citing his examples, Ng'hwani says his wife died because of maternal health complications as after reaching Tinde dispensary she was referred to Shinyanga Regional Referral Hospital about 36km.

"I had nothing to do. I left with three children and the challenge now is how to take my children to the maternal health care (MHC) service for immunization," he says, noting that his challenge is on the distance to the healthcare facility.

"I'm not sure if all these children will get all the required vaccines," Ng'hwani says, urging the government to build dispensary at the village.

"Having a dispensary at the village will be a relief to villagers, as most of them trek long distances looking for healthcare services. "It's so costly in terms of money (transport), and time to reach Tinde Dispensary," another Masunula villager, Robert Jiyenze said.

Jiyenze is a victim of the situation as he lost a child in 2019 due to lack of the facility at the village with a population of 2,136 people and 502 households.



"Obviously access to health care here (Masunula) is difficult because we have not had a clinic since the village was established 46 years ago," he says.

"Expectant mothers are having a hard time during delivery. Things become worse when it comes to accessing immunization services for children," he says, noting: "Sometimes we use cotton godown as a facility for vaccination."

He says the village set aside a four-acre site for the construction of a dispensary, but there are not funds to build the facility.

Village executive director, Christina Masanja says: "We're asking the government to help us with the construction of the dispensary. Masunula is a large village, with a population of thousands. Mothers in the sense of parents are in trouble."

Nurse in-charge at the Usule Dispensary, Dorothy Ndonde, says the baby should be vaccinated against polio (OPV) and which

should be given within 14 days of birth.

She says: "We also provide Bacillus Calmette-Guérin (BCG) vaccine—primarily used against tuberculosis (TB)."

Usule ward councilor, Ezekiel Selesi says: "What is being done now is to prepare a document for the construction of dispensaries in all the villages of his ward and submit it to the council so that the project can be budgeted for."

"We will hold a meeting with the village chairpersons to review their village projects. We will prepare a document for the implementation of all projects and submit them to the relevant authorities so that the implementation funds can be allocated," he promises.

Solwa MP, Ahmed Salum also pledged to visit Masunula village and the entire Usule ward with the aim of encouraging people to contribute to the construction of healthcare facilities.

Salum says his office will also

be involved in the construction of the dispensaries with funding from the Constituency Development Fund (CDF), noting that the constituent has a shortage of 42 dispensaries.

Shinyanga District Executive Director, Hoja Mahiba, admits on the challenge, saying the council has been working with villages to address the vice.

Shinyanga Regional Immunization and Vaccine Coordinator, Timothy Sosoma, says that if a large community is not vaccinated, there is a high risk of contracting an outbreak such as smallpox, polio, bilharzias and waterborne diseases.

He cited lack of healthcare facilities as one of the challenges thwarting immunization programmes in the region. He however said that by November last year his office determined to vaccinate 71,743 children by ending up vaccinating 78,247 children (109 percent).

In 2019, Shinyanga Region suc-

cessfully vaccinated 81,527 children, equivalent to 115 percent of the 71,044 target targeted for vaccination, he explains

Controller Auditor General (CAG), Charles Kichere, revealed in his report presented in the National Assembly April last year that there are weaknesses in the provision of preventive services and vaccines in the country, saying the government provides less funding for the purchase of vaccines in line with staff shortages.

For instance, CAG said that in the 2018/19 fiscal year the government allotted 30bn/-, but released 9.72bn/- (30 percent).

"The lack of funding has led to shortages in the procurement of vaccines. For example, six of the 21 health facilities surveyed, had no immunizations, while five clinics had no measles vaccine (Measles Rubella) and four facilities had no polio vaccine (OPV)," the CAG said.

Dr. Ntuli Kapologwe, director of Health, Social Welfare and Nutri-

tion Services - President's Office - Regional Administration and Local Government (PORALG) also admit that Usule ward is forgotten when it comes to healthcare facilities.

She says: "Now, this issue has come to us in the ministry, we will address it. This year, we are building 555 clinics nationwide, but let me make it clear that Masunula Village and Usule Ward are not in the plan."

On CAG queries, Dr Kapologwe said that for the past five years, the government through PORALG has built 1,198 dispensaries and 487 health centres across the country.

"This has improved health service delivery including immunization and vaccine services," she says.

"After realizing the inconsistency in the provision of these services, we have decided not to rely on health care providers to do the job, but have come up with a mechanism to provide immunization for mobile services," she said.

"This initiative has greatly helped us to increase the rate of immunization in the country which is at 95 per cent," Dr Kapologwe reveals.

Dr. Kapologwe acknowledges the country is facing a crisis, noting that there is now a 48 percent shortage.

The 2020 report of the Wajibu-Institute of Public Accountability said that limited disbursement of funds for the purchase of immunizations for children as well as the shortage of staff with specialized immunization and immunization services at health facilities has a negative impact.

According to the 2019 report carried out by the United Nations Children's Fund (UNICEF), every day in Tanzania there are 270 deaths of children under the age of five from serious illnesses and vaccines such as diarrhea and malaria.

Wajibu Institute reminds us that the number of child deaths is not in line with Goal number Three (3) of the Sustainable Development Goals (SDGs) which insists on ending under-five mortality by 2030, in the next 10 years.

"If immunization services continue to be underfunded, we believe that, it is clear that the goal will not be achieved," the institute warns in its report.

African health providers to benefit from the US\$30m emergency loan guarantee facility

By Special Correspondent

PIVATE and small and medium enterprise (SMEs) health providers in five high malaria burden African countries are set to benefit from a new emergency loan guarantee facility of more than US\$30 million.

The facility was created by the Health Finance Coalition, a group of leading philanthropies, investors, donors and technical partners focused on mobilizing significant private investment to achieve transformative healthcare impact in Africa.

The loan will support healthcare providers in Ghana, Kenya, Nigeria, Tanzania, and Uganda to continue offering essential health services, including malaria treatments, to more than five million Africans.

Kennedy Okong'o, Director East Africa, and Medical Credit Fund said the agreement will help the organization to further support health entrepreneurs so they can continue providing the services needed to keep their communities healthy.

"Many of our clients are under increased pressure as a result of the COVID-19 pandemic and see patient visits and revenues decrease. This agreement helps us to further support health entrepreneurs so they can continue providing the services needed to keep their communities healthy," Kennedy Okong'o, Director East Africa, and Medical Credit Fund stated.

Okong'o added that the initiative will help keep doors open for estimated 1600 health facilities offering malaria treatment and other essential health services.

Private sector healthcare providers deliver nearly 50 percent of all healthcare in sub-



Saharan Africa, including life-saving interventions such as early malaria diagnosis and treatment, ante-natal care and routine vaccinations.

"If left unaddressed, these vital health needs could overwhelm already overburdened health systems and add to the loss of life during the pandemic. Projections in 2020, for example, estimated that moderate disruptions in treatment seeking could lead to as many as 100,000 additional malaria deaths in sub-Saharan Africa,"

explained Okong'o.

"With COVID-19 putting tremendous financial pressure on health budgets across Africa, we need creative financing solutions to help governments achieve their ambitious health goals. The Open Doors African Private Healthcare Initiative, which supports private health providers through a blend of grants and return-seeking capital, is a leading example. I hope to see strategies such as this one scaled up in the months to come," Ray Chambers, WHO Amba-

sador for Global Strategy and Health Financing and Chair, the MCJ Amelior Foundation said.

Of the five million patients that the loan facility could impact, almost 3 million are low-income patients, and approximately 2.4 million are women and 1.4 million are children, who are disproportionately at risk of malaria and other infectious diseases.

"Private sector healthcare providers are critical to safeguarding health and well-being. Financial

support from Open Doors African Private Healthcare Initiative will enable them to support the COVID-19 response and continue to provide essential health services that keep people and communities healthy," Naveen Rao, Senior Vice President for Health, The Rockefeller Foundation said.

The loan facility will be managed by Malaria No More and loans will be administered through the Medical Credit Fund (MCF), a non-profit health investment fund.

'Mass fish deaths on Lake Victoria not linked to poisoning'

By Irene Abalo Otto

A SUDDEN episode of mass death of fish on Lake Victoria has triggered panic and anxiety in the country, threatening livelihoods, and a multi-million export sector.

For the third consecutive week, residents and fishermen report an unusual phenomenon of dead fish floating on water or being washed ashore.

Residents of Gerenge Landing Site in Entebbe, Wakiso District, told journalist last week that the most endangered species are Nile Perch and Tilapia.

"The water changes according to the temperature and algae [level]. The fish dies and floats on top of the water. But this time, the volume of fish dying is too much," said 38-year-old Florence Mbabazi, a mother of eight.

Our journalists during a visit last Tuesday witnessed a number of residents harvesting the decaying fish and either deep-frying or drying them in the sun before sale.

The reason for the mass deaths of seemingly healthy fish remains unclear, leading to speculation of possible poisoning, limited oxygen or adverse temperatures on Lake Victoria.

"We do not know what is happening. We have taken samples to the laboratory ... to analyse and find out what is happening (to the fish in the lake). It could be a natural occurrence, but we also suspect poisoning," Tom Bukonya, the commissioner for Fisheries in the Ministry of Agriculture, Animal Industry and Fisheries, said.

The impact of the consumption of such fish on human life also remains unknown.

The rising mid-morning sun cast stretched shadows of return-

ing fishermen. The group of fishermen had spent Monday night on the waters, but were not as lucky. After retrieving loads of nets, they counted only seven Nile Perch. A kilogramme of Nile Perch is at US\$10,000. One of the seven fish was visibly rotten but because it was big, the fishermen sold it at a discounted rate.

At another landing site, about one kilometre away, a middle-aged man, was salting, drying and smoking dead fish. He hung some on his shack house made of polythene and tarpaulins.

Another woman fanned wood fire to smoke fish placed on rusty iron sheets above the logs.

"If you are not buying [fish], then leave us alone," a resident said as he straddled to join colleagues at a drinking joint in a nearby banana garden.

Fred Lutalo, 54, who has been a fisherman for four decades, said the trend of fish dying in the lake is "seasonal".

"When [the] hot season begins, many [fish] die. This is not the first time it is happening," he said.

Anosiyata Namudu, a fisher at Kigungu Landing Site in Entebbe, last Tuesday said: "This time even the young fish (fry) are dying. We are wondering what is causing it." She added: "As a result, we only remove the maw sometimes and throw away the flesh".

An average maw costs between \$450 to \$1,000, depending on its quality and strength of the market internationally. Uganda's fish is sold in mainly European Union markets including Italy and Germany, according to Fisheries commissioner Tom Bukonya, who disclosed plans to expand the market to Saudi Arabia.

By JOSHUA SCHNEYER in WASHINGTON, D.C.

Grandmother and teenage grandson live under two threats: eviction and Covid-19

During the 10 months they've spent hunkered down in a military barracks turned housing project, the grandson has grown taller and the grandmother has gotten smaller.

Rochelle Woody has been the towering figure in her grandson's world since luck brought them together a decade ago when Omari Scott was 6. At age 71, Rochelle now leans over a cane after two recent spinal surgeries. Omari lifts barbells in the living room at night, and hears her praying in bed. She wants to keep a roof over their heads. Their landlord, the District of Columbia Housing Authority, has been seeking their eviction.

The pair can't imagine where they'd go. Rochelle tells Omari it's something he shouldn't worry about. She has faith in a higher authority.

"God's too good to me for that to happen," Rochelle says.

She's at risk for falls, so Omari doesn't leave home much. Plus, the virus is raging out there. It has already killed three in their family, cousins in New York, Georgia, Virginia.

Omari reached 6 feet tall before his 16th birthday last month. He thinks the growth spurt will help him when high school football starts up again. He's a wide receiver, reliant on speed. When he does go out, it's usually to sprint along the waterfront in their neighborhood.

He'll stop around Buzzard Point, endorphins pumping, and take in the view where the Potomac and Anacostia rivers meet. He phones his grandma at home. "You OK?" Sometimes he promises to cook pancakes for dinner.

They live two miles due south of Capitol Hill, the scene of last week's deadly insurrection by a mob intent on overturning the result of November's presidential election.

They've lived together since 2010, when a lonely Rochelle first discovered the grandson she never knew she had.

Last month, as the U.S. capital got its first winter flurries, Rochelle and Omari met a reporter at a safe distance outside their red brick building. Despite their age and height gaps, anyone could guess they're family. They have the same deep-set brown eyes, high-arched cheekbones and cautious smile.

"That's how I knew he was mine," says Rochelle, a grandmother of 10. "All my grandbabies look like me."

Evictions storm brews

Rochelle and Omari are just one example of a family struggling through a winter like no other in American memory.

The director of the U.S. Centers for Disease Control has warned it could be "the worst in the public health history of this nation."

Vaccination campaigns could



end the pandemic sometime this year, but millions of households are at risk of eviction before that, with infection rates at record highs and the economy in shambles.

This isn't the first time that Rochelle has had payment disputes with landlords, but the pair have never gone homeless.

Rochelle says she didn't receive the letter from the D.C. Superior Court ordering her to show up for an eviction hearing back in January 2020. Seen by Reuters, it was marked "return to sender," showing she was not made aware of the court date. As a result, Rochelle missed the hearing, where a judge granted the Housing Authority permission to proceed.

United States Marshals were poised to execute the eviction back in April. Then the pandemic put Rochelle's case and others like it on hold. Since last spring, state and federal reprieves have allowed many renters in arrears to stay in their housing, even as thousands of new eviction cases pile up in courthouses. More than 208,000 have been filed so far in the 27 U.S. cities tracked by the Princeton University Eviction Lab.

Under Washington's

current moratorium, tenants such as Rochelle could still face eviction by late May. That's a longer breathing spell than renters elsewhere can expect: A nationwide moratorium, enacted by the CDC in September, is set to expire at the end of this month. A new federal stimulus package offers U.S. renters at least some relief - a \$600 check and up to \$25 billion in rental and utility assistance funds to be distributed through states.

Advocates for low-income tenants are optimistic that more stimulus funds and extended moratoriums could be forthcoming once President-elect Joe Biden takes office.

Still, they warn of a potential tsunami of U.S. evictions this year. The nonprofit National Low Income Housing Coalition estimated that U.S. tenants were already \$70 billion behind on rent in late 2020, and that up to 19 million Americans could face eviction in the coming months without further interventions.

In its latest Household Pulse Survey last month, the U.S. Census Bureau reported that 35% of U.S. adults lived in households where eviction or foreclosure was "very likely" or "somewhat likely" over the next two months.

Landlords, of course, have also been left reeling. A recent D.C. Superior Court ruling protects their right to access the courts, even with evictions on hold.

With the capital's shortage of affordable housing, thousands of households were already behind on rent when the pandemic hit. "The moratoriums only delay the day of reckoning that they face," the December 16 ruling says.

Where evictions do proceed around the country, they could quickly fuel the virus' spread in low-income communities of color already at highest risk, according to a research article in the Journal of Urban Health last month.

Rochelle fears the virus, but says she's most worried about how an eviction could derail her grandson's progress. After childhood struggles in school punctuated by suspensions and an ADHD diagnosis, he's flourished in recent years, with better grades, triumphs on the football field and calls from college coaches to discuss potential scholarships.

Retired and disabled, Rochelle relies on a monthly \$1,593 Social Security check. She and her lawyer say she made rent payments last year. A January 2020 court filing said her monthly rent was \$519. It also said she owed the

Housing Authority \$13,130 immediately to avoid eviction. The arrears, her lawyer says, carried over from her prior Housing Authority apartment. She says the landlord's maintenance lapses there caused a ceiling to collapse, detached cabinets and a rodent infestation.

A spokesman for the public housing landlord, Jose Sousa, said the agency can't comment on individual cases but "always works with our families who may be in violation of their lease obligations" to identify solutions other than eviction.

Before COVID, Rochelle made extra money by driving her compact Mitsubishi Mirage for a ride-share service, but she won't chauffeur strangers around now. "I just don't want anyone in my car," she says. The housing case against Rochelle is complicated. In essence, she's lived under the threat of eviction since 2015, when the payment dispute began over conditions in her prior apartment.

The Housing Authority eventually agreed to move her, she says, but not until she signed an agreement and payment plan for back rent. The terms meant she could face eviction if she ever missed a payment, even at her new address.

Rochelle has found a lawyer, Sebastian Monzon Rueda, who works pro-bono at nonprofit Legal Counsel for the Elderly on D.C. eviction cases.

The type of agreement Rochelle signed "takes advantage of unrepresented tenants," says Monzon Rueda. Renters, especially older, disabled ones, should not be placed in jeopardy because of a dispute over a past apartment, he says. There has been no ruling yet on a motion he filed in November to seek dismissal of the eviction case.

Discovering a grandson

Rochelle, a self-described "creature of Washington," never expected to end up in public housing, let alone facing homelessness. When she was growing up, she lived in the affluent Northwest quadrant of town, near Georgetown University.

She and Omari now live steps away from where, in the 1940s, the legendary soul singer Marvin Gaye spent his troubled childhood in a public tenement. Much has changed in southwest D.C. since then, but some things haven't. Its remaining public housing tenants are overwhelmingly Black and poor.

Their two-bedroom unit is cramped, its blinds falling apart and paint peeling along baseboards, but it has served them as a safe harbor. At times over the past year, the pair's hunkering down at home has been literal, like on the early December evening when they heard eight gunshots right outside.

The area is also home to a few of the country's most powerful tenants, hidden from view. Down the street are the blast-proof walls of Fort McNair Army Base, where U.S. military top brass live in stately historic homes.

Rochelle started working at age

14. When she was Omari's age, she passed the U.S. civil service test. She went on to get a bachelor's degree in education, a master's in criminal justice.

For the first 18 years of her career, she held government jobs, for the U.S. Navy, and the former U.S. Health, Education and Welfare Department, among other agencies. Stints in sales and as a paralegal followed, with occasional gigs as a clothing model.

Her love life was less successful. By the late 1980s, her three marriages had all ended badly. "Marriage isn't for me," says Rochelle, who had her two sons with her second husband. "But children are."

She paused her career in 1994 when doctors found two brain aneurysms. Surgeries to remove them required her to learn how to walk and talk again, but the remarkable recovery stalled in 2010 when spinal pain made her retire from 9-to-5 work. Her savings dwindled, and she felt isolated.

Rochelle discovered Omari that same year. Her younger son, who had recently been incarcerated, was told by a friend that an ex-girlfriend had borne his son. The child, he was told, had ended up in foster care.

"Marriage isn't for me. But children are."

Rochelle Woody

Rochelle and her son applied to go see Omari at a D.C. Boys and Girls club where he was playing Pee Wee football. The boy was skeptical when he first saw his relatives. "I didn't think I had a dad," he told them.

As they drove away that day, Rochelle and her son cried about it. "You think about what that does to a kid's self-esteem," she says.

A judge granted custody to Rochelle and her son, but problems soon arose. Her son had little patience with the hyperactive boy. "You leave this child with me," she told him.

Omari didn't take to classroom learning. Rochelle had to teach him the basics, letters and counting, using rap songs as a mnemonic device.

Over the next years, Omari cycled through seven elementary schools, none of which met Rochelle's approval. Sometimes he'd be expelled for fighting. There were consultations with school psychologists, and he was sometimes placed in special education classes. Doctors prescribed him Adderall.

His acting out at school eventually subsided, and he stopped the meds years ago. "It took time, but all he needed was to know he was loved," Rochelle says.

It's a mantra she says she follows with all the children who have come into her life. While she's contending with her own legal and medical issues, Rochelle has also begun coursework for a third degree, in child psychology. She wants to go into private practice. In the evenings she writes and is working on a book. Its working title: "Help, My Child Is Broken."

In one passage, she writes: "I have been loved, lied to, rich, poor, happy and unhappy. I will always be rich in my heart!"

Football dreams

At home since the spring, Omari has been doing virtual schooling. His favorite class is English, and he now reads voraciously. In a favorite novel, "All American Boys," a teenage Black protagonist, Rashad, reels from a police beating whose aftermath has divided his high school. In the end, Rashad's injuries - sustained when he was falsely accused of shoplifting - force his peers to grapple with racism. Omari read the book as millions joined Black Lives Matter demonstrations around the country last year.

During breaks, Omari helps with household chores. Some of Rochelle's other grandkids visit. He rarely mixes with people outside the family.

"I don't really have friends," he says.

Omari's high school football season has been lost to the pandemic too. Calls from college coaches have dried up. One did request a Zoom session to watch Omari drill, but Rochelle nixed that. "What's this coach gonna see? The boy can't run in the apartment?"

Maybe next summer, they think. "All I know is the strong survive," he says.

THE GUARDIAN SIMPLE WORD FIT // THE GUARDIAN CROSSWORD --00 170 00--

WORD-FIT

In this puzzle you have no clues, only a list of words that all fit into the grid. The Guardian have given you a head start

SOLUTIONS

S A L V A T I O N S
T I B O P S O I L E D
P R O A F L O A T
A M I D U L A M A
S C O R E N
R T R I B E I
S M A C C M
S H A M A N E
L C A
F R A T U N D E R
A V O W E M E N D
A I I D
U G A N D A N S I
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CROSSWORD

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3 LETTERS: FEW, ADD, ANA
4 LETTERS: MEAN, TAME, NOSE, NEWS, REAP DINE, MINT, (7 WORDS)
5 LETTERS: LEAST, AWASH, POEMS, TAPES EGRET (5 WORDS)
6 LETTERS: CAREER, STRIVE, ANSWER, AMORAL, ASSETS (5 WORDS)
7 LETTERS: MALINDI
8 LETTERS: ADAPTORS
10 LETTERS: TYRRHENIAN

CLUES: Across

1 Printed publications
5 a female servant
7 plural form of ass
8 sliced bread broiled to make it crisp
10 Creator of heaven and Earth
11 edema
13 submit to the authority of
15 an organic compound made by replacing the hydrogen of an acid by an alkyl or other organic group an indirect reference
17 make a bleating sound
20 apparition of dead people

Down:

1 to specify
2 a time for anticipation
3 sending mail through the post office
4 a small South African antelope
6 a roof that resembles a half circle
7 to make ashamed
9 a hollow ball of perforated metal to hold tea leaves
12 the mark or line left by a fold
14 an adolescent
16 a sudden cry in a loud voice
17 syrian cloth
18 to move at a slower pace to stay behind the others



Thursday 14 January 2021

EADB's net profit leapfrogs by 34pc to U\$8.7m last year

By The Banker Reporter

EAST African Development Bank managed to notch an impressive 34 percent growth in net profits to US\$8.7 million in 2019 thanks to strong liquidity and capital buffers.

In its latest annual report for 2019, the Kampala based lender's Chairman of the board of directors, Keith Muhakanazi said the bank's total assets grew by 2.2 percent to US\$374.96 million while shareholders' equity increased by four percent to US\$266.4 million in 2019 from US\$256.1 million in 2018.

"In September 2019, Moody's Investors Service maintained EADB's long-term issuer rating at Baa3 with a stable outlook. Moody's report states that, the bank's credit strengths include strong liquidity and capital buffers that are among the strongest of the multilateral development banks," Muhakanazi said adding that GCR Ratings also upgraded the international rating for EADB from BB+ to BBB- with a stable outlook. He further noted that with regard to resource mobi-



EADB Director General, Vivienne Yeda.

lization, the EADB which has had a management crisis for the past two years, continued to seek funding from international institutions during the year.

"For instance, OPEC Fund for International Development (OFID) and the Arab Bank for Economic Development Bank in Africa

(BADEA) conducted due diligence on EADB for lines of credit to finance projects in the EADB member states. In addition, the bank signed a non-disclosure agreement with Development Bank of Southern Africa, to promote general co-operation between the two institutions and foster op-

portunities for operational partnership and exchange of knowledge and expertise," the Ugandan Permanent Secretary at Ministry of Finance, added.

Seconding Muhakanazi's statement, EADB Director General, Vivienne Yeda said the bank increased its development contribution to its member in 2019 by disbursing US\$ 21.3 million to new projects during the year.

"The bank's 2019 profit grew by 34 percent to US\$ 8.7 million before other comprehensive income. All of our new projects fell under the key focus areas of our 2016-20 strategy, which focuses on: food security, infrastructure, climate change, regional integration and skills development," said Yeda.

The Kenyan EADB chief who is credited with improving the books of the regional bank further noted that under food security, the bank expanded programmes that offer affordable financing to small and medium size enterprises in rural and agricultural communities.

"In Uganda, the bank has provided UGX 149 billion to 2,806 SMEs, which is estimated to have contributed to the creation or sus-

tenance of 31,934 permanent and temporary jobs, of which 7,670 are female jobs," she noted.

At EADB, we are proud of our new initiative to embrace a bottom-up, in addition to our well-practiced top-down, approach, to drive socio-economic development in the region. One of the biggest issues that constrain poverty alleviation in our region is financial exclusion. We intend to address this problem through providing finance and technical assistance to financial institutions that have a large outreach in the region, Yeda noted.

"In 2019, we attracted two new financial institutions to join our agricultural SME programmes and increased our financing to others, increasing the number of partner financial institutions that we work with under our SME programmes to eight," the EADB chief executive noted while noting that during the year, the bank continued to finance larger projects in the agricultural sector, such as Kayonza Tea Growers in Uganda. The EADB is jointly owned by Kenya, Rwanda, Tanzania and Uganda.

Foreign investors cut KCB stake to new low

NAIROBI

Foreign investors have cut their stake in KCB #ticker:KCB to a new low of 14.08 percent in the wake of Covid-19 pandemic that saw them dump equities in search of safer alternative investments elsewhere.

Latest regulatory filings show that foreigners have sold 161.18 million shares between March and November last year –valued at about Sh6.17 billion when calculated by KCB's current share price of Sh38. The latest stake of foreigners, who now hold 452.297 million shares, is in sharp contrast with 19.09 percent in March last year and end of 2017 when their stake was at 29.25 percent.

Local individual and institutional investors –excluding National Treasury –have in turn snapped up most of the shares left by foreigners, rising their stake to a high of 66.17 percent at the end of November. The profile shows that locals have taken up an additional 143.64 million shares between March and November, raising their stake from 61.15 percent in March.

Some 1,440 new local shareholders bought stake in KCB during the review period, helping tighten grip on Kenya's most profitable lender. Foreigners were ditching the high risk equities for low-risk investments to avoid erosion of their wealth, giving room for locals to deepen their shareholding in an environment of falling prices.

The latest profile means that foreigners now hold the smallest stake in KCB with local institutional investors commanding 39.65 percent followed by local individuals (26.52 percent) and National Treasury (19.76 percent). The current structure differs sharply with that of end of 2017 when foreigners were the top shareholders in KCB with a stake of 29.25 percent.

Fundamentals of firms such as banks have come under pressure in Covid-19 era especially with drops in profits on higher provisioning for loan defaults, dimming the dividend outlook. KCB Group nine-month net earnings to September tumbled by 43.1 percent to Sh10.8 billion, weighed down by a sharp increase in provisions for defaults.

The Central Bank of Kenya in a mid-August circular told banks to pay more attention on their capital before making any proposal for dividend payouts. Banks had between March and October last year restructured loans worth Sh1.38 trillion or 46.5 percent of the total loan book due to the coronavirus-induced economic hardships that have hurt borrowers' ability to

Surge in debt levels could weigh on global economy in 2021

BEIJING

An "unprecedented" surge in debt levels could weigh on the prospects for the global economy in 2021, the Institute of International Finance said.

Global debt levels increased by more than \$17tn to \$275tn in 2020, driven largely by a sharp increase in sovereign debt issuance borrowing that has pushed the global government debt-to-GDP ratio to nearly 105 per cent in 2020, the IIF said.

"The aggressive, synchronised fiscal and monetary policy responses to date have been successful in curtailing financial stress and have played a big role in reviving appetite for risk assets, including emerging markets securities," according to the IIF report.

"However, this much-needed policy support has often come at the cost of a sharp rise in financial and budgetary imbalances." Monetary stimulus measures have included the setting of interest rates below zero in many countries, with a record \$18 trillion worth of negative-yielding bonds issued by the end of last year, up from \$11tn in 2019. This, along with the abundant liquidity provided by central banks to limit the impact



Graphs showing debt increases for major economies in the world.

of the global financial crisis, has driven investors to hunt for the higher yield offered in emerging markets, the IIF said.

Despite credit concerns and uncertain earnings prospects, fund flows into high-yield US corporate bonds in 2020 also turned positive for the first time since 2016. Emerging market sovereigns and corporate debt issuers are likely to continue borrowing in US dollars as central banks show no signs of unwinding balance sheets and investors do not expect the US Federal Reserve to raise interest rates until 2025.

Anticipated weakness in the dollar

as the US continues fiscal stimulus measures is also encouraging emerging markets borrowers to increase dollar-denominated debt. Currently, about 10 per cent of emerging market debt is denominated in the US currency.

Following a temporary market shutdown in March 2020, eurobond issuance in many emerging and frontier markets has picked up pace significantly. A number of sovereign issuers are also planning to tap international bond markets in the coming months, including those eligible to benefit from the G20's Debt Service Suspension Initiative.

However, foreign currency debt may exacerbate debt-related vulnerabilities for emerging market borrowers, as "greater reliance on foreign capital could leave emerging market borrowers more exposed to sudden shifts in global risk sentiment", the IIF warned.

"Keeping debt on a sustainable trajectory may become a challenge for many in the current low interest rate environment," the IIF said. "Better policies - increasing public expenditure efficiency, diversifying revenue and borrowing sources and debt transparency - can help."

UK regulator warns crypto investors risk losing 'all their money'

LONDON

The U.K.'s financial watchdog has a stark warning for consumers looking to profit from the latest crypto boom: be ready to lose everything.

"Investing in cryptoassets, or investments and lending linked to them, generally involves taking very high risks with investors' money," the Financial Conduct Authority said in a statement Monday. "If consumers invest in these types of product, they should be prepared to lose all their money." The FCA's concerns include price volatility, the complexity of products offered and the lack of consumer protection regulation around many of the products.

The price of Bitcoin, the largest cryp-

tocurrency, has more than quadrupled in the past year, evoking memories of the 2017 mania that first made cryptocurrencies a household name before prices collapsed just as quickly. It slid as much as 21% over Sunday and Monday and fell below \$32,400. That's the biggest two-day slide since global markets were first roiled by the pandemic last year and follows a record high of almost \$42,000 on Jan. 8.

Meanwhile Bitcoin resumed declines Wednesday as the digital coin heads for its worst week since March last year, casting doubt on the outlook for the cryptocurrency boom. Bitcoin fell as much as 6.8% to about \$32,359 before paring some losses, according to a compos-



Bitcoin.

Record 40 NMB customers win Mastabata cash prizes

By The Banker Reporter

A record 40 clients of NMB Bank Plc have won 100,000/- in the sixth 'Mastabata' draw after using NMB Mastercard and Masterpass QR to pay for goods and services in the market.

The promotion which started in November last year has so far witnessed 240 people win cash prizes, smartphones, refrigerators and television sets. Speaking in Dar es Salaam mid this week, NMB's Card Business Manager, Sophia Mwamwitwa said the campaign will reward 400 clients when it climaxes later this month. Mwamwitwa said apart from the 240 weekly draw winners, 12 lucky winners have been awarded Samsung Galaxy Note20 valued at 2.4m/- each through monthly draws. "This campaign has received overwhelming support and my call to NMB clients is that we still have more prizes to give away until grand final day," said Mwamwitwa.

She explained that even those who have no NMB account can qualify to get rewarded if they open one and get Mastercard and Masterpass QR cards. "All that NMB customers need to do is pay for goods and services using their NMB Mastercard or Masterpass QR cards," the card Business Manager stated.

Grand prize winners will get a fully paid up trip to any destination of their choice among Ngorongoro Cra-



NMB's card business manager, Sophia Mwamwitwa addressing journalist during the sixth 'Mastabata' promotional lottery draw held in Dar es Salaam mid this week. Left is Gaming Board of Tanzania inspector, Pendo Mfuru and the bank's customer service officer, Yvette Nkhoma. Photo courtesy of NMB.

ter, Serengeti National Park of Spice Islands of Zanzibar. The grand finale winners can also forgo the paid up trip and get smart television set with a three months DSTV subscription, refrigerator, laptop, water dispenser and microwave.

Speaking at the same event, an inspector from Gaming Board of Tanzania, Pendo Mfuru assured NMB clients that the promotion is real and that they should exploit the opportunity to win cash or materials prizes.

"As Gaming Board of Tanzania we

make sure that such kinds of lotteries follow all regulations to avoid misunderstandings between the parties involved," Mfuru said adding that the promotion is also aimed at encouraging migration towards a cashless economy.

Coca-Cola Foundation empowers over 4,600 women in five months

LAGOS

A women empowerment and capacity building program sponsored by The Coca-Cola Foundation in partnership with Karis and Eleos Hand of Hope Foundation, tagged, "Catalyst for Change" has come to an end having impacted over 4,600 women in Lagos and Ogun states.

The initiative wrapped up with its final graduation ceremony last week in Lagos. Positioned to alleviate women from financial instability due to the attendant effects of the pandemic, the training included courses in wig making, make-up artistry, fashion designing, household essentials, shoemaking, social media presence and business development amongst others.

The training was held across five communities namely Iwaya, Oworonshoki, Sangotedo, Magboro and Ogijo, with 1,000 of these women receiving startup kits, upon completion of the training, to help set up their small-scale businesses.

The last two communities, Oworonshoki and Iwaya, had a total of 2,000 women trained in the months of November and December. Speaking on the program, Mabel Odunayo Fagun, the Valedictorian from Oworonshoki said, "With what we have learnt, we need to show the world the skills attained, and the impact The Coca-Cola Foundation has made in our lives".

Also, Prince Babatunde Saliu of Oworonshoki expressed his satisfaction with the community-centered initiative saying, "We are very appreciative of Coca-Cola for the one thousand women who were trained, as employment has been created for our people. As we have seen, with more employment of our people comes the peace in the Oworonshoki community. We pledge to continue the great work which has been started by The Coca-Cola Foundation."

At the final closing ceremony held at Iwaya, emotions were high as the Iwaya women rent the air with cheerful chants of "Coca-Cola". Asegun Bamidele, a Valedictorian and beneficiary from the Iwaya community explained, "Just like the popular saying, there is no tool for development more than the empowerment of a woman. We are so thankful to Coca-Cola for this program to enhance the standard of living in our community."

The graduation ceremony was a sight to behold as the graduates celebrated amidst the serenading violins playing tunes to traditional dancers who graced the stage. The program is proof that the empowerment and autonomy of women is directly linked to the improvement of their economic status.

Speaking at the event, the Public Affairs, Communications and Sustainability Manager at Coca-Cola Nigeria Limited, Nwamaka Onyemelukwe, explained "Across the world, women are faced with significant challenges that impact them economically in terms of livelihood and well-being.

"This program seeks to empower women and girls across the rural demographic with the relevant skills and support that will improve their access to a more secure future. In 2021, follow-ups will be done across all five communities to ensure these women are making progress and enhancing society effectively."

Equity gets Sh5bn Dutch loan for SMEs lending

NAIROBI

Equity Bank Kenya #ticker:EQTY has secured \$50 million (Sh5.48 billion) from the Dutch Development Bank (FMO) for onward lending to small and medium-sized firms hit by the Covid-19 pandemic.

While announcing the long-term funding, whose interest rate was not disclosed, FMO said the facility would uplift Equity Bank's lending to the perceived risky small enterprises, who have been hard hit by the economic effects of the pandemic - lowering their ability to save and tap loans.

"We are very happy to be able to support Equity Bank Kenya in weathering the Covid-19 storm. Funding for MSMEs is essential in lessening the impact of the pandemic on people's livelihood and their communities," said FMO chief executive Linda Broekhuizen. "Together with the Capacity Development Project we are confident small entrepreneurs will get much needed support."

The facility has been disbursed under FMO's financial program dubbed NASIRA that supports young, female, and migrant entrepreneurs in Sub-Saharan



FMO chief executive Linda Broekhuizen.

Africa. The European Union-backed programme's scope was widened in April last year to also reach small Covid-19 affected entrepreneurs in the region.

"It will enable small business owners to access affordable loans through local banks, microfinance institutions and other non-banking financial institutions," said the EU Ambassador to Kenya, Simon

Mordue. NASIRA uses guarantees to allow local banks to on-lend to underserved entrepreneurs.

Kenyan banks have in recent years taken substantial loans from global funds, including the International Finance Corporation (IFC), European Investment Bank (EIB), Agence Française de Développement (AFD) and the African Development Bank

(AfDB), attracted by relatively more favourable terms of debts like lower interest rates and longer maturity.

In addition to getting more capital to buffer their books, they have also been restructuring loans in order to protect the quality of their balance sheets, given the problems borrowers have faced in servicing debt due to the Covid-19 hit.

NEWSINDEPTH

Daystar Power secures \$38 million series B investment

COPENHAGEN

Daystar Power, a leading provider of hybrid solar power solutions to businesses in West Africa, today announced a Series B investment of \$38 million. The round was led by the Investment Fund for Developing Countries (IFU), the Danish development finance institution (DFI).

IFU is joined by new investors STOA, a French impact infrastructure fund, Proparco, the French DFI, backed by a guarantee from the European Union under the African Renewable Energy Scale-Up facility (ARE Scale-Up) and Morgan Stanley Investment Management. Taking into account the previous round by

Verod Capital and Persistent Energy, Daystar Power has received equity investments totalling \$48 million.

With the fundraise, the solar energy firm will grow its operations in its key markets of Nigeria and Ghana, while deepening its presence in other regional countries such as Côte d'Ivoire, Senegal and Togo. The solar energy startup is on track to expand its installed capacity to over 100 megawatts, meeting demand from its clients in the financial services, manufacturing, agricultural and natural resources sectors. Daystar Power will continue to enhance its digital offerings and expand its local teams.

"By offering our commercial and industrial clients cheaper, reliable and cleaner power, we have seen a more than 50-fold increase in power-as-a-service revenue over the last two years," said Jasper Graf von Hardenberg, CEO and Co-founder of Daystar Power.

"African businesses are realizing that solar power - stand-alone or in tandem with a second power source - is a superior energy alternative to the often-unreliable grid or too expensive, polluting diesel generators." "We believe that Daystar Power has the right elements - the client base, technology, engineering expertise, and executive leadership - to scale off-grid

solar across West Africa.

"Not only is Daystar Power at the forefront of a growing market, it is helping to accelerate the adoption of renewable energy in some of Africa's fastest-growing cities," said Thomas Hougaard, Vice President Sub-Saharan Africa, IFU.

"STOA is excited to start this journey alongside Daystar which is perfectly positioned to provide reliable, environmentally friendly and cheap electricity to businesses across West Africa. This investment reflects a core part of our mission - we aim to invest more than 50% of our capital in Africa and in renewable energies," said Charles-Henri Malecot, CEO, STOA. "Proparco

is delighted to support the growth of Daystar Power (DSP) which represents our third commitment under the ARESUF facility backed by the European Union.

"In line with Proparco's objectives of improving energy access and reducing greenhouse gas emissions, this funding will enable DSP to expand reliable power supply at a competitive cost to West Africa's C&I sector," Damien Braud, Head of Private Equity Africa & Middle East division, Proparco. "Morgan Stanley Investment Management's Climate Impact Solutions fund seeks to generate compelling returns with a focus on helping to solve critical climate issues.



Communications and Sustainability Manager at Coca-Cola Nigeria Limited, Nwamaka Onyemelukwe.

January is not a myth: December spending spree and Janu-worry financial hangover

By Godwin Semuny

Tanzanians love the festive season and all the dramas it brings. During this time, everyone spends money, be it on travel upcountry on holidays, shopping, drinking and partying.

Most people tend to use the jolly season as an excuse to splurge on things they wouldn't usually do, ending up spending beyond means. Overindulging in shopping, food and drinks is so often matched by overdoing our spending; thus, the first part of the year turns into a damage repair exercise of personal finances.

During the festive season, Tanzanian's social media pages go bizarre with videos and pictures of people partying from morning to morning. It is like a marathon of who parties most. We have all seen a recent video of people partying with a wheelbarrow full of liquors. Yes, a wheelbarrow.

Fast-forward, three weeks

later, people will start complaining about being broke. Social media posts flips from 'party scenes' to people pleading with Headmasters and Landlords for patience. Behold, 'Njaa-nuary' has arrived!

Six weeks in a month For most workers, January seems to oddly have six weeks because many employers pay salaries in the middle of December. By the time Christmas arrives, there will likely be five more weeks before the next paycheck. Still, for parents, January means back-to-school, hence fees, uniforms, books, and stationery have to be paid for out of December's salary and for some, rents are due.

The case of touching a hot stove, again and again

One might think the sobering experience of running out of cash and being broke in previous 'Januarys' years prior, would have been a lesson for people to better manage their finances, but all is in vain.

The festive season can be financially taxing; with all the festive sales, deals and discounts, it's easy to get off track and let your holiday spending get away from you. To become more conscious, it is crucial to develop a budget and stick to it.

List the priority areas for December, look at the critical ones for January and see how best to resolve them. Budgeting while everyone else is partying sounds basic and boring, but it is the best way forward.

Those with stable sources of income should make savings for December their annual New Year's resolution. Whether it is a 'Piggy Bank' or a particular bank account for the holiday season, try to develop a monthly deposit plan that will give you a financial cushion at the year-end. Village Community Banks (Vicoba) are another way out. Forming a savings club, like Vicoba, could be one way of ensuring an extra income at the end of the year.

Avoid impulse buys

Impulsive purchasing or impulse buying is a spontaneous decision to buy a product or service, made just before purchasing. It could mean buying an extra pair of shoes just because they are on sale. No matter the amount, it is an unnecessary hit to your finances. To avoid these impulse buys, one needs to ask themselves if they urgently need that item at that particular moment.

Cut the excuses; you knew January was coming

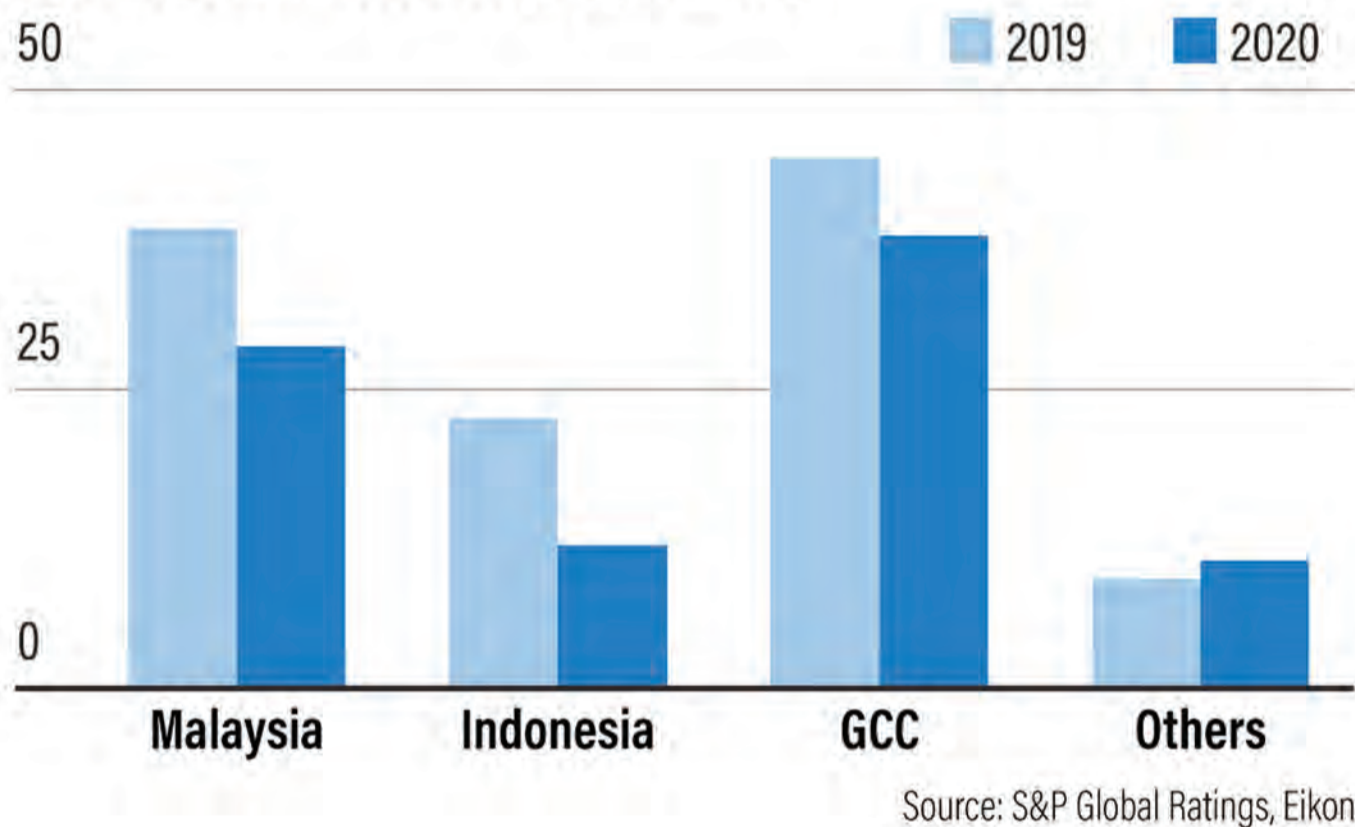
We all knew that January was coming, but we got swept by the festive fever, fair enough. So, let's be sincere and cut all the excuses. Worldwide, January is regarded as a Financial Wellness Month, seeking to remind us to think critically about our financial well-being and analyze our financial health. It is the perfect time to get hold of our finances and plan for the future. January is not a myth.



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Global sukuk issuance set to rise above \$150bn this year amid low interest rates

SUKUK ISSUANCE BY GOVERNMENTS, CENTRAL BANKS AND FINANCIAL AGENCIES (\$ billion)



Graph showing performance of Kotak Mahindra Bank Limited in comparison to other banks.

DUBAI

Global sukuk issuance is set to bounce back in 2021 to as much as \$151 billion as borrowers rush to sell Sharia-compliant bonds amid low interest rates, Mohamed Damak, the global head of Islamic finance at ratings agency S&P Global, said.

The economic recovery in Malaysia, Indonesia and the GCC - three core Islamic finance markets - and the ample liquidity provided by central banks around the world will drive growth in the market, he said in a report.

Total issuance in 2021 is forecast to be in the \$140bn-\$151bn range. At the lower end of estimate, the size of the market this year would be just above the \$139.6bn total seen in 2020, but lower than the \$167bn record witnessed in 2019. "Market conditions should remain buoyant throughout 2021, with record-low interest rates and abundant liquidity," Mr Damak said.

"We also expect GDP growth in the core Islamic finance countries ... to recover from a sharp recession in 2020 [and]

we assume that the price of oil will stabilise at about \$50 per barrel in 2021. Together, these factors underpin a stronger performance by the global sukuk market in 2021."

The ratings agency expects \$65bn of sukuk to mature this year, with part of that sum likely to be refinanced, which will help to drive the volume of issuances. While some sovereigns in core Islamic finance countries will tap the sukuk market more aggressively in 2021, the market will also benefit from the increased sale of corporate Islamic bonds.

"Their activity was muted in 2020 as they held on to cash and deferred capital expenditure because of the pandemic," Mr Damak said. "They [corporate sector issuers] are likely to execute some of this capex in 2021, thereby necessitating access to capital markets."

First Abu Dhabi Bank, the UAE's biggest bank by assets, on Monday said it raised \$500m through the lowest ever yield on a five-year dollar-denominated sukuk by a Middle East and North Africa bank. Pricing on the first dollar sukuk deal of the year repre-

sented a "negative new issue premium" when compared to FAB's January 2025 maturity sukuk, the lender added.

Central banks around the world have rolled out monetary stimulus measures last year to support financial markets and limit the impact of the pandemic on their economies. Interest rates have been set near or below zero in many countries.

Lower interest rates are expected to remain in place this year and beyond, as the global economy continues to recover. The International Monetary Fund expects global GDP to expand 5.2 per cent in 2021 after contracting 4.4 per cent last year. "We expect central banks will keep interest rates exceptionally low and continue to offer liquidity support as necessary," Mr Damak said.

S&P estimate a sukuk market revival is based on the assumption that the pandemic will come under control gradually in the core countries from the second quarter of 2021, through a combination of vaccines, medical treatments and testing. However, downside risks for the core Islamic

finance countries remain significant, including their ability to control the pandemic even with the availability of vaccines.

"The main risk is that further waves of Covid-19 and the requisite containment measures may harm the countries' fragile economic recovery," Mr Damak said. "This could affect the countries directly, or indirectly through lower commodity prices, exports and capital flows."

S&P predicts the number of defaults or restructurings among sukuk issuers with low credit quality will increase in 2021 as "regulatory forbearance measures come to an end." "This will test the robustness of the legal documents used for sukuk issuances," it warned.

Mr Damak expects a unified global legal and regulatory framework for Islamic finance market to emerge over the next 12 to 18 months. "We believe that such a framework could help resolve the lack of standardisation and harmonisation that the Islamic finance industry has faced for decades."

2021-The rise of Fintech in Africa

LONDON

The year that was 2020 brought profound challenges to every continent across the globe, and Africa was no exception. As well documented as the pandemic and politics are, we are reading far less on some of the positive side effects of this year - and there are some, if you know where to look. One such area is in the laying of foundations for the rise in technology companies, both in Financial solutions (Fintech) and otherwise.

There have been some significant milestones that have occurred recently such as Jumia Technologies (JMIA) one of the largest e-commerce start-ups in Africa, listed on the New York Stock Exchange in 2019. In doing so, it became the first African start-up to list on a major global exchange and opened the world's eyes to what can be achieved by a company that is, by its own admission, '100% Africa.'

'Amazon of Africa' 2020 was pivotal for the Jumia Technologies, with the share price movement of the 'Amazon of Africa' growing from a 52-week low of \$2.15 to currently trading at >\$40. What an incredible achievement and return for shareholders.

Big investment coming to Africa Events like this on the global stage brings a lot of attention for Africa. It was big news in the Fintech space when Ugandan Ham Serunjogi and Ghanaian Majid Mujaled's firm Chipper Cash received further investment.

The company offers mobile-based, no fee, P2P payment services in seven countries: Ghana, Uganda, Nigeria, Tanzania, Rwan-



Brian Myers, CEO of Equiti Capital, London.

da, South Africa and Kenya and raised a \$30 million Series B funding round led by Ribbit Capital with participation of Bezos Expeditions - the personal Venture Capitalist (VC) fund of Amazon CEO Jeff Bezos. This is just scratching the surface of the investment coming to Africa. Global VC firms are already very interested in countries like Nigeria, Kenya and Egypt.

Interest from foreign investors to widen much further

In 2021 we will see the interest from foreign investors widen much further in 2021, with other countries such as Rwanda and Ghana showing great promise. At the last UK-Africa Investment Summit held in London, I witnessed this first-hand with the doors of investment fully open between the two regions.

Thousands of African start-ups now coming to life

Technology companies are normally born to help solve a problem, and in the current climate there are arguably more problems than ever that need urgent attention. This is part of the reason as to why thousands of African start-ups are now coming to life, particularly in cities like Nairobi and Cape Town.

All over Africa, but particularly in Nigeria, we are seeing a boom in companies focused on the Cryptocurrency space, riding on the renewed hyper-interest shown for Bitcoin (recently hitting \$33k). A large proportion of these companies are focused on the finance sector generally, with many determined to help improve financial literacy for the ever-growing population.

Recent reports predict that population growth rates in Africa far outpace all other regions, with 2020 total population of 1.35 billion moving to 4.4 billion by the end of the century. It is critical that this growing population are financially savvy and attentive to their financial futures.

Pandemic gives rise to opportunities in Africa

So the challenges that this pandemic brings creates an opportunity like no other for certain industries and entrepreneurs. Iconic companies such as Airbnb, Slack, Square and WhatsApp were born in the last recession (2008-2010), and this pandemic and subsequent economic downturn will force the same.

In the Fintech sector, the future is exceptionally bright and we will see more 'unicorns' (start-ups valued at \$1 billion or more) springing up across the world and Africa will find its own representatives for that club.

BANKING&FINANCE

WORLD

With some Republicans on board, US House Democrats press forward on impeachment vote

WASHINGTON

WITH at least five Republicans joining their push to impeach President Donald Trump over the storming of the U.S. Capitol, Democrats in the House of Representatives stood poised for a history-making vote to try to remove the president from office.

With eight days remaining in Trump's term, the House will vote on Wednesday on an article of impeachment accusing the Republican of inciting insurrection in a speech to his followers last week before a mob of them stormed the Capitol, leaving five dead.

That would trigger a trial in the still Republican-controlled Senate, although it was unclear whether enough time or political appetite remained to expel Trump.

Democrats moved forward on an impeachment vote after a effort to persuade Vice President Mike Pence to invoke the 25th Amendment of the U.S. Constitution to remove Trump was rejected by Pence on Tuesday evening.

"I do not believe that such a course of action is in the best interest of our Nation or consistent with our Constitution," Pence said in a letter to House Speaker Nancy Pelosi.

Despite the letter, the House passed a resolution formally calling on Pence to act. The final vote was 223-205 in favor.

While that was occurring, Trump's iron grip on his party was showing further signs of slipping as at least four Republicans, including a member of the

House leadership, said they would vote for his second impeachment - a prospect no president before Trump has faced.

Representative Liz Cheney, the No. 3 House Republican, said: "There has never been a greater betrayal by a President of the United States of his office and his oath to the Constitution."

Trump "summoned this mob, assembled the mob, and lit the flame of this attack" on the Capitol on Jan. 6, Cheney, the daughter of former Republican Vice President Dick Cheney, said in a statement, adding: "I will vote to impeach the president."

Three other Republican House members, John Katko, Adam Kinzinger and Fred Upton, said they would also vote for impeachment.

Republican leaders in the House did not urge their members to vote against impeaching Trump, saying it was a matter of individual conscience.

'DEMONSTRATED NO REMORSE'

In his first public appearance since last Wednesday's riot, Trump showed no contrition on Tuesday for his speech, in which he repeated his false claim that President-elect Joe Biden's victory was illegitimate. Biden will be sworn in as president on Jan. 20.

"What I said was totally appropriate," Trump told reporters on Tuesday in his first public foray since the assault on the Capitol. At a meeting to set the rules for Wednesday's impeachment vote, Demo-



President Donald Trump

cratic Representative David Cicilline told the House Rules Committee that the impeachment drive had the support of 217 lawmakers - enough to impeach Trump.

Cicilline, who helped craft the impeachment measure, said Trump "has had almost a week to do the right thing. He has refused to resign, he has failed to take responsibility, he has demonstrated no remorse."

House Republicans who opposed the impeachment drive argued Democrats were going too far, as Trump was on the verge of leaving office.

"This is scary where this goes, because this is about more than about impeaching the president of the United States. This is about cancelling the president and cancelling all the people you guys disagree with," said Republican Representative Jim Jordan, a leading Trump ally when the president was impeached in 2019 after encouraging the government of Ukraine to dig up political dirt on Biden.

The New York Times reported that the Republican majority leader of the U.S. Senate, Mitch McConnell, was said to be pleased about the Democratic impeachment push, suggesting Trump's party was looking to move on from him after the attack on Congress.

McConnell believes the impeachment effort will make it easier to purge Trump from the party, the Times said.

If Trump is impeached by the House, he would have a trial in the Senate to determine his guilt. A two-thirds majority of the Senate is needed to convict him, meaning at least 17 Republicans in the 100-member chamber would have to vote for conviction.

"I don't think you would have a hard time finding 17 Republicans to convict" with a tightly drawn article of impeachment, a former Senate Republican leadership aide told Reuters. "I think for McConnell, there's a very strong impulse for this (the Capitol assault) not to define the party."

Pelosi on Tuesday named nine impeachment "managers," who would present the House's case for impeachment during a Senate trial, but it remained unclear how swiftly such a trial would take place if the House votes to impeach.

McConnell has said no trial could begin until the chamber returns from its recess on Jan. 19.

But Democratic Minority Leader Chuck Schumer, who is set to become the majority leader after two Democrats from Georgia are seated and Vice President-elect Kamala Harris is sworn in, told reporters the Senate could be recalled to handle the matter.

Democrats could also use an impeachment trial to push through a vote blocking Trump from running for office again.

Lam slams hypocrisy after US political unrest

BY GANG WEN

CARRIE Lam Cheng Yuet-ngor, chief executive of the Hong Kong Special Administrative Region, lashed out on Tuesday at some foreign politicians for applying double standards, saying they value the security of their own nation but belittle China's legitimate security concerns, especially in the city of Hong Kong.



Lam (pictured) asked why Hong Kong should not have safeguards on national security when jurisdictions all over the world have multiple laws to safeguard their own national security.

"Are they suggesting that the safety of Hong Kong people is of lesser significance and importance to the people of Hong Kong than the US citizens in American society?" she told reporters before the Executive Council meeting.

Her remarks came after US National Security Advisor Robert C. O'Brien said in a statement on Monday that the United States is "examining further options" to take action after last week's arrest of 55 people in Hong Kong on suspicion of subversion under the National Security Law in Hong Kong.

Saying that she would not comment on certain cases, Lam reiterated the principle that Hong Kong must enforce laws made in and for the territory, including its National Security Law, which came into force on June 30, or the laws would be nothing but an empty shell.

Lam said such double standards can also be found in the foreign politicians' strikingly different response to violence in their own country and that in Hong Kong in 2019.

She said that some overseas politicians have been condoning or encouraging rampant riots under the guise of backing democracy in Hong Kong since June 2019.

When a similar scene happened with the storming of the US Capitol by supporters of US President Donald Trump, they immediately condemned the violence, and some said it was "verging on sedition in American society", she said.

Last week, Hong Kong police, after making the arrests, said the 55 activists from the opposition camp had been linked to an unofficial ballot event, which was part of a long-term plan to paralyze the government and take the whole of society down.

Lam stressed that no one is above the law in a city ruled by law. It goes against the rule of law if anyone is beyond the reach of the law simply because of political standing.

Tam Yiu-chung, Hong Kong delegate to the Standing Committee of the National People's Congress, said Western countries have on more than one occasion interfered in Hong Kong's affairs by pressing the SAR government and the central government.

Their strong reaction to the arrests not only showed a lack of knowledge and understanding of Hong Kong's legal system, but is more proof of the close ties of the city's radical opposition with foreign powers, Tam said.

US State Department cancels UN envoy's trip to Taiwan

NEW YORK

THE cancellation of all travel by the US State Department this week includes a planned visit to Taiwan by US Ambassador to the United Nations Kelly Craft, said a State Department spokesperson on Tuesday.

Craft had been due to visit Taiwan from Wednesday to Friday, prompting China to warn that Washington was playing with fire. Secretary of State Mike Pompeo said on Tuesday that all travel this week had been cancelled, including a trip by him to Europe, as part of the transition to the incoming Biden administration.

China had said it was firmly opposed to the visit. A representative of China's mission to the United Nations in New York urged Washington to stop "creating obstacles" for the relationship between China and the United States. "It's time that the crazy, irrational behaviors of certain people come to a stop," the Chinese representative said.



Kelly Craft, United States Ambassador to the United Nations

China's domestic COVID-19 situation 'complex' - health official

BEIJING

A Chinese health authority spokesperson yesterday described the country's COVID-19 prevention and control situation as "complex" and "challenging."

China has seen multiple areas report both sporadic cases and clusters of infections, said Mi Feng, spokesperson for the National Health Commission, noting that the latest resurgence of the virus is characterized by its long duration and its spread to a wide range of regions.

Mi (pictured) said at a press conference that there are more rural cases and affected elderly people during this

wave. Community and inter-generational transmission have also been observed in some areas.

Meanwhile, China will expand the target population for COVID-19 vaccination to include elderly people aged over 60 years old, said Wang Bin, an official with the National Health Commission.

Wang told the conference that the expansion is due to increasing data from clinical research on vaccines, a growing supply of vaccines, and the need to better control the outbreak.

"The current vaccination campaign covers people aged 18 to 59 who are at a higher risk of infection and transmis-



"What I said was totally appropriate," Wang said.

However, Feng Zijian, deputy director of the Chinese Center for Disease Control and Prevention, told the press conference that the new round of asymptomatic COVID-19 cases reported by far are unlikely to cause large-scale infection as long as the public takes protective measures.

Feng said asymptomatic COVID-19 patients carry a small amount of the virus and are less infectious.

It usually requires multiple close contacts for a long period of time without personal protection for asymptomatic cases to cause transmission of the virus, he added.

Suspending inbound flights China's civil aviation regu-

lator has announced the suspension of an Air China flight and a Pakistan International Airlines flight after several passengers tested positive for COVID-19 on recent flights.

A total of five passengers tested positive on Air China's Johannesburg-Shenzhen flight CA868 on Dec. 31, 2020, and the flight will be suspended for two weeks starting Jan. 18, said the Civil Aviation Administration of China (CAAC) Tuesday.

Pakistan International Airlines' Islamabad-Xi'an flight PK854 will be suspended for four weeks starting Jan. 18 after 10 passengers tested positive on the Jan. 2 flight.

Xinhua

Russian Foreign Ministry blasts Baltic states for aggressive actions against journalists

MOSCOW

MOSCOW views the Baltic states' aggressive actions against Russian-language media outlets as a violation of freedom of the media and expression, the Russian Foreign Ministry said in a statement dedicated to Russian Press Day yesterday.

According to the ministry, numerous violations of journalists' rights in the Baltic countries are concerning. "We consider these aggressive actions to be a flagrant example of an attack on freedom of the media and expression, one of the foundations of democratic society," the statement reads.

The Russian Foreign Minis-

try pointed out that in 2019, Lithuanian lawmakers had demanded that Sputnik Lithuania's website be blocked, while the news agency's Editor-in-Chief Marat Kasem had been deported and banned from the country for five years.

The staff of Sputnik Estonia had to stop their activities due to the risk of criminal pros-

ecution. Meanwhile, Latvia banned the rebroadcast of seven Russian TV channels and shut down the First Baltic Channel.

The country's State Security Service detained seven employees of Sputnik Latvia and Baltnews media outlets.

In this regard, the Russian State Duma (the lower house

of parliament) in late December 2020 called on European parliaments to discuss Latvia's violation of its international obligations concerning freedom of the media and oppose the use of force and censorship as political tools, the Russian Foreign Ministry emphasized.

Agencies

China witnesses thriving development of service industry

CHINA'S service industry has enjoyed increasingly prosperity since the 13th Five-Year Plan (2016-2020) period. Its quality and profits have rocketed, while new business forms are emerging.

The country's total parcel volume and growth ranked the first in the world for 5 years in a row, and its e-commerce and mobile payment transaction also topped the world.

Service industry taking more share in China's economy

This is how a day of many Chinese goes - ordering a breakfast online before riding a shared bike to office, shopping on e-commerce platforms at noon, and studying or doing fitness practices on the "cloud" at

night. The accelerated integration of internet, cloud computing and big data into the traditional service industry is changing people's life.

In the past 5 years, the service industry has been taking an increasingly larger part in China's economy, with producer service becoming more and more professional and consumer service gaining more quality. The efficient and high-quality service industry is promoting industrial upgrading and improving people's livelihood. Last year, the added value of China's service industry accounted for 53.9 percent of the country's GDP, 3.4 percentage points higher than that in 2015, making the sector a major driver for China's eco-

nomonic growth.

From online to offline, and from production to daily consumption, the service industry is constantly generating new vitality, and new services represented by the "Internet+" is growing rapidly. Since the beginning of the 13th Five-Year Plan period, the consumption on software information services expanded swiftly, and the service has been increasingly applied in key links such as industrial R&D and design, production, and enterprise management.

Service industry developing with high quality

Zhejiang Great Shengda Packaging Co., Ltd., a service, by optimizing its product design, has successfully

developed a new carton box that saves 20 percent of materials, which made it one of the suppliers for SF Express, one of the leading express companies in China.

"Our clients can join the whole design process on our brand new design and management platform, which not only shortens the R&D cycle, but also improves customer satisfaction," said one of the executives of the company.

As an important part of modern service industry, producer service is showing robust momentum for growth, constantly driving the optimization of industrial structures. According to statistics, emerging producer services such as digital

services, as well as relevant R&D and maintenance enjoyed rapid growth in the first half of this year. The total contract value signed by enterprises in the sector hit 679.53 billion yuan, 450.13 billion yuan of which has been executed, up 5.9 percent and 10.9 percent, respectively.

As producer services lifts its quality, consumer services are also stepping into a new era of higher quality and diversity.

In recent years, intensified structural reform on the supply side has continuously upgraded the quality of consumer services, which better satisfied people's upgrading consumption demand. In the past five years, tourism, culture, sports, health and

elderly care industries developed in a stable and healthy manner. In 2018, the culture and tourism industries accounted for 4.48 percent and 4.51 percent of China's GDP, respectively, up 0.22 and 0.05 percentage point from a year ago.

Service industry opening wider China rolled out a cluster of policies to facilitate the opening-up in the financial sector in recent years, which enabled Chinese and foreign financial organizations to learn from each other for win-win results, said Ho Shun-wah, Executive Director and Chief Executive of the Bank of East Asia (China) Limited.

People's Daily

A silk relics exhibition debuts in Shanghai, showing cultural exchange between China and Europe

AN exhibition displaying silk and textile relics from China and France has launched at Shanghai History Museum on Friday.

Named Weaving in East and West: A Splendid Life is embroidered, the exhibition includes three different sections that tell the stories about China's farming and weaving tradition, the textile industries and silk art of Europe, as well as the transformation of China's traditional silk weaving industry into its modern one after integrating Western silk-making skills.

A total of 139 pieces of silk and textile relics, including precious silk robe of Ming Dynasty (1368-1644), sleeveless cheongsam with floral pattern of The Republic of China period (1912-1949) and a piece of Jin (a kind of ancient Chinese silk) with dragon and phoenix patterns of the Warring States Period (475BC-221BC), valuable early 17th century silk pieces from Italy, 1900 French hand-painted pieces and a 1960's French silk piece with a

floral pattern were also included in the exhibition.

Those relics were mainly collected from two major areas of Lyon in France and the southern bank of the lower reaches of the Yangtze River of China, including cities such as Nanjing and Wuxi in East China's Jiangsu Province, as well as Hangzhou and Shaoxing in East China's Zhejiang Province.

Cultural institutions such as the China National Silk Museum, Nanjing Museum Administration and Suzhou Silk Museum supported the exhibition by contributing more than 80 relics for display.

The exhibition has also launched different digital technological designs such as multimedia exhibition items, QR codes and interactive games to enhance visitor's viewing experience as well as to encourage them to take those relics home via mobile apps.

The exhibition is scheduled to end in March 2021.

Global Times

Ugandan president promises free, fair elections

KAMPALA

UGANDAN President Yoweri Museveni late on Tuesday assured his countrymen that the presidential and parliamentary elections slated for Thursday would be free and fair.

Museveni said in a televised address that security forces in the east African country will ensure peaceful elections. "Ugandans, don't miss the chance to vote. You go out and vote. We shall defend you. You saw how the rioters were defeated in Kampala here," said Museveni, who is also vying for another term.

"There is no threat we cannot defeat. We have got all sorts of means. Simple means and complex means," he added, urging citizens to remain peaceful.

The arrest of opposition presidential candidate Robert Kyagulanyi in November over violation of COVID-19 prevention procedures sparked off riots in the capital Kampala and some parts of the country, leaving 54 people dead and dozens injured.

Xinhua



Malawi president declares state of national disaster amid surge in COVID-19 infections

LILONGWE

MALAWI President Lazarus Chakwera has declared a state of national disaster in all the country's 28 districts as COVID-19 takes its toll on Malawians with over 2,000 new cases recorded and at least 50 people dead since Jan. 1.

The president (pictured) made the declaration on Tuesday in a special address to the nation after the death of two of his cabinet ministers on Tuesday morning due to COVID-19.

"I declare a state of national disaster in respect of all the districts in the country with effect from today, January 12, 2021," said Chakwera. "I, therefore, appeal for more assistance from the international community, relevant UN agencies, non-governmental organizations, and the private sector, for uncommon contributions towards the resources needed to meet the present challenge of the pandemic," he said.

The president hinted that the declaration is the first step towards a possible state of emergency which he said is subject to approval by the parliamentary committee of defense and security. Chakwera has described the death of the two senior government officials, Muhamad Sidik Mia, Minister of Transport and Public Infrastructure, and Lingson Berekanayama, Minister of Local Government, as "incalculable loss". The president has since declared a three-day period of mourning (from Jan. 12 to 14) and he has directed that all national flags



across the country should fly at half-mast in respect of the government officials and citizens that the country has lost to the pandemic.

The Malawi leader has also directed ministries of health, homeland security, education, civic education, local government and justice to work together with the Vice President, Saulos Chilima, to consider amendment of the country's COVID-19 guidelines.

Meanwhile, Chakwera has instituted an emergency meeting for the Presidential Task Force on COVID-19 to "explore additional measures" in preventing COVID-19 in the country in view of the president's declaration. Schools and all learning institutions are open in Malawi despite confirmed cases of COVID-19 being reported in some of the institutions and universities.

Over 9,000 cases have been recorded in Malawi since April 2020 and over 2,000 of these cases have been recorded in the month of January alone.

THE Daya Bay Reactor Neutrino Experiment, a large-scale scientific facility of China, has successfully completed its mission and was decommissioned, announced Wang Yifang, academician of the Chinese Academy of Sciences (CAS) and director of the CAS Institute of High Energy Physics at the No. 3 experiment hall of the facility on Dec. 12.

The Daya Bay Reactor Neutrino Experiment has been operated 3,275 days since all its three experiment halls started running on Dec. 24, 2011.

Neutrinos account for 1/3 of the 12 kinds of fundamental particles that compose the ma-

China sets new targets for neutrino experiment

terial world. They exist broadly in the universe. As they don't react with almost all materials, it's not easy to capture them. That's why they are the least-understood fundamental particles so far.

"However, it's very important to study them, as it will help us reveal the mysteries of the universe's evolution," Wang said.

The Daya Bay Reactor Neutrino Experiment delivered outstanding performance in this regard over the past years.

Wang and his team announced a major breakthrough

in March 2012. They for the first time discovered a third pattern of neutrino oscillations and accurately measured its oscillation probabilities. The finding triggered huge response in the international high-energy physics community, and was said to have opened a door for the future development of neutrino physics.

At the end of the same year, Wang and his team's finding was elected one of the top ten scientific breakthroughs of the year by the Science magazine. Later, Wang and his team also

received numerous awards, including the Fundamental Physics Breakthrough Prize, hailed as the top prize in the science world.

The Daya Bay Reactor Neutrino Experiment completed a neutrino spectral analysis in 2013, which led to the first direct measurement of the mass-squared difference. Three years later, it completed the measurement of the reactor antineutrino flux and spectrum, which found two deviations from the theoretical model.

Besides, based on constant accumulation of data and the improvement made in technical analysis, the Daya Bay Reactor Neutrino Experiment continuously updated the results of mixed parameter measurement, maintaining the highest accuracy in the world.

"In foreseeable future, there will be no other experiment in the world that is able to surpass the Daya Bay Reactor Neutrino Experiment regarding measurement accuracy," Wang said.

As to why the fruitful ex-

Pence tells Pelosi he won't invoke 25th Amendment to oust Trump

WASHINGTON

U.S. Vice President Mike Pence on Tuesday told House Speaker Nancy Pelosi he will not invoke the 25th Amendment to oust President Donald Trump, shortly before the House was set to vote on a resolution urging him to do so.

"Now with just eight days left in the President's term, you and Democratic Caucus are demanding that the Cabinet and I invoke the 25th Amendment," Pence wrote in a letter to Pelosi released Tuesday night.

"I do not believe such a course of action is in the best interest of our Nation or consistent with the Constitution," the vice president said, calling on Pelosi and "every member of Congress to avoid actions that would further divide and inflame passions of the moment."

"I pledge to you that I will continue to do my part to work in good faith with the incoming administration to ensure an orderly transition of power," he added.

Pence's rejection came as the House was set to vote on a Democratic-proposed resolution urging him to invoke the 25th Amendment to remove Trump from office in the wake of last week's Capitol Hill violence.

Should the vice president refuse to do so, the House will push ahead with the impeachment proceedings against Trump, warned the Democrats, who control the House. House Democrats introduced the impeachment resolution on Monday, charging Trump with "incitement of insurrection."

Accusing the president of sparking an attack on a coequal branch of government and disturbing the peaceful



U.S. Vice President Mike Pence

transfer of power, the Democrats pointed to Trump's speech to supporters on Jan. 6 calling on them to fight the election results, as well as his repeated baseless claims that there was widespread voter fraud in the election.

"If he won't resign and Vice President Pence and the Cabinet won't invoke the 25th Amendment, he will be impeached by the House, and as law requires, tried by the Senate," Senate Minority Leader Chuck Schumer, a Democrat, said of Trump when addressing reporters in New York earlier in the day.

Now that Pence has refused to oust Trump through his constitutional power, the House is all but certain to vote on the article of impeachment Wednesday.

Also on Tuesday, Trump called the impeachment "ridiculous," saying later while inspecting the border wall in Alamo, Texas, that the 25th Amendment "is of zero

risk to me."

Senate Majority Leader Mitch McConnell -- who, according to a Tuesday report by The New York Times, believed Trump committed impeachable offenses and was pleased about the House's effort to impeach the president -- has indicated that the Senate, now in recess, is only capable of holding the impeachment trial after the end of Trump's presidential term.

Schumer disputed McConnell's claim that calling the Senate back in session would require unanimous consent.

"Leader McConnell is saying you can't call the Senate back after the House votes for impeachment because it requires unanimous consent -- the consent of every senator. That's not true," Schumer told reporters in New York.

"There was legislation passed in 2004 that allows the Senate minority and majority leader to jointly

reconvene the Senate in times of emergency. This is a time of emergency," he said.

"I've asked him to call the Senate back -- all he needs is my agreement," Schumer added.

It remains unclear when the House will deliver the impeachment article to the Senate for trial. Pelosi did not give an answer on Tuesday when asked about a timetable for the transmission.

"That is not something I will be discussing right now as you can imagine. Take it one step at a time," she told reporters at the Capitol.

Pelosi on Tuesday named nine House impeachment managers for the Senate trial, with Jamie Raskin, Democrat of Maryland, being the lead manager.

Effectively serving as prosecutors for the trial, House managers will make the case that the president, given the charges levied on him in the impeachment resolution, should be convicted and removed.

They may also respond to arguments presented by the president's defense team and answer written questions from senators during the trial.

Xinhua

US executes first woman on federal death row in nearly seven decades

WASHINGTON

THE U.S. government executed convicted murderer Lisa Montgomery, the only woman on federal death row, yesterday, after the Supreme Court cleared the last hurdle by overturning a stay.

Montgomery (pictured) was the first female prisoner to be executed in by the U.S. government since 1953.

Challenges were fought across multiple federal courts on whether to allow the execution of Montgomery, 52, who was put to death by lethal injection of pentobarbital, a powerful barbiturate in the Justice Department's execution chamber at its prison in Terre Haute, Indiana.

The U.S. Supreme Court, with its conservative majority, cleared the way for her execution after overturning a stay by the 8th U.S. Circuit Court of Appeals.

Kelley Henry, Montgomery's lawyer, called the execution "vicious, unlawful, and unnecessary exercise of authoritarian power."

"No one can credibly dispute Mrs. Montgomery's longstanding debilitating mental disease - diagnosed and treated for the first time by the Bureau of Prisons' own doctors," Henry said in a statement.

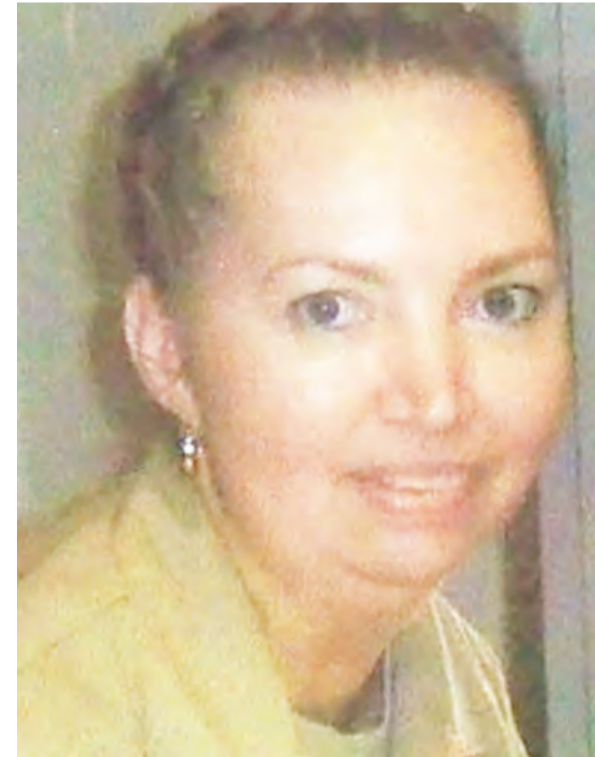
She was pronounced deceased at 1:31 a.m. EST (0631 GMT) on Wednesday, the Federal Bureau of Prisons said in a statement.

Montgomery was convicted in 2007 in Missouri of kidnapping and strangling Bobbie Jo Stinnett, then eight months pregnant. Montgomery cut Stinnett's fetus from the womb. The child survived.

Some of Stinnett's relatives traveled to witness Montgomery's execution, the Justice Department said. As the execution process began, asked by a female executioner if she had any last words, Montgomery responded in a quiet, muffled voice, "No," according to a reporter who served as a media witness.

Federal executions had been on pause for 17 years and only three men had been executed by the federal government since 1963 until the practice resumed last year under President Donald Trump, whose outspoken support for capital punishment long predates his entry into politics.

Montgomery's lawyers asked for Trump's clemency last week, saying she committed her crime after a childhood in which she was abused and repeatedly



raped by her stepfather and his friends, and so should instead face life in prison.

It was one of three executions the U.S. Department of Justice had scheduled for the final full week of Trump's administration. Two other executions scheduled for Thursday and Friday have been delayed, for now at least, by a federal judge in Washington, to allow the condemned murderers to recover from COVID-19.

The American Civil Liberties Union and some liberal lawmakers had previously opposed the government's plans to execute Montgomery, with ACLU saying her life had been "marred by unthinkable trauma that resulted in documented brain damage and mental illness".

Montgomery's execution was the first of 2021 by the federal government and the 11th since last year.

In 2020, the U.S. government executed 10 people and it was for the first time ever that the federal government conducted more executions than all U.S. states combined, according to a database compiled by the Death Penalty Information Center. **Agencies**

'Russia ready to discuss New START extension with new US administration'

WASHINGTON

MOSCOW hopes that the new US administration will demonstrate political will for an extension of the New START treaty, Russian Ambassador to the US Anatoly Antonov told an online seminar on the prospects for arms control after the US elections on Tuesday.

"It is obvious that the resumption of a regular dialogue requires significant political will. For now, we can only wait until the next administration decides on its approaches to the Treaty extension and arms control issues in general," the Russian diplomat said.

"For its part, Russia is open to a substantive discussion of technical arrangements of the New START prolongation. There are still chances to reach an understanding before February 5, 2021, when the Treaty expires," the Russian embassy quoted him as saying on its Facebook account.

"Hopefully, the new team in White House will demonstrate proper commitment and political will," he stressed. The ambassador is confident that the extension of New START for a 5-year period "will allow us to maintain the current ceilings on strategic offensive weapons as well as the level of transparency and predictability in US-Russia strategic relations".

comes will be delivered," said researchers.

As the Daya Bay Reactor Neutrino Experiment announced its retirement, the Jiangmen Underground Neutrino Observatory, or JUNO, in south China's Guangdong province, is under construction. The Daya Bay team is planning to build the world's largest liquid scintillator detector to keep capturing neutrinos. The detector is a 12-storey-high organic glass ball that contains 20,000 tonnes of liquid scintillator. It is by far the most complicated high-energy physics facility of China, and is expected to be finished in 2022.

People's Daily



Florent Ibenge

Ibenge opens up on coaching Simba SC

By Correspondent Nassir Nchimbi

Democratic Republic of Congo (DRC) national football team's head coach, Florent Ibenge, has disclosed he is aware that Tanzania's Premier League defending champions Simba SC needs his services as the side's head coach.

Ibenge issued the statement during the post-match interview of an international friendly game between DRC team and Tanzania's Taifa Stars, played at Dar es Salaam's Benjamin Mkapa Stadium on Tuesday. The Taifa Stars drew 1-1 with DRC squad.

He said that many times the biggest clubs in Tanzania, Simba, Yanga and Azam FC, have been asking for his services when they are looking for a new coach but now, he is the DRC team's coach along with coaching DRC's AS Vita Club.

He stated: "Simba are a big and competitive team in the Mainland Premier League as well as the CAF Champions League, I can't deny that."

He disclosed: "I'm ready to one day come and coach Simba because it is a big club and it has high expectations so I would like to coach such a club like this, I know they need my services and that is clear."

"Simba, last season, needed me but the problem is that I'm currently a coach for AS Vita Club and DRC national team."

Asked if there is a possibility of coaching Simba in the CAF Champions League group stage, he said: "If I didn't have a team then I would say how it will happen but for now let's wait and see and because I will come here in Dar es Salaam with AS Vita Club to play against Simba and make sure we win and go to the quarterfinals of the competition."

Commenting on the CAF Champions League's Group A, which has such teams like AS Vita Club, Simba and Egypt's Al Ahly, he said: "Finishing first or second in our group is our goal be-

cause, the group is similar to the one in 2018."

"It has not changed much. There is only the arrival of one new team (Al-Merreikh of Sudan), but, as for all the others, we played with them two years ago and we won against all of them, we beat Al Ahly and Simba in Kinshasa," Ibenge said.

Ibenge, aged 59, was born in Léopoldville on December 4 1961. He was manager of Chinese club, Shanghai Shenhua, from April to May 2012, and he later coached DRC national team and AS Vita Club from February 2014.

He became the DRC national team's head coach in August 2014, combining this role with his job at AS Vita Club to this very moment.

He led DRC national team to the 2016 African Nations Championship (CHAN) title in Rwanda in February, 2016, after beating Mali by 3-0 to achieve the glory.

In March 2017, he announced that he intended to step down as national team's head coach in 2018. He resigned in August 2019, a spell which did not last long until he returned last year.

He also led DRC to three Africa Cup of Nations (AFCON) tournaments, he also made AS Vita Club a regular competitor in CAF Champions League, making it to the event's group stage every season.

This is the reason Simba are seeking for his signature with a view to achieving CAF Champions League glory that they dream of through their hard work and investment in the club.

Simba are now under caretaker coach, Seleman Matola, who has temporarily replaced Belgian Sven Vandebroek, who parted ways with the outfit on January 7 because of what he described as an urge to spend time with his family.

The coach has now been offered a two-year deal to lead Morocco's FAR outfit, prompting Simba to seek for a replacement.

National wrestling squad steps up preparations for Olympic qualifiers

By Correspondent Ismail Tano

THE Tanzania Wrestling Federation has appointed four coaches to lead the national team which is preparing for the Olympic qualifiers.

The Olympic Games will begin in July this year in Japan, with Tanzania being one of the participating countries.

If Tanzania qualifies for the Games, it will be the first time in the history of wrestling in the country to participate in the Olympics since 1964, when Tanzania started participating in the sport at the international level.

The Tanzania Wrestling Federation Secretary General, Abraham Ngabuka, said the team was set to start camp



Wrestlers demonstrate the sport's skills in a recent event, which took place in Arusha.

yesterday at the Msasani Beach Club in Dar es Salaam.

Ngabuka said the team would have 25 players, although six of them would, in the end, represent the country at the Olympic qualifiers.

He said the camp will see the national team consist of four coaches led by him.

He mentioned the assistant coaches as Mwenele Mwangwale, Daniel Lyaga and Faraji Katonga.

He disclosed: "Six athletes will represent the country at the Olympic qualifiers which will take place from April 2-4, they will thereafter compete in the Africa Cup of Nations from April 6-11 in Morocco."

"Both competitions will be held in Morocco, so the athletes who will be looking for Olympic standards are the same ones who will be competing in the African tournament," he said.

Referring to the team's open camp schedule starting yesterday, Ngabuka said they will be having a daily exercise schedule from 12am to 4pm.

"After the schedule the coach will decide if there will be an evening session or otherwise," he said.

Wrestling is one of six sports in the country that are given the opportunity to represent the country in the Games. Others are boxing, judo, athletics, beach volleyball, netball and swimming.

Five Dar football fans win cash prize from betting firm

By Guardian Correspondent

FIVE football fans from across Tanzania have won a total of 86, 844, 530/- after correctly predicting results of 12 matches out of 17 of the different leagues in the world through a betting game, Perfect 12, conducted by the M-Bet Tanzania company.

The winners won the cash during a draw held in Dar es Salaam on January 6, according to M-Bet Tanzania company's spokesman David Malley.

Malley mentioned the winners as Charles Hamisi from

Lindi, Isihaka Mombo (Njombe), Titus Mguli (Njombe), Eric Masha (Tanga) and Baltazary Saunary of Arusha.

He disclosed that the winners makes up the 101st draw since the inception of the Perfect 12 game.

He said that M-Bet company is proud to continue changing Tanzanians' lives through its various betting products and urged Tanzanians with the criteria to do so to start trying their luck.

"The number of Perfect 12 game's winners increases and

we are very proud to see five winners pocket lots of money and start brighter month of January, so far there are many winners who have benefited from our betting platforms and have been able to change their lives," he noted.

One of the winners, Hamisi, said he is happy to win the prize money by spending only 1,000/- to place his bet.

Hamisi, who supports domestic soccer outfit Simba SC and England's Manchester United, disclosed he initially thought that gaming was

planned but after seeing many football fans win through the firm, he too decided to speculate.

"I did not give up despite losing in various betting. This is due to the fact that my close people were winning a lot of money through Perfect 12, I believed that one day I would win," he disclosed.

Mguli, who is Simba SC's and England's Chelsea supporter, said that he will use the money to develop his business and raise income.

To cancel or not?: IOC, Japan press ahead with Tokyo Games

TOKYO

PRIME Minister Yoshihide Suga declared a state of emergency last week for Tokyo and surrounding areas. Amid the surging virus, he again promised the postponed Tokyo Olympics would be "safe and secure" and tried to disconnect the state of emergency from the fate of the games.

But opposition to the Olympics is growing with calls mounting for a cancellation. The International Olympic Committee and local organizers have already said another postponement is impossible, leaving cancellation – or opening on July 23 – as the only options.

Two polls published in the last few days by the Japanese news agency Kyodo and Japanese broadcaster TBS show that just over 80% want the Olympics canceled or postponed, or believe they will not take place. The negative responses are up 15 to 20 percentage points from polls published just last month.

"The Japanese public are already more and more inclined to oppose the hosting of the Olympics this summer, and the state of emergency reinforces the perception that it is a lost cause," Koichi Nakano, who teaches politics at Tokyo's Sophia University, said in an email to The Associated Press.

As a fearful public asks to call off the Tokyo Games, it faces the reality of Olympic finances, geopolitics, and face-



saving.

Japanese taxpayers have sunk billions into the Olympics, the IOC lives off the television money and has seen its income stalled by the postponement, and China is waiting in the wings to hold the Beijing Winter Games in 13 months if Japan stumbles.

"Japan's standing in Asia and in the world matters a great deal, particularly in view of its rivalry with China," Nakano said. "It would be a nightmare for them (Japan's political leadership) if Japan fails to be the host of the first 'post-COVID' Olympics and the title goes to China."

Nakano said the government wanted to avoid the emergency order, which could be extended beyond Feb. 7 and to other parts of the country. This could further embolden skeptics and imperil the games.

Organizers have promised strict "anti-virus" measures to pull off the Olympics. Here's what they face – vaccine or no vaccine.

They must bring

15,400 Olympic and Paralympic athletes, from more than 200 nations and territories, safely into Tokyo and still protect Japanese citizens. Add to this, tens of thousands of judges, coaches, officials, VIPs, sponsors, volunteers, media and broadcasters. And hundreds of thousands of fans – perhaps some from abroad – if any are allowed to attend.

Organizers have speculated about myriad measures to counter the virus, but firm answers probably must come by March 25 when the torch relay with 10,000 runners begins crisscrossing Japan, headed to Tokyo and the opening ceremony.

It was also in late March last year when the Olympics were postponed after organizers insisted they would happen.

For Japan, hosting the Olympics has to do with justifying at least \$25 billion in "sunk costs," satisfying domestic sponsors who have pumped a record of \$3.5 billion

into the games driven by giant ad agency Dentsu, and gaining in the geopolitical contest with neighboring China.

For the Switzerland-based IOC, it's a question of stabilizing its shaky income, 73% of which comes from selling broadcast rights – getting the Olympics on television. Another 18% is from sponsorships.

American broadcaster NBC will pay more than \$1 billion for the Tokyo rights, and its payments over a four-year Olympic cycle – including the Winter Games – account for about 40% of the total IOC's income.

Unlike the NBA, English soccer or other sports businesses, the IOC has only two major events – the Summer and Winter Olympics. Dozens of international sports federations and many of the 200 national Olympic committees live off the IOC income.

IOC President Thomas Bach has described pulling off the Olympics as a "mammoth task" and acknowledged finances are under stress.

Dr. Atsuo Hamada, an infectious disease specialist at Tokyo Medical University Hospital, said the Olympics could bring "pride and legacy" and possibly short-term economic benefits – but also the virus.

"The games may be one factor that could contribute to the risk of rising infections," he said in an interview with the AP.

Hamada said the state of emergency changed the landscape from a month ago, or from November when Bach visited Tokyo and spoke about his "toolbox" of measures to combat the virus. Hamada believes "regular Japanese" will not start receiving the vaccine until May.

He said a "bubble method" once seemed feasible. The NBA and NHL were successful playing in "bubbles." But the Olympics would require dozens of "bubbles" dropped over a metropolitan area of 35 million.

"Now with the state of emergency declared, the situation has changed," Hamada said. "Holding the Olympics has become more difficult compared to the situation late last year."

Japan, with a population of 126 million, has handled the virus better than most countries with about 4,000 deaths attributed to COVID-19. Last week, more than 20,000 "socially distanced" fans attended the final of the national soccer championship at the new \$1.4 billion national stadium.

AP

Rapinoe: US Capitol riots 'very unsettling and scary'

WASHINGTON

USWNT star Megan Rapinoe called last week's riot at the U.S. Capitol "very unsettling and scary."

Rapinoe on Tuesday spoke to reporters for the first time since a mob supporting president Donald J. Trump stormed and occupied the U.S. Capitol. The violent riot resulted in the deaths of five people, including a Capitol police officer.

"I think the courage of the lawmakers to get back in there and continue their work, and the utter bottomlessness of some of these lawmakers to continue to incite violence and still call for overturning the election when the mandate's been given by the United States and by the people of United States, is just absolutely insane," Rapinoe, who joined the USWNT at its January camp after nearly a yearlong absence from the team, said.

"They should be held accountable."

Throughout her career, Rapinoe has been a vocal advocate for equal pay and other social justice issues, including LGBTQ rights. She sparred with Trump via Twitter during the World Cup and last year was involved in get-out-the-vote initiatives in support of President-elect Joe Biden.

She got emotional when she was asked about how she felt watching fellow NWSL players kneel and speak out against systemic racism during the Challenge Cup. In 2016, Rapinoe knelt in solidarity with San Francisco 49ers quarterback Colin Kaepernick. U.S. Soccer reacted by prohibiting players from kneeling during the anthem, a rule that was rescinded last June.

"I have just a huge amount of pride and respect for so many people going through the journey and learning and growing, and feeling more comfortable speaking out about things," she said. "What we saw through the summer and just through the pandemic, with the protests, hopefully a lot of people's eyes are opened up, particularly my fellow white teammates."

She praised U.S. Soccer for apologizing over the ban.

Rapinoe, 35, last played for the national team on March 11, when she scored in a 3-1 SheBelieves Cup victory over Japan. She told reporters she was happy to be back playing soccer.

"I actually feel really good physically and just refreshed in a lot of ways, mentally and emotionally. I've spent obviously a lot of time quarantining at home with Sue [Bird] and just being able to relax," Rapinoe said. "But I'm obviously so excited to start playing again. It was really difficult to not be out on the field with my teammates and to not have a consistent training environment. Anyone who really knows me knows I hate to work out on my own as it is."

When the coronavirus began to take hold in the United States last March and the National Women's Soccer League called off its season, Rapinoe -- who plays for OL Reign -- hunkered down at home.

She opted out of the NWSL's Challenge Cup tournament in a bubble in Utah last summer and the league's fall series. She also opted out of the national team's October camp.

She said part of her reasoning for the break was fear of COVID-19, but she was also exhausted from the whirlwind that came after the U.S. victory in the World Cup in France. Rapinoe earned FIFA Best Player and Ballon d'Or honors following her play in soccer's premier tournament.

(Agencies)

English league chief warns virus breaches could lead to football suspension

LONDON

FOOTBALL risks another suspension if clubs "continue to flout the rules" in place to limit the spread of coronavirus, the chief executive of the English Football League (EFL) has warned.

Elite sport has been allowed to continue despite a fresh national lockdown designed to slow down the rate of Covid-19 infections.

However, a number of on and off-field incidents, along with an increase in positive test rates among players, means the professional game is under intense scrutiny from the government and the public.

EFL chief Trevor Birch, in a letter to clubs, said football had provided hope for people during the pandemic but would come "under extreme governmental pressure if we continue to flout the rules and guidance in place".

There were high-profile instances of virus protocols being breached by EFL clubs -- those in the second, third and fourth tiers of the English game -- over the FA Cup third-round weekend.

Championship side QPR admitted they should not have allowed former player Eberechi Eze to attend their tie against Fulham, while fourth-tier Crawley's exuberant celebrations after their win against Premier League side Leeds broke social-distancing rules.

"As a result of the emergence of a more virulent strain of the virus, it is more important than ever that all club staff vigilantly follow the processes we have worked hard to develop to keep our competitions on track and avoid a suspension similar to the one encountered in March 2020," Birch said in his letter.

(Agencies)

Pogba could take Man United from challengers to champions

By Mark Ogden, Senior Writer, ESPN FC

WHEN Paul Pogba signed for Manchester United in a then-world record £89.1 million transfer from Juventus in Aug. 2016, it was for nights like this at Burnley. Nights when the French midfielder made a match-winning contribution in a big game which resulted in the club moving to the top of the Premier League table.

Unfortunately for United and Pogba, those moments have come all too infrequently. But finally, after so many years of disappointments, United are now back at the top of the pile and their most high-profile, and frustrating, player was the man who made it happen.

Pogba's 71st-minute goal at Turf Moor -- a deflected volley from a Marcus Rashford cross -- was enough to seal a 1-0 victory for Ole Gunnar Solskjaer's team, but the significance of the strike was far greater than merely the points it secured. The win extended United's unbeaten run away from home in the Premier League to 15 games -- a run which stretches back to last January's 2-0 defeat at Liverpool -- and ensured they will return



Paul Pogba

to Anfield this Sunday as league leaders, with a three-point lead over Jurgen Klopp's reigning champions.

"We know we're going to the champions," Solskjaer said. "They've had an unbelievable three seasons, so we're ready for it."

"But we're ready and we're excited, we're hungry for it and it's a test of character and quality again. We're in a good position going into it."

Just twelve months ago, United trailed Liverpool by 27 points when they made the short trip to Anfield. Tuesday's 1-0 win at Burnley completed an incredible 33-point swing in the Premier League in the time since. Another win at the weekend will take United six points clear of their traditional rivals and confirm, if it were

needed, that Solskjaer's team are firmly in the hunt for the title.

United haven't been top at this stage of the season since they last won the league in 2012-13. Liverpool, and Manchester City, arguably still have greater depth and pedigree than Solskjaer's team, but the win at Burnley underlined United's durability and readiness to fight for a 21st league title.

Since losing to Arsenal at the beginning of November, United have collected 29 points from a possible 33 and they are becoming more convincing as a defensive unit with every game; this result was United's first clean sheet away from home in the league this season. But against a dogged Burnley team determined to make it tough for Solskjaer's

side, United kept their patience and chiselled away until Pogba broke the deadlock in the closing stages.

By that point, United should already have been a goal ahead, with a first-half header by Harry Maguire having been disallowed for an apparent push on defender Erik Pieters. Referee Kevin Friend's decision wasn't reviewed by VAR, so United were left to complain about harshly being denied what would have been a brilliantly-taken opener.

VAR had already intervened in a confusing, but ultimately correct, manner earlier in the game, with United defender Luke Shaw ultimately ending up with a yellow card for a foul on Johann Gudmundsson. Shaw's foul nullified a subsequent incident at the

other end of the pitch, when Robbie Brady was booked for a foul on Edinson Cavani which was reviewed by VAR as a possible red card offense for denying an obvious goalscoring opportunity. But because the Shaw incident came first, Brady was let off the hook.

As United dominated possession but failed to find a breakthrough, the VAR controversies looked set to be the major talking point of the game, but Pogba's goal changed the narrative to one of United getting the job done, despite VAR and Burnley's defensive mindset.

Since his agent, Mino Raiola, claimed last month that Pogba wanted to leave United, the 27-year-old has found his form and is now playing some of his best football since rejoining the club from Juve four-and-a-half years ago. Whether that is a coincidence or that Raiola's words gave Pogba a sense of freedom, United won't really mind if it results in the player continuing to make a difference as he did at Burnley.

Pogba has now scored 27 Premier League goals for United, but this was only the third time one of them has decided a game where the margin has been one goal.

That is the kind of influence a player of Pogba's stature and reputation should have on a much more consistent basis. If this is the start of something along those lines, it could be the difference between United being title challengers and a team that can actually go and win it.

Solskjaer knows precisely the difference Pogba can make.

"I've always said Paul is a big player for us," Solskjaer said. "He's a good character in the dressing room, he's someone the lads look to, he's a world champion. We're seeing the best of Paul at the moment."

But the challenge now, for United and Pogba, is to build on this win and show that they are serious about winning the title. While United have the talent, questions remain over whether they have the depth. They delivered at Burnley, though, and did what they had to do.

"We knew if we win we would be top of the league when we play Liverpool," Pogba said. "We have to keep calm, now it is the big moment. We will see what is going to happen."

"It will be a beautiful game for everyone. A big game coming up so let's get ready for it."

How PSG plan on reuniting Messi with Neymar

By Julien Laurens, ESPN Correspondent

YOU never know, of course, but it's unlikely that the Emir of Qatar was glued to his TV on Dec. 28, in the middle of the night for him in Doha, to watch Lionel Messi's interview with Jordi Evole on La Sexta like many of us did. But the Paris Saint-Germain owner would certainly have been made aware of what the Argentine told the world in this very anticipated chat.

Since he bought the French club in the summer of 2011, Sheikh Tamim bin Hamad al-Thani has always had a dream: bringing either Cristiano Ronaldo or Messi to the Parc des Princes. He tried many times, but it never materialized. However, he knows that this time, Messi's mind is very much open and the desire and determination to put a plan together to try to bring him to Paris is very much there.

The Barcelona captain has not yet decided what he'll do in the summer. He will be able to leave Camp Nou for nothing unlike last summer, when he tried to force a move out despite still being under contract. This time, it will be different.

Will he really end his 20-year love story with the city and the club that gave him everything? Some believe that because of the chaos at the club over the past few years, the run of bad results and the lack of direction, he will definitely want to leave. Others trust that deep inside, he only wants to stay and finish his incredible career in Barcelona and if he is convinced that the conditions are there (new president, bet-

ter team, Xavi involved in some capacity...) for more success, he would stay.

But if Messi does leave, can PSG really recruit him this summer? Of course. Is it likely or realistic? That's uncertain. The priority in Paris is to extend the deals of Neymar and Kylian Mbappé. They both expire in June 2022, and new long-term contracts for both forwards would mean continuing to build a very competitive team around them, as well as securing their values in the event they want to leave in the future.

Sources have told ESPN that the recent talks with both entourage were positive and there is certainly a quiet confidence within the club that they will both sign the extension. "They want to stay," said PSG president Nasser Al-Khelaifi a month ago. More talks are planned for later this month, according to sources. Now that Mauricio Pochettino is the manager, the club is hoping that clarity over the club's direction in terms of management and having the Argentine in charge could help Neymar and Mbappé decide to commit to a future in Paris.

Even if the two superstars wanted to leave and not extend, who could buy them this summer? Barcelona don't have any money for the Brazilian, while neither Real Madrid or Liverpool seem to have the financial package for Mbappé. Everyone has been hit hard by the coronavirus pandemic and financially, it will be very difficult for any club to splash around €250 million in total (transfer fees, wages, commissions) on



Lionel Messi

Neymar

Mbappe.

So let's assume that both Neymar and Mbappe remain in Paris. This is where the Messi conundrum comes in.

However you look at it, from the club's overall budget to its wage bill, its current sponsorship deals, the taxes, the FFP regulations, the loss of earnings due to the pandemic and to the collapse of the Ligue 1 domestic TV right deal, it looks impossible that PSG can afford all three of Neymar, Mbappe and Messi. As amazing as it would be, it is really hard to see how they could finance it.

According to ESPN sources, Neymar currently earns €36.8m

per year (net). Mbappe is on €11.3m gross and Messi on €50m net! That equates to over €100m in wages per year just for them, and that's without factoring in potential pay rises Neymar and Mbappé could get (especially the Frenchman) if or when they sign new contracts. There's a possibility Messi takes a pay cut, but it would be an enormous, perhaps even irresponsible, amount of money.

This season, PSG's wage bill is €337m, the third highest in Europe behind Barcelona and Real Madrid, for a total budget of €637.8m. The club would have to massively increase their revenue in order to be able

to recruit the Argentine while staying within the rules of FFP. And no, selling hundreds of thousands of Messi's PSG shirts would not cover it -- far from it!

Let's not forget either that there are other positions in the team in need of work. Angel Di Maria's deal ends in June. He has not been very good this season, but he would be really hard to replace if he left for free given the cost of replacing the veteran attacker. Juan Bernat, who has been very good for PSG, is also out of contract in June and the club also wants him to extend, which will require a pay bump.

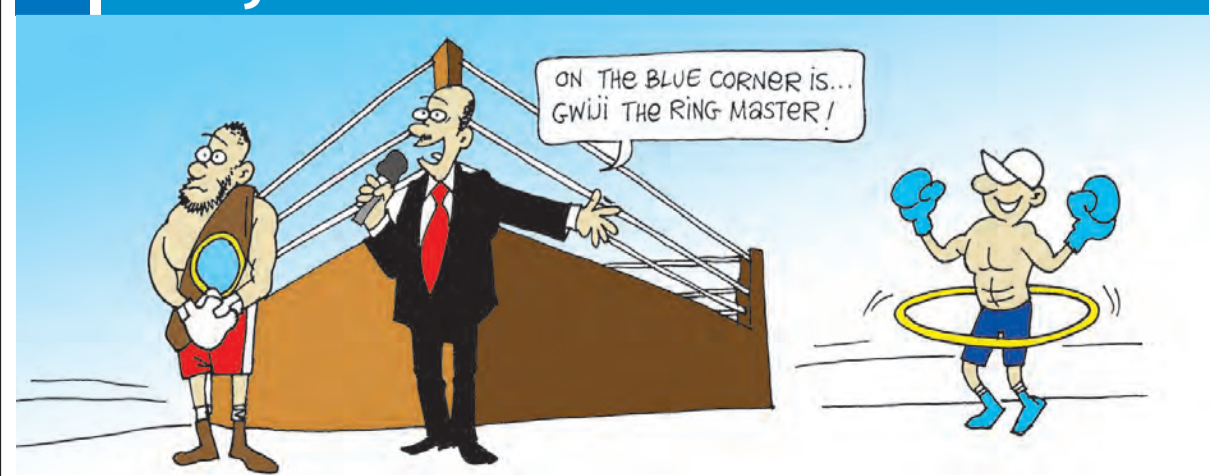
There's also a rebuilding job for Pochettino

in midfield where he is likely to want a couple of signings, especially if some or all of Julian Draxler, Idrissa Gueye and Leandro Paredes leave. Paris will need funds to commit to that important foundational work between attack and defence.

Despite the pie-in-the-sky scenario and outside chance of signing Messi, PSG will still try. They were in touch with Messi's dad last summer and are trying to put a plan in place. People within the club's power structure believe that the appointment of Pochettino as manager is a big plus when it comes to negotiations. Everyone knows who the manager will be in the summer, and PSG certainly see Poch as a big asset (undoubtedly more than Thomas Tuchel) when it comes to convincing Messi to come to the French capital instead of staying in Barcelona or being reunited with Pep Guardiola at Manchester City.

That won't be an easy task, of course, but the hardest part of it all, for sure, will be to find the money. That might well prove to be mission impossible.

Gwiji by David Chikoko



SPORT

Pogba could take Man United from challengers to champions

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EATV THURSDAY
11:00 DADAZ LIVE
12:00 MPYA
12:30 Bongo Hits
13:00 Mvosi Kitoani (r)
13:30 Kili Za Wana
14:00 Ujenzi (r)
14:30 DK10 Za Maangamizi
15:00 Funguka
15:30 Waoganga Ulimba (r)
16:00 Ubongo Kids (r)
16:30 HRHSTAG
17:00 SSELECT
17:55 Kurosa
18:00 eNews
18:30 Music/Soap
19:30 EATV SAA I
19:45 NJADALA
20:00 DADAZ (r)
21:00 SalamaNa

TONIGHT @ 9:00

SalamaNa is our new show in which Salama has a chat with interesting people from different spheres of influence in our society. You will be entertained, educated and amazed.
Every Thursday at 9pm

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

88.1FM DAR ES SALAAM

Karunaratne believes Sri Lanka have the edge on England

COLOMBO

ENGLAND rested Ben Stokes for this series, left Keaton Jennings out, and have lost Moeen Ali to Covid-19. Although Dimuth Karunaratne sympathises with Moeen in particular, he is pretty sure all this confers an advantage to his team.

Although Karunaratne did not mention them by name, England have also left Ben Foakes out of the first Test, and have not brought Adil Rashid on tour.

All five of these players had made a substantial impact during England's 3-0 whitewash over Sri Lanka in 2018.

Stokes had played both key innings, and bowled incisive spells; Jennings had hit a second-innings hundred in Galle, and taken outstanding close-in catches; Moeen had taken 18 wickets; Foakes had top-scored in the series in addition to having kept wicket extraordinarily well; and Rashid had turned the Colombo Test with his legspin.

The England side set to take the field on Thursday, however, has several players on their first Sri Lanka tour.

"We have a clear advantage against this team, because they've got a few new players," Karunaratne said. "From the last series they played against us, Stokes is not in their squad and Jennings is not in the team. And Stokes is the guy who balanced their team. The players in the current squad don't have much experience in these conditions."

"That said, we shouldn't take it easy. They've prepared well, and I've seen how well they've prepared. They've also been playing cricket and they were the first ones to start playing Tests again after Covid hit. Their fitness levels are still up there. We only started again against South Africa, and because of the injury concerns, we've lost players."

Despite the overall confidence, Karunaratne was still wary of the threat England's spin attack posed. Left-arm spinner Jack Leach, England's best bowler from the 2018 series will play again. He took 18 wickets at 21.38 on that trip. Offspinner Dom Bess, who has 19 wickets from 15 bowling innings so far, will also be in the XI.

"I think their spinners are just as dangerous this time. Leach is there, and he's the man who did a lot of work in the last series here. It's unfortunate that Moeen Ali, who did a good job, can't play the series. Dom Bess has done a good job for England as well, so we never underestimate their bowlers. We always knew what they are capable of in their bowling lineup. "But we know what the conditions are, so we have a few plans against them. They'd played a practice game here before the last series, and we have that footage and everything. We are trying to play our normal, fearless game. We learned a lot of things in the past series, and we're not going to make those mistakes again."

Sri Lanka's batsmen, though, are playing a Test at home for the first time in 16 months, and have returned from South Africa only eight days ago, having played on fast, bouncy pitches there. Karunaratne does not think readjusting to home conditions will be too big a challenge, even if rain has hampered what little preparation time they had in the approach to this Test.

AGENCIES

Taifa Stars' players brace for 2021 CHAN finals in Cameroon



Tanzania Football Federation (TFF) president Wallace Karia speaks during the contract renewal between the federation and Serengeti Breweries Limited, which took place in Dar es Salaam in October, 2020. PHOTO: CORRESPONDENT

By Guardian Correspondent

EXCEPTIONALLY motivated and in high spirits following the renewal of sponsorship for Tanzania's senior national soccer team, Taifa Stars, by multiple-award-winning beer brand, Serengeti Premium Lager, the squad is raring to go as it prepares to travel to Cameroon this weekend for the 2021 African Nations Championship (CHAN) finals.

Taifa Stars, who did Tanzania's soccer lovers and the sponsors proud by qualifying for CHAN last year, have pledged to further be a source of honour, distinction and pride at the championship.

The promise was buttressed by Tanzania Football Federation (TFF) secretary general, Wilfred Kidao, who was quoted by the media affirming that the federation will do its

utmost to fully implement the technical crew's programs in order to help the team excel in the competition.

And as a warm-up to the crucial showdown, Taifa Stars hosted the Democratic Republic of Congo (DRC)'s national team in Dar es Salaam on Tuesday in a duel which ended in one-all draw.

The match was intended to be the final spruce up for Taifa Stars, coached by Etienne Ndayiragije, as the side is set to travel to Younde for what is billed as the second most revered soccer extravaganza in the continent after the Africa Cup of Nations (AFCON).

They had previously set-

pled for a goalless draw in the first leg in Dar es Salaam.

The sixth edition of biennial showbiz, organized by the Confederation of African Football (CAF), is exclusively for players who feature in their domestic leagues.

Taifa Stars are pooled in Group D of the CHAN, pitted against Zambia, Namibia and Guinea. The championships are slated to take place from January 16-February 7.

Commenting on the CHAN finals, Serengeti Breweries Limited (SBL)'s Serengeti Premium Lager brand's Head, Anitha Msangi, wished Taifa Star's success at the meet.

She exuded confidence that the national team would bring the prestigious trophy home, having been adequately equipped for the tournament by Serengeti Premium Lager brand.

Last year, Serengeti Premium Lager renewed the sponsorship contract for Taifa Stars, bankrolling TFF with 3bn/-, to be spent within the next three years.

Received by the soccer body, players and soccer lovers with excitement and gratitude, the renewal of the sponsorship came soon after the completion of a similar previous three-year deal that was signed in 2017.

Wallace Karia, TFF president, lauded Serengeti Lager for renewing the sponsorship, pledging to ensure that

the funds were used prudently for the sole purpose of ensuring that the national team achieve international soccer glory.

The SBL Managing Director, Mark Ocitti, reiterated that the sponsorship not only demonstrated the brewer's love for sports, especially soccer, but also considered the significant role that sports play in the empowerment of youth and in the nation's socio-economic development.

Coming hot on the heels of the national team's qualification for the prestigious AFCON in 2019, Taifa Stars' current participation in CHAN attests not only to the team's new-found status as a regional soccer powerhouse but to also how consistent sponsorship and support by various stakeholders to the sports sector can help in catapulting the growth of sports in the country.

Similarly, the participation in international competitions means that players are able to gain international exposure and recognition, hence accessing opportunities for greener pastures because today, sports are a major source of employment.

Moreover, the exposure creates an opportunity for the country to enjoy recognition abroad, thus creating potential prospects for investing in sports and cultural tourism.

Lions Cricket Club trounces MCC in 2021 DC Gymkhana Cup tourney

By Guardian Reporter

LIONS Cricket Club notched a comprehensive 79-run win over Malabar Cricket Club (MCC) in this year's Dar es Salaam Cricket (DC) Gymkhana Cup tournament's clash, held in the city on Tuesday.

The DC has hosted the tournament, which is sponsored by Makita, under the auspices of Tanzania Cricket Association (TCA), seeking to boost promotion of the game domestically.

The eventual winners successfully shook off a shaky start to their innings and put dominant displays to, in the end, wrap the innings with an imposing score.

They went in to bat first in the duel, which took place at Dar es Salaam Gymkhana Club's oval, amassing 133 runs for the loss of seven wickets in 20 overs.

They had to contend with early dismissals of opening batsmen Gulraiz Haideri and Ali Sumar, with neither of the duo recording double digit figure.

Sumar could only post six runs, whilst Haideri was dismissed for duck, leaving their team with mere 12 runs after two overs.

One of the squad's key performers, Rijali Fentu, slotted in at number three, showcased his batting heroics, posting 44 runs which consisted of a four.



Lions Cricket Club's players celebrate after one of the side's bowlers had dismissed a Malabar Cricket Club (MCC)'s batsman when the sides met in a 2021 Dar es Salaam Cricket (DC) Gymkhana Cup tournament's tie, which took place in the city on Tuesday. PHOTO: COURTESY OF LIONS CRICKET CLUB

Mohamed Salim had a brief spell which had the batsman chipping in with 18 runs, which included a four.

Atif Salim boosted his squad's total with his 30 runs not out, whilst helping the squad stay in control of the innings.

There were also early dismissals of key performers, skipper Yasser Abdulhamid and Abubakar Selemani, which frustrated Lions Cricket Club's efforts to finish the innings with a bigger score. Jithin Mohan had most wickets dur-

ing MCC's spell given he took two wickets, conceding 30 runs in four overs.

Chasing 134 runs to register victory happened to be a tall order for MCC, they were bowled out for 54 runs in 11.2 overs.

Opener Mohan was the batsman with double digit figure in the fruitless chase, notching 11 runs which included a six.

The MCC could not bounce back following an early dismissal of skipper, Sreejesh Puthiyaveetil, who opened the innings with Mohan, as the skipper was dismissed by Lions Cricket Club's Ramadhani Mbunde.

The rest of the MCC batsmen frustratingly made their way back to the pavilion in quick succession.

Middle order batsman Mohammed Afsar Uddin ended two runs short of double digit figure as he vainly sought to see MCC stage a fight back.

Haideri and Selemani had the best bowling showing for Lions Cricket Club, successfully frustrating MCC's chase.

The duo ended their respective bowling spells with three wickets apiece. Haideri gave away six runs in his four-over spell whilst Selemani gave away 12 runs in two overs.

The competition's games, which had been slated for Sunday, TCA information officer Atif Salim disclosed, were all postponed. He noted the games will be played at the weekend.

Flexibles by David Chikoko

