



**THE Banker**  
YOUR FINANCIAL GUIDE

**MARKET TRENDS**  
Vodacom's broadband investment to deliver high speed internet page 14

**CAG uncovers weaknesses on DIB investments, reimbursement**

**Locally DSE listed banks post 4.4bn/- equity turnover Q1**

**CRDB Bank boss narrates how The Royal Tour is good for businesses**

**National Pg 3**  
Govt to reap 1.5bn/- as dividend from NIC

**National Pg 4**  
Sweden supports LHRC's strategic plan

**National Pg 6**  
UK envoy, business delegations visit Z'bar

## Six people die, four injured as saloon car, lorry collide

By Guardian Correspondent, Arusha

SIX people have been confirmed dead and four injured after a car collided head-on with a lorry at Arkatan area in Monduli District, Arusha Region. Regional Police Commander Justin Masejo said the accident occurred on Monday at ten in the night, when a Toyota Noah T.189 DFI travelling on the Arusha-Karatu route met with a disorientated Scania lorry, T.250 DCA moving from Makuyuni to Arusha. The lorry driver lost control and moved to the other side of the road, colliding head-on with the smaller vehicle, causing the death of its six occupants including the driver, whose name could not be established rapidly, he said. Toyota Noah vehicles regularly carry passengers in various areas upcountry. The lorry driver is in police custody for interrogation, with the bodies of the deceased bodies lifted to the Mount Meru Referral Hospital mortuary, he said, urging members of the community to visit the facility to identify the bodies if they sense any of their loved ones missing. "Up to date, the bodies of deceased people have yet to be identified, he stated, elaborating that the injured persons were receiving treatment at the military hospital in Monduli, urging drivers to be careful when at work to avoid unnecessary accidents, especially by avoiding excessive speeding. Deadly road crashes involving lorries cut short the lives of motorists on smaller vehicles, with popular Bongo Flava artiste Maunda Zorro dying after her car collided head-on with a lorry in Kigamboni area in the city of Dar es Salaam. Last month, 23 people died after a bus collided with a lorry at Melela Kibaoni area, Mvomero district in Morogoro Region, with RPC Fortunatus Muslim blaming the accident on reckless driving.

# Projects: CAG finds faults with social security funds



Bruce Mwile Mwasenga (L), CRDB Bank Plc's chief operating officer, presents to National Assembly Speaker Dr Tulia Ackson a Ramadan-time gift in Dodoma city yesterday as part of the bank's culture of collaborating with its customers and a range of community groups in various ways during the Islamic Holy month. Photo: Guardian Correspondent

By Guardian Reporter

**S**Ocial security funds are in danger of incurring losses running into billions of shillings due to poor management of investment projects in joint ventures with a number of public sector companies. This is a ringing observation of the Controller and Auditor General (CAG) in his fiscal 2020/21 annual report tabled in Parliament last week that is now open to public scrutiny. A major weakness that auditors discovered relates to the Mamba Miamba ginger factory, which in 2016, the former Local Authorities Pensions Fund (LAPF) that is now part of PSSF pactured with the Mamba-Miamba Cooperative Society to revive the ginger factory. The factory had suspended operations due technological challenges and the terms of agreement between the cooperative society and LAPF signed on September 1 2020 said the fund would control 67 per cent of the shares and the society 33 per cent. By June 30 2021, the fund had spent

**By June 2021 WCF had spent 64m/- to meet initial development costs of the factory that included transport and meeting expenses, including per diems**

1.71bn/- for reviving the factory and other administrative expenses but by November 2021 the factory had not started production, owing to delay in installing the machinery.

## 'Raise allowances for village chairpersons and councillors'

By Polycarp Machira, Dodoma

WARD councillors and village government chairmen, essential cadre in the local government structure, may soon have a reason to smile as the legislature works on proposals to improve their perks. The councillors and chairmen

(with a scatter of chairpersons) may in the next financial year fetch a tidy sum of money each month if the legislature agrees on how much their allowances are to be improved. MPs agreed about this need when debating budget estimates for the President's Office (Regional Administration and Local Governments),

insisting that the cadres play a crucial role in handling grievances, enabling MPs to focus on parliamentary proceedings most of the time. Mussa Sima (Singida Urban) said the councilors have been receiving too meager stipends, urging that they actually be paid salaries to motivate them in offering their services to the

people. Current allowances for councillors are inadequate as motivation for discharging their duties, and are indeed not legally recognized as regular pay

TURN TO Page2

TURN TO Page2



Sweden's Ambassador to Tanzania, Anders Sjöberg (L), and Legal and Human Rights Centre executive director Anna Henga pictured in Dar es Salaam yesterday exchanging signed documents on a three-year agreement under which the Swedish government will extend to the centre 17bn/- for the implementation of various strategic plans. Photo: Mary Kadoke

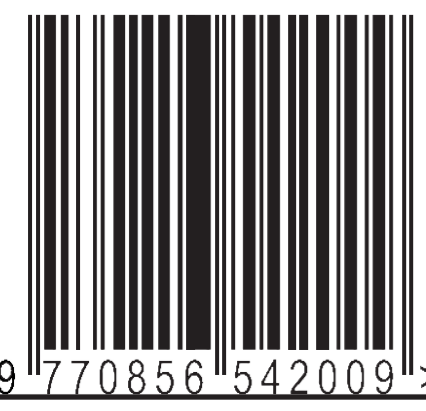
## Govt satisfied with global lenders out to revive economy

By Correspondent Benny Mwaipaja, Washington DC

THE GOVERNMENT has expressed satisfaction with its current state of cooperation with global lending institutions to surmount problems arising from the Covid-19 pandemic and the Russian invasion of Ukraine. Finance and Planning minister Dr Mwigulu Nchemba expressed this sentiment in continuing

consultations with top officials of the World Bank, which he said has pledged to assist Tanzania to restore normal economic expectations in the wake of the two disruptions. He earlier held discussions with the World Bank Vice President for Eastern and Southern Africa, Dr Hafez Ghanem, as part of the spring meetings of the board of

TURN TO Page2



# Tanzanian youth urged to grab Chinese government's chances

By Correspondent James Kandoya

YOUNG Tanzanians have been urged to grab opportunities provided by the Chinese government in Tanzania including learning Chinese language to attain their goals.

Deputy minister for Information, Communication and Information Technology engineer Kundo Mathew said that on Tuesday this week in the 2022 UN Chinese Language Day held at the Chinese Embassy premises in Dar es Salaam.

He said Chinese was developing so fast compared to other countries in the world therefore we should be ready for fast technology changes.

The official said Tanzania appreciates all that China had done to the country including construction made by Chinese construction companies.

Engineer Kundo called the envoy to ensure the graduates in Chinese language are given priority in the Chinese companies when seeking for employment.

"More aspiring youths in the country join classes to remove the barriers between the China-Tanzania. Through languages we can make a bridge between the two countries," he said.

"I therefore, call on the Chinese companies working in the country to give more priority to our graduates when seeking employment as a motivation and to attract other people to learn Chinese language," he said.

The deputy minister further said the move will accelerate the influence of more Tanzanians to attain their goals.

He also expressed expectations from the young Tanzanian students who are studying Chinese language, saying that they must study hard to get a chance to study in China.

Chinese Ambassador to Tanzania Chen Mingjian said with continuous deepening of the cooperation between China and Tanzania in trade, economy and people-to-people exchanges, the demand for the Chinese language talents in Tanzania is on the increase.



China's Ambassador to Tanzania Chen Mingjian, shares a light moment with Kundo Mathew, Deputy minister for Information, Communication and Information Technology, at a function to celebrate 2022 UN Chinese Language Day held at the Chinese Embassy in Dar es Salaam on Monday. Photo: Chinese Embassy

She said there were approximately 20,000 students learning Chinese in Tanzania at present and the Confucius institutes at the University of Dar es Salaam and university of Dodoma. The envoy added that many Tanzanian students have the plan to study in China in the future and

these were the fruits of China-Tanzania cooperation in education. "With deeper cooperation in trade, economy and people-to-people exchanges, enhanced mutual political trust and strengthened economic ties between China and Tanzania, more Chinese language talents are

needed in Tanzania," she said

"We look forward to seeing more aspiring young Tanzanians to learn and master the Chinese language, as the theme of the event reads: To learn the Chinese language and jointly build the bright future for Tanzania and China," she added

University of Dar es Salaam Deputy Vice Chancellor Prof Bernadeta Killian said the Chinese language event was organized by the Chinese Embassy in Tanzania, in collaboration with China Culture Centre in the country and the Confucius Institute of Dar es Salaam.

UN Chinese Language Day was established by the UN Department of Public Information in 2010, seeking "to celebrate multilingualism and cultural diversity as well as to promote equal use of all six of its official working languages throughout the organization".

## Raise allowances for village chairpersons, councillors, say MPs

FROM PAGE 1

ment. Councillors can't lay any claims if their allowances go unpaid for a definite period, he stated.

Dr Christine Ishengoma (Special Seats) shared the same view, underlining that the local government cadres work in difficult situations, and had plenty of influence in their communities.

Noah Sapatu (Arumeru West) urged that the government takes the stipends issue 'seriously,' with the Speaker, Dr Tullia Ackson intoning that it was important for the government to look at the matter. She directed the standing committee on the Budget to meet and examine how best the issue issues can be addressed.

Tabling the PO-RALG estimates last week, the minister, Innocent Bashungwa requested MPs to approve 8.77trn/- for the next financial year, with 5.5trn/- meant for recurrent expenditure, where salaries take up 4.6trn/-. There was also projected expenditure of 3.2trn/- for development projects, with around 2trn/- from domestic revenues and 1trn/- from external funding.



Special Seats MP (CCM) Neema Lugangira (3rd R) in a group photo with Swiss legislators at the Swiss Embassy in Dar es Salaam on Monday. The Swiss MPs are in the country to visit projects funded by their government. Photo: Guardian Correspondent

## Govt satisfied with key global lenders out to revive economy

FROM PAGE 1

governors of the global lenders, the World Bank and the International Monetary Fund (IMF).

He briefed the top World Bank administrator how Tanzania is making all out efforts to make sure its economy returns to normal expectations, as it looks for financial resources to be channeled to sectors likely to spur greater economic activity like agriculture, plus strengthening the private sector.

He expressed confidence in lending plans by the bank where the loans are being directed to agriculture, livestock and fisheries as well as assisting the private sector especially boosting lending to small and medium entrepreneurs.

Consultations continue between the Treasury and the global lenders plus the African Development Bank (AfDB), with intent to review essential need for resources towards vital development projects needing to be implemented in the next financial year, he said. Areas that need close monitoring include inflation, chiefly in rising prices of basic goods, compelling government intervention in tax reduction to dampen the price spiral, he said.

Dr Ghanem, praised the big ongoing changes in the policy outlook which he described as likely to boost the country's economic growth, pledging the lender's assistance to Tanzania and other African countries to overcome the effects of the pandemic and dislocations in grain and fuel prices arising from the Eastern European crisis. The minister is in Washington to lead the country's delegation at the spring meetings of the Bretton Woods institutions, reviewing and recommending measures to revive the country's economy in the view of recent crises.

## Projects: CAG finds faults with social security funds

FROM PAGE 1

"PSSSF explained that the delay was caused by transporting the machinery from manufacturers in China in the wake of the Covid-19 pandemic," the report noted.

Another weakness relates to the medical devices factory in Bariadi district of Simiyu region, with an accord signed on November 11 2016 to build a medical devices plant at Dutwa

Village in the district.

The signatories included the office of Simiyu Regional Administrative Secretary, the National Health Insurance Fund (NHIF), the Workers Compensation Fund (WCF), the Medical Stores Department (MSD), the TIB Development Bank, TIRDO, TBS and the responsible agency, TMDA.

Feasibility studies conducted by TIRDO showed that the cost of the project was 69.21bn/-, shared equally among the part-

ners, thus on June 13 2018 they registered the company to run the factory. Its application was submitted to the Treasury on June 26, 2019, the report stated.

By November 2021, the factory had not started production as it was waiting for a Treasury permit, while by June 30 2021, NHIF and WCF had equally spent 916m/- for the factory's development, it affirmed.

Similarly, Mponde Tea Factory that was in January 2016 nationalized from Usamba-

mara Tea Growers Association (UTEGA) that was earlier sold the factory but failed to run it.

"Through efforts by the Treasury Registrar, in September 2019, WCF and NHIF entered into an agreement to revive the tea factory, with feasibility studies indicating that the needed capital to revive the factory stood at 4.05bn/- and its shares equally divided among the partners.

The government issued the permit for the factory's devel-

opment in March 2021 but by November it had not started production, awaiting the purchase of machinery and refurbishment of the premises, the report noted.

"By June 2021 WCF had spent 64m/- to meet initial development costs of the factory that included transport and meeting expenses, including per diems," CAG Charles Kichere specified, cautioning that the delay in operating the factories weakens attaining goals of the

second five year development plan (2016/17-2020/21). Industrial production is central to its expectations, he said.

"I recommend that social security funds including PSSSF, WCF, NHIF and NSSF speed up the installation of machinery, build the relative infrastructures to enable production to begin as soon as possible in the said factories established or purchased by these funds," he added.

## Dr Mwinyi touts political tolerance in building unity

By Guardian Reporter

ZANZIBAR President Dr Hussein Ali Mwinyi has emphasised the importance of conducting civilised politics in the country by prioritising national interests and maintaining peace and tranquility.

Dr Mwinyi made the remarks yesterday in Zanzibar's State House when speaking with

members of the task force appointed by President Samia Suluhu Hassan to coordinate opinions of stakeholders of multi-party politics democracy chaired by Prof Rwekaza Mukandala, former Vice Chancellor at the University of Dar es Salaam. The 25-member team is also mandated towards preparing for work on a new constitution.

During the talks, Dr. Mwinyi

said that there is nothing greater in any nation in the world than the peace that comes with conducting civilized politics, lauding President Samia for coming up with task force, which is key for Zanzibar and United Republic of Tanzania.

He tasked all Tanzanians to support such efforts especially political parties a step that will overcome the existing

challenges, including the demand for new constitution, the general election procedure and resumption of public meetings.

President Dr. Mwinyi urged other political parties that have not decided to be part of the matter to join because all Tanzanians must be part of that important issue, stressing that the best way to solve a problem is to go through

such debates instead of using political platforms to point fingers on other people.

"This doesn't bring peace in the country; that's why I urge all political parties to get involved as it is the best way to solve existing challenges," he said, expressing his optimism about the task force due to the combination of its members.

He also stated that due to the ongoing conflict in Zanzibar,

it is important that the senior members of the task force become Zanzibaris as well as all political parties in Zanzibar that will be part of comments especially in the forthcoming elections in 2025.

Prof Mukandala congratulated President Dr. Mwinyi for his great efforts in bringing economic, social and political development to Zanzibar.



Prime Minister Kasimu Majaliwa exchanges greetings with legislators at the chamber of Parliament yesterday. Photo: Correspondent Ibrahim Joseph

## Govt to reap 1.5bn/- as dividend from NIC after years of operating on losses

By Henry Mwangonde

THE National Insurance Corporation (NIC) is set to remit a 1.5bn/- dividend to the government after several years of operating on losses.

NIC managing director Dr. Elirehema Doriye told journalists yesterday after the end of the annual general meeting that the state-owned insurer was now financially strong, able to compete with rivals in the market, and fulfill its obligation to the owner, including paying out dividends.

He said the insurer planned to issue 13.55bn/- but it was decided that most of the money be left to the corporation to maximize capital which 12.05bn/- has been set aside and 1.5bn/- channeled to the government as dividend.

"The capital increase which we have been given will make NIC the most capital-sufficient insurance organization among all the companies in the country," he said.

In the future, Dr Doriye said NIC is now investing much on the use of technology in the provision of services among other things, noting that NIC wants to explore every opportunity at its disposal so that at the end of the day the state-owned insurer do its best and gives annual dividends to the government timely.

Giving a breakdown of the corporation's performance over the years, NIC board chairman Laston Msongole said in 2018 NIC got a profit of 3.62bn/-, in 2019 7.79bn/-, 2020 35.65bn/- and 2021 73.10bn/-.

"There have been deliberate efforts by the government to revive the insurance corporation

and these efforts have not gone in vain," he said, adding that after years of making losses, the new turnaround and restructuring strategies started paying off, snapping years of loss-making trends and putting the company on a profitability trend.

Treasury Registrar Benedicto Mgonya said NIC was promising a brighter future after showing a good performance in recent years.

In 2018, the government embarked on a plan to de-list NIC from public institutions that were set to be privatized.

In its argument, the government said the provision of insurance services was a policy issue hence the institution should remain under the government.

The decision to stop NIC from being privatized was aimed at empowering the institution.

**UBL TANZANIA LIMITED**  
COMPANY NO. 89923

**IN THE MATTER OF THE COMPANIES ACT, CAP. 212 OF 2002**

**AND**

**IN THE MATTER OF VOLUNTARY WINDING UP (MEMBERS WINDING UP) OF UBL TANZANIA LIMITED**

**NOTICE TO THE CREDITORS TO PROVE THEIR CLAIMS OR DEBTS**

**NOTICE IS HEREBY GIVEN** to the creditors of the above mentioned Company which is being wound up voluntarily that they are required to send their names, addresses and the particulars of their claims or debts to the undersigned, the Liquidator of the said Company on the address shown below on or before the 30th April 2022 and if so required by notice in writing from the said Liquidator to personally come in and prove the said debts or claims at such time and place as shall be specified in such notice. Any creditor who fails to submit the particulars of the debts will be excluded from the benefits of any distribution made before such debts are proved, as the case may be, from objecting to such distribution.

**GEOFFREY DIMOSO**  
Dated this 1st day of April 2022

**GEOFFREY DIMOSO**  
A & K Tanzania  
The Address, Ground Floor  
1 Bains Singh Avenue, Msasani Peninsula  
P. o. Box 79851,  
DAR-ES-SALAAM

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## CAG faults TANAPA inability to fight natural parks disasters

By Guardian Reporter

THE Controller and Auditor General (CAG) has audited the report on the fire incident at Mt Kilimanjaro National Park in December 2020 and came up with four recommendations to the relative authorities.

In his audit report for 2020/21 tabled in Parliament last week, CAG Charles Kichere says the

fire caused 1.214bn/- loss. He says he discovered national parks authorities have neither the capacity nor equipment and contingency plans against natural disasters.

He elaborates that preparing against disasters involves various steps taken by the government, institutions, the community and private individuals to appropriately confront hu-

man or natural disasters. "After going through the report in regard to the fire incident issued December 23 2020 over investigation of the cause of the fire in Mt Kilimanjaro National Park I found out that it took the Park authorities six days from December 11 to 16 to contain the fire.

"Over 96.07 square kms of the park area was destroyed. In addition, the fire

also destroyed the natural vegetation of Park's 'moorland' as well as killing natural wildlife and destroyed vital infrastructures and 10 tourists' lodges.

"Also, the report said the fire caused loss of property valued at 883m/-, while at the same time the Park spent 221.51m/- to fight the fire," said CAG Kichere in his Audit Report.

He also said he discov-

ered that the incident was not the first one in the park area, as such incidents happened at different times in 2002, 2004, 2013 and 2016 which destroyed 357,565 hectares in total.

"Apart from such lessons, I discovered that the park authority had no modern firefighting equipment including airplanes.

"Also, its officials had never been provided with

appropriate training in firefighting," he said and added that these deficiencies make the Park authority fail to fight fire disasters.

In the circumstances, CAG Kichere has recommended to the government, in collaboration with Tanzania National Parks (TANAPA) to assess the impacts of the fire disasters by restoring the infrastructures as well the Park's

natural vegetation that was destroyed.

He recommends to the government to involve TANAPA in the use of satellites in spotting sources of fire, establish a special task force to fight natural disasters and allocate budget for purchase of modern firefighting equipment, including helicopters that will also be used to patrol the Park area.



RTI international ([www.rti.org](http://www.rti.org)) is an independent, Nonprofit organization dedicated to conducting innovative, Multidisciplinary research that improves the human condition. With a worldwide staff of more than 4,000 people, RTI offers innovative research and development and multidisciplinary services.

### USAID Tanzania Tuhifadhi Maliasili Project

Research Triangle Institute (RTI) is an independent non-profit research institute dedicated to improving the human condition with over 30 years' experience assisting governments, communities, and the private sector in managing their environment and natural resources. RTI is implementing the USAID funded **Tuhifadhi Maliasili Project**, which goal is to address dynamics that hinder habitat connectivity and the long-term persistence of biodiversity in Tanzania.

RTI is looking for a candidate to fill the Junior Accountant Position. The position will be based in Dar es Salaam, Tanzania with travels required to the project areas.

### Purpose of the position.

The Junior Accountant is responsible for the day-to-day accounting functions of the Project. The candidate will utilize the appropriate systems (payroll, cash management, vendor payments, budgeting) and follow proper accounting procedures to disburse, account for, and report usage of funds.

### Essential Responsibilities.

- Process payments for staff travel advances, ensuring advances are liquidated on time and accurately.
- Prepare payment vouchers in support of payments for project activities and supplier's invoices.
- Confirm payments are made in accordance with RTI and USAID procedures and policies, and are accurate, complete, and supported by all underlying appropriate documents, correctly coded to appropriate expenses and tracking code and charge codes.
- Raise journal vouchers or/and share journals with Finance Manager for necessary review and approval.
- Provide support to compile and submit the monthly financial reports package.
- Address monthly financial reports review, and questions or comments related to travel and activity advances and respective liquidations.
- Review sub-grantees financial documents, including budgets and supporting financial documentation, in consultation with the Grants Manager.
- Assist in the compilation of petty cash records and conduct surprise/monthly petty cash counts.
- Make payments to workshop participants (including travel and meals refunds) as designated by the supervisor.

### Minimum Required Education and Experience

- Preferred experience and knowledge of USAID accounting policies and procedures.
- Excellent knowledge of MS Word, Outlook, PowerPoint, Excel.
- Ability to multi-task.
- Ability to work well with others.
- Ability to listen and communicate well both verbally and in writing.
- Ability to work independently.
- Attention to detail and accuracy.
- Proficiency in English is required.

RTI is an equal opportunity employer. Candidates may apply directly on RTI's careers site or submit an updated CV and cover letter to [tuhifadhi\\_hr@rti.org](mailto:tuhifadhi_hr@rti.org) Please reference the position title in subject line. The deadline for submitting application is 4th May 2022. Only shortlisted applicants will be contacted.

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## VACANCY

**Position : Program Officer - Climate Smart Economic Empowerment (CSEE)**

**Job Location : Dar es Salaam**

**Reporting to : Program Manager**

### Background:

Norwegian Church Aid (NCA) is a diaconal organization mandated by churches and Christian organizations in Norway to work with people around the world to eradicate poverty and injustice. In Tanzania, NCA works mainly with Faith Based Organization (FBOs) to uphold human dignity, promote human rights and accompany poor and marginalized communities in their struggles for economic and social justice. NCA implements programs that are aligned with NCA global strategy, people's needs in Tanzania and the Government of Tanzania's development policies. NCA's focus areas include strengthening interfaith civil society and building social cohesion, fighting inequality, improving agricultural production in a climate change environment, and increasing market access as well as ensuring gender justice. NCA is Core Humanitarian Standard certified.

NCA is seeking a motivated, result driven, qualified, and competent candidate to fill in the position of Program Officer - CSEE.

### Duties and Responsibilities

- Ensure implementation progress in Climate Smart Economic Empowerment thematic program through maintaining track record of the pre-set program targets.
- Facilitate and follow up performance of partners implementing the Climate Smart Economic Empowerment initiative in NCA Tanzania.
- Plan for and prepare program strategic engagements.
- Monitoring and reporting of partner performance as per strategic plans and set goals.
- Continuous program Evaluation and assessment and advise NCA on actions to be taken to improve performance.
- Work closely with partners and NCA staff in designing and implementing strategies for scaling current initiatives.
- Establish networks and good collaboration with like-minded stakeholders such as commercial players, relevant government authorities, departments, and local communities
- Travel to facilitate work tasks.

### Minimum Job Qualifications, Experience and Other Requirements

- Undergraduate Degree in, Agriculture, Agribusiness, Agricultural Economy, Natural resource management or related fields.
- At least 3 years' experience in managing development programs related to economic empowerment and climate adaptation.
- Ability and flexibility to travel for work in rural and remote areas especially in Manyara, Kigoma, and Kilimanjaro.
- Knowledge and skills in digital monitoring and evaluation systems will be an added advantage.
- Strong motivation for change (change maker) and passion to work with rural small-scale farmers
- Ability to work under less supervision, self-motivated person, and team player
- Good Communication skills - fluent in Swahili and English, both verbal and written.
- This position involves working with a wide range of people within the faith-based partner institutions, NCA, local communities, local and international partners, including technical and non-technical colleagues. Demonstrated good behavior and high integrity is a must.

### Personal Qualities

- Systematic, innovative, dynamic, strategic, reflective and result oriented
- Energetic and enterprising
- Team player with good collaboration skills
- Ability to train and build capacity
- Good people skills, including relationship building with communities, partners, and donors
- Ability to travel domestically and international

### Remuneration

An attractive compensation package as per NCA remuneration policy will apply to the successful candidate.

### How to Apply:

Please submit your application to the address [ncatz@nca.no](mailto:ncatz@nca.no). Only electronic applications are considered. In the subject line of your email, please clearly state the position you apply for. The application should consist of a brief motivation letter and CV, compiled into one document of maximum 4 pages. The document name should start with your name and include which position you apply for. E.g., <Omary Ally - Program Officer - CSEE>. Certificates are not of interest at this stage but should be brought during the interview. Applications failing to meet these requirements or sent to other email addresses will not be considered. Interviews will take place by May 2022. If you do not hear from us, please consider your application unsuccessful. Norwegian Church Aid (NCA) reserves the right not to make an appointment/contact.

**Application Deadline is Friday, 06<sup>th</sup> May 2022.**

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# 7,612 workers to be deployed in health facilities, says govt

By Felister Peter, Dodoma

AN additional 7,612 health workers will be deployed to hospitals, health centres and dispensaries across the country before June 30th this year, the House heard yesterday.

So far, the government has employed 2,726 health workers in the 2020/2021 financial year, according to Deputy Minister of State President's Office Regional

Administration and Local Government Authorities (PORALG) Dr Festo Dungange.

Dr Dungange reiterated the government commitment to continue improving service delivery in the health sector and that it will continue employing staff according to the need.

"The government has also allocated 69.95bn/- for procurement of medical supplies for hospitals, health centres and

dispensaries whose construction has been completed," he told the National Assembly.

He made the statement in the parliament separately when responding to questions by Singida Urban Member of Parliament Mussa Sima (CCM) and the Special Seats lawmaker Josephine Genzabuke (CCM).

In his main question, Sima sought to know the government's plan of constructing a

district hospital in Singida Urban constituency.

Responding, Dr Dungange said right now the government is constructing a Regional Referral Hospital in Singida at a cost of 3.5bn/-.

"Upon completion of the project, the current regional hospital will be used as a municipal hospital," he added.

He said, since the government had allocated a total of 500m/-

for construction of a new hospital in Singida municipality, the money will now be spent on renovating the current regional hospital for it to be used as a municipal health facility.

Genzabuke asked when the government would end the shortage of staff and medical supplies in health facilities across the country.

The deputy minister said the government will continue to al-

locate a budget for construction of houses for health workers in the Local Government Authorities (LGAs).

He added: "Apart from allocating the budget, the ministry will continue providing guidance for LGAs to also set aside the budget for the projects, by using domestic collections."

His statement was in response to the supplementary question by Muhambwe Member of

Parliament Dr Florence Samizi (CCM) who was concerned about the shortage of houses and accommodations for health workers.

The legislator was concerned that inadequate accommodations for health professions is among the key challenges facing the health sector despite the government's efforts to construct hospitals as well as provision of employment.



## INVITATION TO BID

### Bid for Supply of Building Materials and Construction Tools in 21 School Container Libraries at Ubungu Municipal Council

ITB No: 001/RtR-TZ/SI/2022

Founded in 2000 on the belief that World Change Starts with Educated Children®, Room to Read is creating a world free from illiteracy and gender inequality. Learn more at [www.roomtoread.org](http://www.roomtoread.org)

Room to Read Tanzania invites sealed bids from eligible suppliers to **Supply Building Materials and Construction Tools in 21 School Container Libraries at Ubungu Municipal Council.**

Bidding is open to all eligible bidders Locally Registered as Building / Construction Materials Manufacturers or Suppliers with the Tanzania Government.

Package	Description	Total Qty	Estimated date of delivery
A	Supply of Building Materials and Construction Tools as per specifications provided in the bid document	As per bid document	Delivery to be made to different Schools in Ubungu Municipal Council within <b>May and June 2022</b>

Envelopes containing sealed bids must be marked with the procurement reference number and name as indicated above.

A complete set of Bidding Documents in English may be collected at zero cost from the address given below from **20/04/2022 to 03/05/2022 from 09:00 am to 4:00 pm Monday to Friday**. Bids must be delivered to the address below by or before **03/05/2022 at 02:00pm**.

Late bids, electronic bids, portion bids and bids not received and opened in public at the tender opening ceremony shall be rejected. Bids will be opened in the presence of the bidders' representatives who choose to attend at the address below at **02:00 pm of 03/05/2022** immediately after closure time of bid receipt.

All rights reserve with the Room to Read pertaining to the rejection, acceptance and cancellation of bids with or without reasons whatsoever.

**Secretary of the Procurement Committee**  
Room to Read Tanzania  
Tanzania Country Office,  
Mikocheni A, Ali Hassan Mwinyi Street,  
House No. 14, Senga Road,  
P. O. Box 105459,  
Dar es Salaam - Tanzania.  
Phone +255 222 772388

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Mbeya referral hospital assistant chief nursing officer Marcy Lutumo (in blue suit) receives a donation of various items from Savings and Credit Co-operative Society leaders from Tanzania-Zambia Railway Authority for the patients admitted at the hospital on Monday. Photo: Correspondent Nebart Msokwa

# Samia to launch book on Union next week

By Guardian Reporter

PRESIDENT Samia Suluhu Hassan is scheduled to launch a book on the history of the Union between Tanganyika and Zanzibar aimed at educating the public.

The text will be unveiled on Tuesday next week at the culmination of the 58th anniversary of the Union.

Following the launch, the Office of the President plans to have a continuous programme to educate the public about the history of the union and the fundamental issues regarding the Union. It is hoped that the public education program will increase awareness of the

Union's history and other important issues about the Union.

Minister of State in the Vice President's Office (Union and Environment) Dr Selemani Jafo said this in Dodoma yesterday during a press conference accompanied by Minister of State in the Prime Minister's Office, Policy, Parliament and Coordination George Simbachawene and Minister of State in the Second Vice President's Office (Policy, Coordination and House of Representatives) - Zanzibar Hamza Hassan Juma.

Dr. Jafo said, as the Union turns 58 it is a matter of pride and we must continue to reap the benefits of the Union and it will be accompanied by various events including educating the public about the history of the Union, where we came from, where we are and where we are going through a conference. of the Union which will explain in detail the history of the Union, the Foundations of the Union and the success of the Union from both sides of the Union.

"Citizens on all sides of the Union were born after the Union, a situation that clearly demonstrates the existence of the importance of providing education on Union history as well as basic issues concerning the Union," Jafo stressed.

Minister Jafo said that for the same purpose of educating the public, especially the youth, an Essay competition on the Union for secondary school students has been organized where there will be six winners (3 from mainland Tanzania and 3 from Tanzania Zanzibar) who will be awarded prizes on April 26, 2022. These essays give students the opportunity to explain the history of the Union; the successes and challenges of the Union; and the role of youth in protecting and maintaining the Union.

Minister Simbachawene said the Chairman of the National Committee for Celebrations Prime Minister Kassim Majaliwa has agreed that the regions, government institutions and all defense and security forces should commemorate Union by conducting social activities in their immediate area or their Forces and Camps such as cleaning, planting trees and providing health services. This great act will bring great motivation, unity and solidarity and build our Union with great respect and dignity.

Zanzibar Minister Juma said this year's celebrations coincide with the Union Institutions Exhibition which will run from 22 April 2022 to 06 May 2022 as well as the Symposium which will coincide with the 50th Anniversary of the late Founder of the Union Sheikh Abeid Amani Karume.

## THE UNITED OF REPUBLIC OF TANZANIA TANZANIA COMMUNICATIONS REGULATORY AUTHORITY ISO 9001:2015 CERTIFIED



### PUBLIC NOTICE

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

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

S/N	NAME OF APPLICANT	TYPE OF LICENCE	SHAREHOLDERS /NATIONALITY	SHARES %
1.	Zanzitech Limited	District Application Services Licence	1. Hennin Jen-Tanzania 2. Fahmy Jen-Tanzania- 3. Amour Jen Alli-Tanzania-	35 35 30

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](mailto:dg@tcra.go.tz)

216814601

**Citizens on all sides of the Union were born after the Union, a situation that clearly demonstrates the existence of the importance of providing education on Union history as well as basic issues concerning the Union**

**EXCITING NEWS**

# A NEW CFA EXAM LOCATION WILL OPEN IN **TANZANIA** FROM MAY, FOR THE FEBRUARY 2023 ADMINISTRATION

## **WE ARE DELIGHTED TO HAVE THE FOLLOWING CFA CHARTERHOLDERS IN TANZANIA**

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Upendo Mick Kadikos, CFA

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Dodoma district commissioner Jabiri Shekimwari speaks during the iftar organised by Dodoma general muslim association (DGMA) on Monday. Photo: Correspondent Ibrahim Joseph

## Govt to issue employment permits for 30,000 workers

By Felister Peter, Dodoma

THE government will issue employment permits for 30,000 civil servants including teachers in the 2022/2023 financial year.

Deputy minister in the President's Office, Public Service Management and Good Governance, Deogratius Ndejemi made the revelation when responding to a question from Same West legislator, Dr Mathayo David who was concerned with the shortage of teachers in both primary and secondary schools.

The MP also wanted to know the government plans to provide jobs to thousands of graduates as well as measures to provide incentives to civil servants especially teachers working in remote areas.

Universities and colleges produce between 90,000 and 100,000 graduates each year, whereas more than 48,000 graduate with first degrees.

In his response, Ndejemi said the government through the Watumishi Housing Company has started to construct low cost houses that will be given to civil servants on loan basis.

"We have directed all the district councils to allocate funds from their internal collections for provision incentives to teachers. In some districts, teachers working in peripherals are provided with bicycles and motorcycles," stated the Deputy Minister.

He said the 2021/2022 financial year, the government issued employment permits for 10,003 servants including teachers. On unemployment. He said that a total of 248,379 graduates produced from various universities and colleges in between 2016 and December, 2020 were employed in both the public and private sector.

The number includes those with Diploma, Advance Diploma and Degree.

According to Ndejemi, the government is also working on plans to announce job opportunities for village and ward executives. He urged authorities at local government level to prepare and submit to the ministry a list of required village and ward officers in their specific localities.

The government will allocate village and ward executive officers in accordance with the submitted requests, he said.

Ndejemi noted that the ministry is currently conducting a human resources (HR) audit to ensure effective and efficient utilization of civil servants.

Last week, Minister of State in the President's Office (Public Service and Good Governance), Jenista Mhagama announced jobs for 32,000 people in the education and health sectors. She said the government's intention was to employ 44,000 civil servants this financial year.

## Irish potato production skyrockets in seven years

By Guardian Reporter

IN the past seven years, starting 2013/14 fiscal year, Irish potato production has risen sharply from seven tones in an hectare to the current 28-50 tonnes per ha.

Addressing a recent zoom meeting which discussed the importance of empowering extension officers who are dealing directly with farmers, the Chief Executive Officer of the Southern

Agricultural Growth Corridor of Tanzania (Sagcot), Geoffrey Kirenga, attributed the rise to farmers' willingness to embrace change, education, use modern tools, better varieties and keen involvement of the private sector in production of the crop. The meeting was dubbed "Mapinduzi ya Kilimo na Umuhimu wa Kugawa Vitendeakazi kwa Maofisa Ugani Kilimo".

"We have registered comfortable results in this area... We see

evident efficiency in production of the crop and now we have 9 certified varieties of Irish potatoes," he said, explaining that Tanzania imports 30,000 tonnes of the crop annually. Sagcot has what are known as strategic partnerships in chosen farm and livestock products. It has Irish potato, dairy and tea value chain partnerships. Over two-thirds of the partners are private investors. The rest are active farmers.

Kirenga applauded the government action of providing motor cycles and other facilities to farm extension officers, explaining the cadre is vital and it is a dependable one in the national effort to institute radical reforms in Tanzania's farming.

He also explained that Sagcot's partners have done a wonderful job in promoting avocado production. "When we ventured into this area, we found our smallholder earning

a mere 250/- per a debe (a 20-litre aluminium container). We engaged our partners on the issue. One of them started a company --- the Tanzanice. The price of a debe rose from 250/- to 800/-. As I am talking now our smallholder is earning 2,000/- per kilogramme," he reported, emphasising the importance of extension services to farmers, setting aside land for huge farms and increasing private sector's involvement in Tanzania's farming.

Kirenga also said Sagcot targets to mobilise private investors to put into farming 2.1 billion US dollars by 2030, focusing on value addition, processing and transportation, with special emphasis on ensuring farmers' crops reach markets. So far, he reported, 1.2 billion US dollars have been invested in tea, dairy, chick and animal feed production.

He also said another important area to focus on is to ensure Tanzania does not import foodstuffs including wheat, sugar, edible oil and barley. This is possible because, he said, the government is working seriously on opinions and suggestion it receives from outside. "The government has played its part. What remains is to see agriculture stakeholders also playing their part," he told the meeting.



Octopus fishermen from Miba and Boma Mkombani villages in Mkinga District, Tanga Region lined up to weigh the fish were caught in large quantities over the weekend. Currently a catch weighs up to 42 kgs and sells at 7500/- per kilogramme. Photo: Correspondent Boniface Gideon

## Sweden pumps in 17bn/- to support LHRC's strategic plan, says Henga

By Correspondent Mary Kadoke

THE Sweden Embassy and has pumped in 17bn/- to support the Legal and Human Rights Center (LHRC) to finance its strategic plan (2019-2024) and complementary operational plan (2022-2024).

This was revealed on Tuesday in Dar es Salaam, when the two parties that signed the deal involving the Swedish Ambassador Anders Sjoberg and LHRC executive director Anna Henga.

The Swedish envoy said the agreement came from the fact that LHRC has been the relevant, leading organization and a watchdog on human rights in Tanzania.

"The agreement signed covers a core support of the remaining three years of the LHRC strategic plan 2019 to 2024 hence 2022 to 2024 with a total budget of 36Msek (12msek/year) that amount to a total support under the current agreement from the embassy to 17 bn/-," he said.

"The work of LHRC and the Swedish support has expanded much since then. Therefore the current mission is to strive to empower the public and promote, reinforce and safeguard human rights and good governance in Tanzania through

legal, civic education and information."

Anna thanked the Swedish government for its financial and technical contribution over the years and reaffirmed LHRC commitment to deliver on its envisioned results and equitable society in Tanzania.

LHRC sustainable and compliance manager, Ritha Mchaki noted some of the strategic plans that will comply with the support as offering legal aid to the underserved such as watchmen employed in different companies.

"As part of the team we are so honored. Am quite sure this agreement will support LHRC core activities in accordance with the strategic plans," she said.

"It is through different organization initiatives or advocacy the atmosphere has changed advocating capacity building in media, gender based violence without forgetting the media space for example, you can clearly state that that LHRC has done a lot."

She added that within the strategy human right monitors and paralegals countrywide that save on LHRC behalf help in offering legal aid to the under saved or the voiceless on the other hand that intensively advocate human rights in many aspects."

## UK trade envoy, business delegation visit Zanzibar

By Guardian Reporter

THE United Kingdom's UK's trade envoy to Tanzania, Lord Walney John Woodcock will visit Zanzibar for the first time on 20 - 22 April 2022, alongside a trade delegation of 5 UK companies.

The visit will further develop the trade

and investment relationship between the UK and Tanzania, after the successful November 2021 Tanzania-UK Business Forum provided a platform to assess and progress changes in Tanzania's business environment for mutual economic benefit.

Lord Walney will meet with Zanzibar President Dr Hussein Mwinyi. A particular focus for

government and businesses during the visit will be to highlight strategic projects within the Blue Economy infrastructure, in addition to other sectors, with the ultimate aim to increase trade and investment between our countries.

The Trade Envoy will hold discussions meetings with Minister of State for Labour,

Economy and Investment of Zanzibar Mudrik Ramadhan Soraga and Minister of Blue Economy and Fisheries of Zanzibar, Suleiman Masoud Makame.

Lord Walney will engage with businesses and investors in Zanzibar and Dar es Salaam in a range of meetings covering the breadth and depth of the UK's trade and investment

relationship with Tanzania.

Speaking before his visit, Lord Walney said: "I am privileged to return to Tanzania, and in my first visit to Zanzibar I look forward to exploring further opportunities for investment and trade between the UK and Tanzania, strengthening multiple sectors and identifying the mutual benefits for both our countries."



Habib African Bank Limited  
Dar es Salaam

PUBLICATION OF FINANCIAL STATEMENTS

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

CONDENSED STATEMENT OF FINANCIAL POSITION FOR THE QUARTER ENDED 31.03.2022 (Amounts in million shillings)			CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE QUARTER ENDED 31.03.2022 (Amounts in million shillings)				CONDENSED STATEMENT OF CASH FLOW STATEMENT FOR THE QUARTER ENDED 31.03.2022 (Amounts in million shillings)			
			Current Quarter 31.03.2022	Comparative Quarter (Previous Year) 31.03.2021	Current Year Cumulative 31.03.2022	Comparative Year Cumulative (Previous Year) 31.03.2021	Current quarter 31.03.2022	Previous quarter 31.12.2021	Current Year Cumulative 31.03.2022	Comparative Year (Previous Year) Cumulative 31.03.2021
<b>A. ASSETS</b>										
1. Cash										
2. Balances with Bank of Tanzania										
3. Investment in Government Securities										
4. Balances with other banks and financial institutions										
5. Cheques and items for Clearing										
6. Interbranch float items										
7. Bills negotiated										
8. Customer liability on acceptances										
9. Interbank loans receivable										
10. Investment in Other Securities										
11. Loans, advances and overdrafts (Net of allowances for probable Losses)										
12. Other Assets										
13. Equity Investments										
14. Underwriting accounts										
15. Property, Plant and Equipment										
16. TOTAL ASSETS										
<b>B. LIABILITIES</b>										
17. Deposits from other Banks and financial institutions										
18. Customer deposits										
19. Cash Letters of Credit										
20. Special deposits										
21. Payment orders/transfers payable										
22. Bankers' cheques and drafts issued										
23. Accrued taxes and expenses payable										
24. Acceptances outstanding										
25. Inter branch float items										
26. Unearned income and other deferred charges										
27. Other liabilities										
28. Borrowings										
29. TOTAL LIABILITIES										
30. NET ASSETS/(LIABILITIES)(16 minus 29)										
<b>C. SHAREHOLDERS' FUNDS</b>										
31. Paid up share capital										
32. Capital reserves										
33. Retained earnings										
34. Profit (Loss) account										
35. Other capital accounts										
36. Minority Interest										
37. TOTAL SHAREHOLDERS' FUNDS										
38. Contingent liabilities										
39. Non performing loans and advances										
40. Allowances for probable losses										
41. Other non performing assets										
<b>D. SELECTED FINANCIAL CONDITION INDICATORS</b>										
(i). Shareholders Funds to total assets										
(ii). Non performing loans to total gross loans										
(iii). Gross loans and advances to total deposits										
(iv). Loans and advances to total assets										
(v). Earning Assets to Total Assets										
(vi). Deposits Growth										
(vii). Assets growth										
<b>CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31.03.2022</b> (Amounts in million shillings)										
	Share capital	Share Premium	Retained Earnings	Regulatory Reserve	General Provision Reserve	Other Reserve	Total			
Current Year 2022										
Balance as at the beginning of the year	2,600	-	31,681	6,345	0	285	39,912			
Profit for the year	-	-	668	-	-	-	668			
Transfer from/to Regulatory Reserve	-	-	120	(120)	-	-	-			
Transfer to/from other reserve	-	-	51	-	-	(51)	-			
Balance as at the end of March 2022	2,600	-	31,521	6,225	0	234	40,579			
Previous Year 2021										
Balance as at the beginning of the year	2,600	-	30,849	3,816	0	321	37,586			
Prior year adjustment for correction of deferred tax	-	-	1,120	-	-	-	1,120			
Profit for the year	-	-	1,347	-	-	-	1,347			
Transfer to statutory Reserve	-	-	(2,530)	2,530	-	-	-			
Transfer to other Reserve	-	-	36	-	-	(36)	-			
Tax paid for prior years	-	-	(141)	-	-	-	(141)			
Balance as at the end of the year	2,600	-	30,681	6,345	0	285	39,912			
<b>SELECTED EXPLANATORY NOTES FOR THE QUARTER ENDED 31.03.2022</b>										
In preparation of the quarterly financial statements, consistent accounting policies have been used as those applicable to the previous year audited financial statements.										
<b>Name and Title</b> <b>Signature</b> <b>Date</b>										
<b>S. S HASAN RIZVI</b> (Managing Director) <b>09.04.2022</b>										
<b>EPHRAIM MKONDE</b> (Finance Manager) <b>09.04.2022</b>										
<b>MWARABU HAJI</b> (Internal Auditor) <b>09.04.2022</b>										
We, the undersigned directors, attest to the faithful representation of the above statements. We declare that the statements have been examined by us and, to the best of our knowledge and belief, have been prepared in conformance with International Financial Reporting Standards and the requirements of the Banking and Financial Institutions Act, 2006 and they present a true and fair view.										
<b>Name</b> <b>Signature</b> <b>Date</b>										
<b>1. ZAIN HABIB</b> <b>09.04.2022</b>										
<b>2. VAZIR A BUKHARI</b> <b>09.04.2022</b>										

DISCLOSURES MADE UNDER REGULATION 11 OF BANKING AND FINANCIAL INSTITUTIONS (DISCLOSURES) REGULATIONS, 2014  
MINIMUM DISCLOSURE OF BANK CHARGES AND FEES ( GHARAMA ZA HUDUMA ZETU)

NAME OF PRODUCT/SERVICES	CHARGE/FEE	
	LCY	FCY
<b>SAVING ACCOUNTS</b>		
Transaction fees-Ledger Fees	TZS 13,200.00 half-yearly	US\$ 14.50 /Gbp 10 /Euro 10 half-yearly
Temporary Statement	Tsh. 2,000.00 per page	US \$2.00 per page
Interim Statement	Tsh.2,000.00 per page	US \$2.00 per page
Withdrawal Charges below TZS 5 MIL	No such Charges	No such Charges
Withdrawal Charges above TZS 5 mil	0.06% of the amount	Maximum 1.20% of the amount
Cash deposit Charge	No such Charges	FCY-small denomination 5%
Savings Card / Passbook	No such Charges	No such Charges
Passbook/ Card replacement	No such Charges	No such Charges
Closing Account-LCY	Tsh. 25,000.00	US\$ 25.00
Dormant account activation	TZS 15,000.00	US\$ 15.00
<b>CURRENT ACCOUNTS ( PERSONAL )</b>		
Transaction fees-Ledger Fees	TZS 35,000.00 monthly	US \$ 35.00 /Gbp 25 /Euro 25 monthly
Temporary Statement	Tsh. 2,000.00 per page	US \$2.00 per page
Temporarily/Unauthorized Overdraft	27% p.a	No such Charges
Interim Statement	Tsh. 2,000.0 per page	US \$2.00 per page
Withdrawal Charges above Tzs 10.0 MIL	1% of amount above 10M	0.06% of the excess amount
Cash deposit Charge	No such Charges	FCY-small denomination 5%
Closing account	TZS 30,000.00	US\$ 30.00
Bank Drafts	No such Charges	US\$ 35.00
Bank Draft cancellation charge	No such Charges	US\$ 60.00
Cheque book	Tzs 35,000	US\$ 35.00
Cash payment to 3rd party	No such Charges	No such Charges
Bulk cash deposit below Tzs 100M (Bulk Cash Counter) Charges	Tzs 5,000	US\$ 5.00
Bulk cash withdraw below Tzs 100M (Bulk Cash Counter) Charges	Tzs 5,000	US\$ 5.00
Stop Payment orders	TZS 35,000.00	US\$ 35.00
Standing orders ( within bank )	TZS 2,500.00	No such Charges
Standing orders ( to other bank )	TZS 2,500.00	No such Charges
Certificate of balance/ Balance confirmation	Tsh. 30,000.00 per certificate	US\$ 30.00 Per certificate
Letter of introduction	TZS 30,000.00	US\$ 30.00
Salary handling	TZS 10,000.00	No such Charges
School fees deposits	No such Charges	No such Charges
TRA collection	No such Charges	No such Charges
Safe custody charges	No such Charges	No such Charges
Safe custody access fees	No such Charges	No such Charges
TISS transfers	TZS 10,000.00	No such Charges
Dormant account activation	TZS 25,000.00	US\$ 25.00
Retrieval of Old document more than a year	TZS 100,000.00	No such Charges
Incoming EFT	Tzs 1,500	No such Charges
Outgoing EFT	Tzs 1,000	No such Charges
Clearing charges	Tzs 1,000 per cheque	No such Charges
SMS Alert charges	Tzs 25 per sms	No such Charges
Non utilization fee on loans	1% of loan amount unutilized for over 6months	1% of loan amount unutilized for over 6months
Fund Recall charges	TZS 10,000.00	US\$ 10.00
EFT Manual posting charges for incorrect details	TZS 2,500.00	No such Charges
Blocking of Lost cheque leave/book charges	TZS 25,000.00	No such Charges
Previous year statement charges	Tzs 1,000 per page	US\$ 1.0 per page
Printing Old statement charges	Tzs 1,000 per page	US\$ 1.0 per page
<b>Foreign Remittance Charges</b>		
LCY To FCY	Telex /Swift	Commission
	70.00	NIL
FCY to FCY ( USD or Equiv )		
Up to 10,000	50.00	50.00
From 10,001 to 25,000	50.00	100.00
From 25,001 to 50,000	50.00	150.00
From 50,001 to 100,000	50.00	225.00
From 100,001 to 250,000	50.00	250.00
Please note that the above charges may vary at the discretion of the management approval		

FOREIGN EXCHANGE SERVICES	CHARGE/FEE		
Inwards foreign transfers - customers	US\$ 20.00		
LC Opening commission ( cash covered )	1.75% per quarter		
LC Opening commission ( no cash covered )	2.00% per quarter		
LC Advising commission (Inward /Export)	US\$ 200.00		
Foreign Document Bills for Collection (Inward & Outward)	1.2% of LC Value		
LC Acceptance commission	commission 2.00% per qrt + swift charge US\$ 70.0		
LC Payment/Settlement commission	1.2% per quarter+\$120		
LC Amendments	US\$ 75.00 + US \$70.00 Swift		
Special clearance-LCY	Not applicable		
Special clearance-FCY	Not applicable		
Outward Foreign Bankers Cheque (OFBC)	Not applicable		
Treasury bill bid charges	Tsh. 100,000.00 per bid		
LG issuance	1.50% to 2.00% per quarter		
Export letter of credit confirmation	Tzs 25,000		
<b>Bankers Cheques</b>			
For US Dollars	US\$ 30.00 per bankers cheques		
For Tanzanian shillings	Tsh. 30,000.00 per bankers cheques		
US\$ bankers cheques cancellation	US\$ 15.00 per bankers cheques		
	Tsh. 15,000.00 per bankers cheques		
Shillings bankers cheques cancellation			
<b>Return Cheques</b>			
Cheque return unpaid-LCY	US\$ 50.00 per cheques		
Cheque return unpaid-FCY	Tsh. 50,000.00 per cheques		
<b>Indicative Tzs Rates</b>			
<b>TIME DEPOSITS</b>	ABOVE TZS 50M-100M	100M TO 500M	500M -1000M
a) 1-Month	1.25%	1.50%	2.00%
b) 3-Months	1.75%	2.00%	2.50%
c) 6-Months	3.25%	4.00%	4.50%
d) 9-Months	7.00%	7.50%	8.00%
e) 12-Months	7.50%	8.00%	9.00%
<b>LENDING RATE</b>			
a) Base lending rate			
b) short-term (up to one year)	10.00%	27.25%	27.25%
c) medium term (2 to 3 years)	5.00%	18.00%	18.00%
b) short-term (up to one year)	N/A	N/A	N/A
c) medium term (2 to 3 years)	N/A	N/A	N/A
<b>Indicative USD Rates</b>			
<b>TIME DEPOSITS</b>	USD 10K-50K	USD ABOVE 50K	
a) 1-Month	N/A	0.25%	
b) 3-Months	N/A	1.00%	
c) 6-Months		0.75%	2.00%
d) 9-Months		N/A	N/A
e) 12-Months		3.00%	4.00%
<b>LENDING RATE</b>			
a) Base lending rate			
b) short-term (up to one year)		1.50%	13.50%
c) medium term (2 to 3 years)		5.00%	8.50%
b) short-term (up to one year)		N/A	N/A
c) medium term (2 to 3 years)		N/A	N/A
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.			
Name	Designation	Signature	Date
S.S Hasan Rizvi	Managing Director		09.04.2022
Sved M. Sibtain	General Manager		09.04.2022
Ephraim Mkonde	Finance Manager		09.04.2022
Salha Suleiman	Branch Manager		09.04.2022

THURSDAY 21 APRIL 2022

Taking A New Look  
At The News  
ESTABLISHED IN 1995

## 'The Royal Tour' has Tanzania in tourism world stage - but more work must follow

PRESIDENT Samia Suluhu Hassan has finally launched the much awaited film, *The Royal Tour*, in a glittering ceremony in downtown New York, the commercial capital of the United States. The reach of that enterprise and the breadth of stakeholders it will touch bespeak of the strategic importance given to the show by the hands-on president, who realized early that her intense participation in the promotional documentary would make a vast difference. It will, but it needs more work to avoid underperforming in the market when it starts to attract the tourism and investment stakeholders in the US and farther beyond.

Going through what was said by leading administrators in the tourism and investment spheres, it is evident that plenty is expected from the launching of

The Royal Tour, which is a matter of projection rather than cut out and done with. While most of it is likely to be true, we need to ask ourselves issues of sustainability of the promotional impact, as we must admit the spread and variety of Tanzania's attraction was well known, but the numbers weren't climbing fast enough.

The film reiterates the message as to what is available here, and similarly indicates that authorities here are more concerned with our image.

Yet that doesn't say we have articulated what we lacked earlier that could have pulled up the numbers, and *'The Royal Tour'* makes the issue of addressing these lacunae more urgent, so that the spirit of 'trying' or waking up to the breadth of scenarios and opportunities that is taking effort.

Why was it that Tanzanian tourism could not catch up for all these

years, and what is it that makes us think that in the aftermath of the film things are going to be not just better but explosively so? There are other issues in promoting tourism and making the flow of numbers sustainable, not just telling the world 'what there is.'

One way is to broaden the participation of stakeholders in managing the tourism sector, leaving only the regulatory aspect in the hands of government agencies. At the moment each national park simply has civil servants to run its activities, so they only add to the list of the northern circuit, and no stakeholders can be found say for Mikumi National Park as different from the Serengeti, where an event can be organised say in Australia about the park or about Udzungwa for that matter. The Royal Tour must also be a moment for a shift in ideas on managing tourism attractions, so that real stakeholders for each of them can make a difference. Collective managing of 22 national parks ends in displaying pictures or videos, not promotion.

Whether or not other countries did the same thing in order to boost their numbers isn't at issue because they never disrupted their relations with the metropolitan sources of initial stakeholders. Biographers for instance say United Kingdom supermodel Naomi Campbell always spent her summer holidays on the beaches of the Kenyan coastline, while the famous film 'Out of Africa' was shot in up-country districts of that country in the previous decades.

Such events and word of mouth testimony count a lot in sustainable promotion and attracting more visitors, thus having foreign stakeholders managing attractions is relevant.

## Creativity avenues still widening, despite structural unemployment

INDUSTRIAL economy is firstly a story of creativity and innovation, so innovation is treasured around the world as essential to the pride of a country's scientific and cultural life. For that reason every year on April 21st, the World Creativity and Innovation Day is marked worldwide since 2017, to raise awareness on the role of creativity and innovation in all aspects of human development. Organizing competition fits in squarely. This is what took place at Arusha Technical College early this week, adding to other events.

Innovation is thus a continuation of the work of classical Italian painter and scientist, Leonardo da Vinci.

The latest event in Arusha arose from cooperation between Hanzu University in the Netherlands and the college, where the theme of the international day was translated into reality, that is, creativity defined as turning new ideas into devices or methods of solving problems, which is technological innovation, but there is also artistic creativity where an artist might have a picture in their mind of something they want to paint.

By looking into the work of others, fed by cultural images where one lives, distinctive ideas come to mind which reflect the situations of their creators, just as in the case of novelists or playwrights, etc.

The world day of creativity brings together youths and children to think of how to use a variety of tools, colours and materials to turn their ideas into something to show to others, bring it to life. Basically creativity has to do with solving problems but at times, in artistic creativity for instance, it is a moment to depict a problem, a situation where faint impressions get life form as art. This in turn frees those who were wonder-

ing on the issue; by identifying with a play, a song or novel they express themselves as well.

That is why works of art or creativity aren't celebrated merely as the work of this or that artist but really as the product of a community, in the sense that the work is not detachable from its environment; hence people look at it and see themselves in a social mirror. If it speaks about evil in society or expresses acute drawbacks in a vivid manner, the writer or artist may risk persecution for then it delegitimises those who hold political office, administering over what is not acceptable, so to speak. These strains of sentiment or passion are essential to the fabric of national life; great moments to celebrate or to weep punctuate reality.

Experts set out four stages of creativity, namely preparation, which is just mental scan of information or materials one meets in ordinary life. There is a sort of incubation where some of the materials or a pointer to something hatches, like a seed that enters into the warm soil of the brain and starts to germinate as an innovation or art idea.

While illumination is taken as the third step, actually there is illumination before the mind starts incubating such idea, as what is pursued in incubation is already contained within it, so the solution to a problem, or the solution of how to demonstrate a problem in art or other imagery sets the stage for an idea. But when the budding innovator dwells on the matter, it takes form a definite solution, in which case the final stage, verification, can be taken for granted. It may attract disputes, but only because it is visible as a work of art, an actual idea improving public knowledge on what it addresses.

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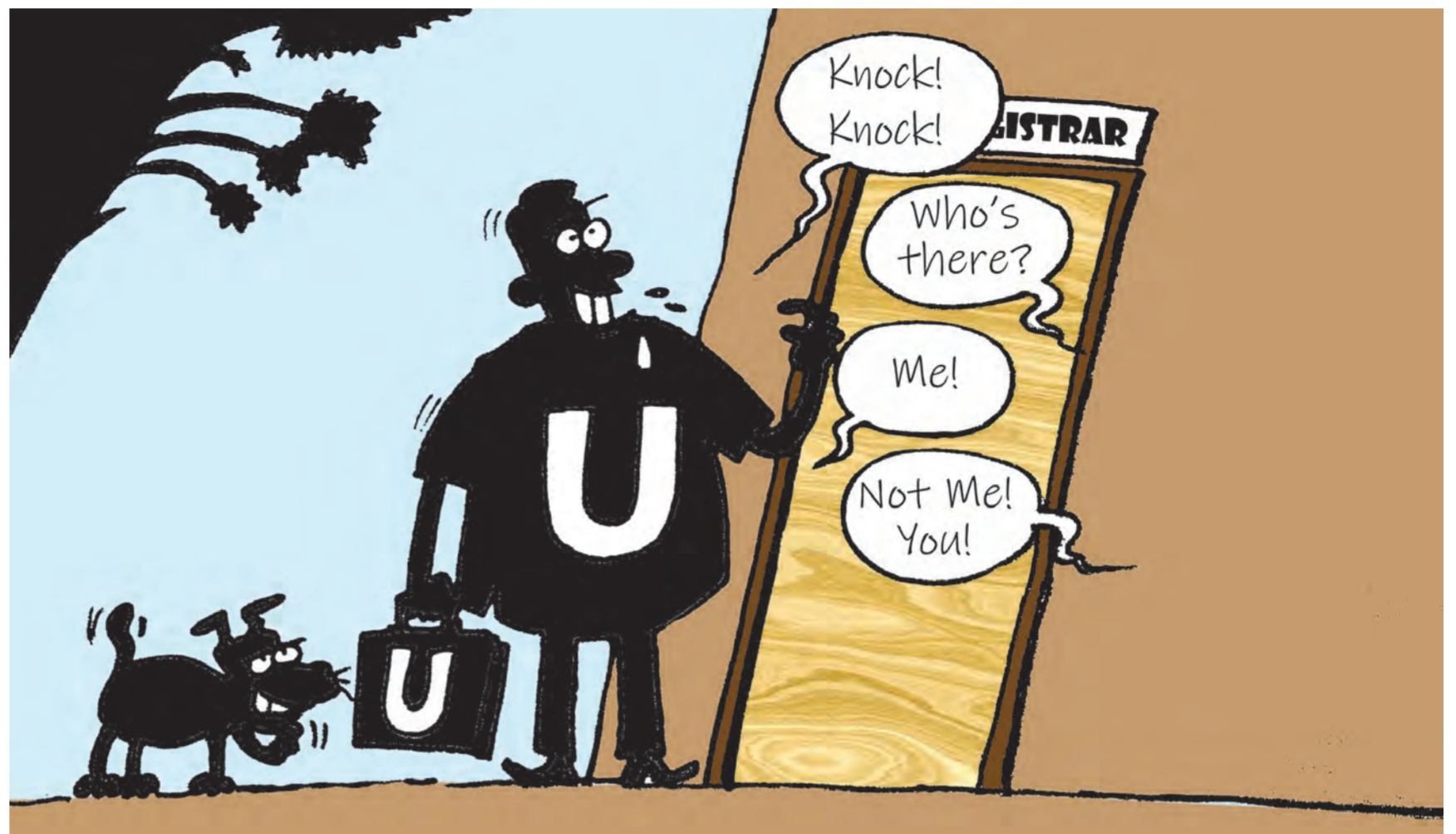
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# Genocide perpetrators must be brought to book

By Alice Wairimu Nderitu

LET'S learn from the past and protect all populations from atrocities -- International Day of Reflection on the 1994 Genocide against the Tutsi in Rwanda, 7 April 2022

Last year, I visited Rwanda as United Nations Special Adviser of the Secretary-General on the Prevention of Genocide, to honour and pay respect to the victims and survivors of the genocide against the Tutsi in Rwanda. My visit was also aimed at contributing to advancing national reconciliation and trust-building efforts across the country, including by supporting initiatives at the local and community level.

This year as we mark, the anniversary and the beginning of the mourning period, Kwibuka, I remember too that Rwanda is a country of historical significance to my office. The mandate of my office was created largely because of the failures of the United Nations and the international community to prevent and respond to the genocide against the Tutsi in Rwanda in 1994 and the Srebrenica genocide in 1995.

Secretary-General Antonio Guterres often states that acknowledging the past is a vital step towards rebuilding trust, and that reconciliation means rejecting denial of genocide and war crimes and of any effort to glorify convicted war criminals. It also means recognizing the suffering of all victims and not attributing collective guilt.

The International Criminal Tribunal for Rwanda (ICTR) determined conclusively that a genocide was committed against the Tutsi in Rwanda. This constitutes an important step towards re-establishing peace and security in Rwanda and promoting reconciliation among Rwandans.

I came to Rwanda from an earlier visit to Bosnia and Herzegovina, where another genocide, the Srebrenica Genocide happened. My visit to Bosnia and Herzegovina was due to growing concerns around persistent patterns of denial of the crime of genocide, crimes against humanity and war crimes, glorification of war criminals, hate speech, and rhetoric of division.

There is a pattern to denial of not just the Srebrenica Genocide, but also the Rwandan Genocide against the Tutsi, and the Holocaust. Those who deny these atrocities also celebrate the criminals who committed these atrocity crimes. The arguments for denying all three of these most tragic of human experiences, genocide - the crime of crimes - are similar and without merit. The deniers ignore historical facts and judicial decisions.

Yet justice continues to be done. In Germany, a man in his 90s was recently found guilty of complicity in more than 5,200 murders during the Holocaust. A 96-year-old woman, who prosecutors say worked as a secretary to the commandant of a concentration camp, will face trial for alleged complicity in the killings of more than 11,000 people; a 100-year-



old man who allegedly served as a guard at a Nazi concentration camp will stand trial for alleged complicity in the killings of more than 3,500 people. Ratko Mladic, the former Bosnian Serb commander, lost his appeal before the UN International Residual Mechanism for Criminal Tribunals (UNIRMCT) on the convictions for genocide, war crimes, and crimes against humanity as well as his sentence of life imprisonment. An alleged financier of the Rwandan genocide against the Tutsi, Felicien Kabuga who is in his 80s, was arrested and is facing trial after more than 20 years on the run.

### Genocide denial

The denial of genocide is an affront to the victims. It aims to deny the right of remembrance to those who died. I consider it important to take specific steps and a structured approach to prevent genocide. This includes promotion of education and remembrance as key tools against denial of past crimes, criminal accountability and adjudication of criminal allegations, trust building and reconciliation.

We must teach each new generation that genocide signifies a coordinated plan of action defined in the 1948 Convention on the Prevention and Punishment of the Crime of Genocide as intent to

destroy, in whole or in part, a national, ethnical, racial, or religious group.

We must never forget the victims and we must never forget the crime of genocide against the Tutsi in Rwanda. Twenty-eight years after the genocide, significant steps towards justice and accountability for past crimes have been achieved in Rwandan courts and before the ICTR, but more remains to be done.

As is common knowledge, many indicted people are still at large, with some reportedly living "normal lives" without fear of being brought to justice in Member States of the UN. Undoubtedly, this impunity undermines what my office stands for. As the Under-Secretary-General for the Prevention of Genocide, it is incumbent on my Office to join hands with all parties seeking accountability for perpetrators of atrocity crimes as well as to help provide a strong deterrence to would-be perpetrators of atrocity crimes.

It is important that all UN member states extend cooperation to the Office of the Prosecutor of the IRMCT and Rwanda Judiciary to apprehend and bring to justice genocide perpetrators and fugitives living in their territories while acknowledging the good efforts of the Member States who have done so.

On transitional justice, the world has learnt a lot from the role locally led initiatives such as the Gacaca courts played and contributed, not only to hold accountable low-level perpetrators, but also in promoting truth and reconciliation in Rwanda.

Accountability for atrocity crimes is important to obtain justice for the victims and rebuild public trust in justice and security institutions; prevent future crimes and through transitional justice, promote reconciliation and contribute to sustainable peace.

As the UN system-wide Focal Point on the implementation of the UN Strategy and Plan of Action on Hate Speech, my office shall work with Rwanda and other countries, which have experienced genocide or face the risk of commission of that crime to combat hate speech.

It is critically important to continue working to raise awareness about the lessons of the past to protect all populations from the crime of genocide and other atrocities. It is not until we achieve this objective that we can ensure that everyone lives in peace and dignity everywhere.

**Ms. Alice Wairimu Nderitu is Under-Secretary-General and the United Nations Special Adviser of the Secretary-General on the Prevention of Genocide**



# Huge challenge looms to achieve pact on plastics

LONDON

FROM the lowest depths of the oceans, to the dizzying heights of the troposphere, plastic is now everywhere.

Scientists have found microscopic fragments of the material in the waters of the Mariana Trench in the Pacific Ocean and even in the air at the Pic du Midi Observatory in the French Pyrenees known as a "clean station" because of its relative isolation from the world's pollutants.

There are an estimated 5 trillion pieces of plastic in the oceans, and the material is detectable throughout the food chain, from where it finds its way into humans' bloodstreams and organs.

The innumerable uses of plastic and the sheer volume in which it is produced have served to overwhelm voluntary pacts and agreements aimed at regulating the material.

As a result, the UN's decision to negotiate a global treaty on plastics is viewed as a historic and timely move.

At the latest UN Environment Assembly, or UNEA, in Nairobi, Kenya, earlier this year, nearly 200 nations agreed to negotiate over the next two years an internationally binding agreement to address the plastics crisis. The scope of the proposed treaty is far reaching, addressing not just marine and environmental considerations, but all aspects of the plastic life cycle.

The treaty will potentially involve limits on the production of virgin plastics, as leaders agreed that reuse and recycling will not be sufficient to stem the tide of pollution from plastics or reduce the carbon footprint from manufacturing the material, which involves fossil fuels.

Eirik Lindberg, global plastic policy manager at WWF International, said: "UNEA's decision was a historic turning point. It's a reflection that the patchwork of national and regional initiatives we currently have which are mostly voluntary aren't adequate to effectively and efficiently tackle the problem of plastic pollution."

Peter Thomson, the UN secretary-general's special envoy for the ocean, drew comparisons between the treaty and two other major international agreements the 1987 Montreal Protocol to protect the ozone layer and the 2015 Paris Agreement on climate change.

During a recent panel discussion organized by the campaign group A Plastic Planet, Thomson said of the assembly in Nairobi, "It was a moment we realized that multilateralism works, that we can do the right thing as member states."

Leaders have until 2024 to negotiate various aspects of the treaty, including making key decisions on which elements of the pact will be legally binding. It is a short time by the standards of the UN, which took four years to negotiate the framework of the Paris Agreement, and seven years to finalize the so-called rulebook for the treaty after its adoption in 2015.

Within this two-year period, opinions will differ on what constitutes an effective plastics plan. There will also be efforts to water down the treaty from stakeholders with an interest in maintaining the status quo.

Graham Forbes, plastics project lead at Greenpeace USA, said, "We expect the fossil fuel industry to continue efforts to undermine progress by focusing on recycling, and we will be there with our allies to ensure a truly circular, full life cycle approach is taken."

Christina Dixon, deputy campaign lead for oceans at the



In this picture taken on July 31, 2019, men drive a three-wheeler loaded with used plastic bags in Lahore. AFP

Environmental Investigation Agency, said some fossil fuel companies view plastics as a "plan B". In Europe, about 6 percent of oil and gas is used to make plastics, but this proportion is expected to grow now that alternatives for power and transportation free of fossil fuels are on the rise.

Producing plastic is energy intensive and includes the use of fossil fuels. When incinerated, the material releases greenhouse gases back into the atmosphere.

In the United States, a recent study by the University of California found that across their life cycle, plastics contribute 3.8 percent of global emissions. If the plastics industry were a country, it would be the fifth-largest emitter. Demand is expected to rise by about 4 percent annually, meaning that by 2050 greenhouse gases from plastics will account for 15 percent of global emissions.

Dixon said: "The oil and gas industry will not be particularly thrilled to have caps or phasing down on virgin plastic production. There's a lot of data to substantiate that the growth of the plastics industry is part of their business model."

Some fossil fuel industry players lobbied for a less expansive treaty ahead of the Nairobi assembly. The American Chemistry Council, a trade association that represents oil energy companies, including Shell and ExxonMobil, voiced support for an alternate and more limited treaty focused mainly on marine pollution and recycling.

Dixon said that for the treaty to be a success, active support will be needed from the world's largest plastics producers, which include China and the US.

She added, "National legislation in China has been quite progressive when it comes to plastics for example, the

banning of imports of plastic, and setting requirements for agricultural plastics."

In 2018, China halted imports of plastic waste on environmental grounds, and the following year the country drafted new rules to control rural and agricultural pollution from plastics. In September, China published a five-year plan to tackle pollution.

"It is interesting to see these policies happening domestically, which might shape opinion on international policy," Dixon said. Forbes, from Greenpeace, said nations and businesses must step up and take action while the treaty is being negotiated over the next two years.

"In the interim, governments around the world must implement national policies that push big brands to phase out single-use plastic," he said.

Last year, the European Union introduced legislation to phase out single-use plastics, starting with 10 common products, including cotton bud sticks, drinking straws and cutlery. Meanwhile, more than 250 companies have signed a pledge to eradicate plastic waste from packaging by 2025. Consumer products giant Unilever has promised to halve its use of virgin plastics by 2025 and reduce plastic used in packaging by 100,000 metric tons on 2018 levels. The company has also joined forces with Alibaba Group to launch a large-scale closed-loop plastic recycling system in China called Waste Free World.

Ed Shepherd, senior global sustainability manager at Unilever, said, "Despite ambitious goals, innovation and significant investment, the (plastics) problem is actually getting worse."

"It's become clear that this problem is systemic and

fundamentally entrenched in the global economy. We've reached the point where we need a common framework that recognizes the true scale of this issue and the global nature of complex value chains."

Shepherd said redesigning packaging to use less, better or no plastic at all will require cutting-edge science, technology and innovation.

"A treaty that reduces virgin plastic production will create the right conditions to accelerate growth in new business models," he added.

## Nations criticized

The proposed treaty will also attempt to improve waste management for plastics, encouraging nations to increase domestic capacity for recycling and waste-to-energy plants, and to reduce exports of plastic waste.

European nations have again come under fire in recent weeks over their plastic waste export strategies after a Greenpeace investigation uncovered the illegal dumping and burning of foreign waste in Turkey.

Following the Chinese ban on plastic waste imports in 2018, Turkey emerged as a leading destination for plastic waste exports from several European countries, including the United Kingdom and Germany.

Greenpeace reported that Turkey is struggling to deal with a dramatic increase in shipped plastic waste which has led to irreversible environmental damage, according to the organization.

Soil analysis at five sites in Turkey found more than 60 toxic chemicals. At one site, levels of dioxins and furans, which can cause a range of health problems, were found to be 400,000 times higher than at a control site, the highest-ever level reported in Turkish soil. Supermarket packaging indicated that some of the mismanaged waste at these sites originated from the UK.

The Greenpeace investigation prompted the UK Department for Environment, Food and Rural Affairs, or DEFRA, to hold an evidence session late last month, which looked into UK waste export practices.

Before imposing an import ban on environmental grounds, China was the main destination for plastic waste exports from Europe, accounting for 80 percent of such shipments. After the ban was introduced, numerous shipments were redirected to Southeast Asia, prompting several countries in the region to tighten import regulations.

The European Union recently outlawed exports of many plastic waste materials to non-members of the Organization for Economic Co-operation and Development, or OECD, and the UK has faced pressure to follow suit.

The fallout has meant that Turkey, a member of the OECD, is now the leading destination for European plastic waste, which has risen almost 200 fold on 2004 levels, according to Eurostat, the EU's statistical office.

At the recent evidence session, waste industry leaders urged DEFRA to consider a total ban on plastic waste exports, and not just limit exports to OECD nations.

Forbes said environmental damage from the plastic waste trade highlights the need for the UN treaty.

"The plastic crisis is a global crisis, because plastic supply chains are global and because pollution crosses international borders via the waste trade and the ocean," he said.

"That's why we welcome this development and we will incessantly push for the adoption of a plastics treaty that matches the scale of the crisis."

## Kenyan community project saving forests and livelihoods

Nairobi

DESPITE an abundance of fisheries reserves along Kwale County's lush coastline located on the south coast of Kenya, fishers can no longer cast a net just past the coral reef and expect an abundant crab or prawn harvest.

Fishing is the community bedrock accounting for at least 80 percent of the economy, and Mwanamvua Kassim Zara, a local fish trader, tells IPS fish stock has declined significantly.

Fish prices are at an all-time high, especially for Dagaa, a tiny silverfish and a household staple food in Vanga Bay Village. Vanga bay is one of 40 boat landing sites in the coastal Kwale County.

"I buy a bucket of fish from the fishermen at 40 to 45 dollars, up from 20 to 25 dollars. The high prices are then transferred to our customers who buy one kilogram of boiled, dried, and salted fish at 3 dollars up from 2 (dollars)," she says.

Experts say these are effects of climate change driven and accelerated by human activity, and the community is feeling the heat.

"The community's attempts to diversify into maize and rice farming have been unsuccessful because of very high tides from the Indian Ocean and consequent flooding of adjacent paths and rice farms. Another effect of climate change," says Richard Mwangi from Kenya Forest Services.

More than twenty years ago, this was not the case. The community's first line of defence against Indian Ocean related catastrophes was intact due to an expansive Vanga Forest spanning over 4,428 hectares, approximately 10,900 acres.

Since then, approximately 18 hectares of mangroves have been lost every year for over 25 years due to over-harvesting of mangroves for fuel and cheap building material, according to the Kenya Forest Service.

"Despite a decline in fish population and scarcity in certain fish species, Vanga is still reliant



A woman uses a three-stone fire. The method consumes a lot of mangrove wood, which is impacting the livelihoods of the local community. By growing fast-growing trees, the pressure on the mangrove is lessened. File photo

on fishing, and small-scale fish traders solely use wood fuel to boil dagaa for sale. At least 87 percent of households in this community rely on mangrove wood for energy," Mwangi tells IPS.

Destruction of the forest has significantly compromised Vanga Bay's Ocean ecosystems, says Professor Jacinta Kimiti of South Eastern Kenya University's School of Environment, Water & Natural Resources.

"Coastal ecosystems are extremely important in capturing carbon emissions and supporting livelihoods such as fishing and tourism. Importantly, mangrove forests are a breeding area for fish," she

says. Left vulnerable and exposed to a myriad of climate change-related challenges, the community is taking the pressure off the mangrove forest by planting at least two hectares of fast-growing tree species to meet the community's domestic energy needs. These five acres of woodlots will be used by three adjacent villages, Vanga, Jimbo and Kiwegu.

Zara says the community is open to more effective fish preparation technologies to protect mangroves because current methods rely on open three-stone fires that consume a lot of mangrove wood. She indicates that a well-wisher recently do-

nated a large energy-saving stove for communal use.

Mwangi says wood fuel is similarly central to domestic life in Africa, especially in sub-Saharan Africa. He stresses that, as the Vanga community has discovered, current wood energy systems are not sustainable and are a major threat to livelihoods.

According to the Center for International Forestry Research (CIFOR), more than 63 percent of people in Africa have no alternative to wood, relying on wood fuel as their primary energy source. Approximately 90 percent of wood extraction in Africa is used for fuel.

The International Energy Agency's regional energy outlook warns that wood fuel will remain central to Africa's future as the primary energy source because cleaner alternatives or sustainable fuels remain out of reach.

Dr Julius Ecuru, Manager at BioInnovate Africa at the International Centre of Insect Physiology and Ecology (ICIPE), tells IPS that sustainable fuel is fuel obtained from biologically based feedstock such as wood, crops like sorghum and sugar cane, or algae, as well as other agricultural waste.

"We can use this feedstock also to produce fuel that has the same chemical composition and quality as the fossil fuel used in jet engines or aeroplanes. If used in this way for jet engines, we refer to it as sustainable aviation fuel. With respect to cooking fuel for household use, sustainable fuels can be prepared or blended in specific ways, but this is yet to gain traction," he explains.

"Meanwhile, regarding natural wood or wood fuel, households and communities can be encouraged to plant fast-growing or maturing trees, like the Grevilia tree, which has multiple uses. Its regularly pruned branches can, for example, be used as firewood. It also has good soil conserving properties."

Research by the UN's Food and Agriculture Organization (FAO) finds that, like the Vanga Forest, Miombo Woodland, an African dryland forest ecosystem, is similarly at risk of over-harvesting and destruction of livelihoods.

The forest covers an estimated 2.7 million square kilometres in the south-central part of the continent. It is Africa's most extensive tropical woodland, forming a broad ecoregion belt across countries such as Angola, the Democratic Republic of the Congo, Malawi, Mozambique, Tanzania, Zambia, and Zimbabwe.

FAO says the magnificent ecoregion belt provides an important source of resilience for an estimated 100 million rural poor and 50 million urban community.

Experts such as Mwangi warn the woodlands are under threat from conversion into smallholder agriculture, livestock keeping, charcoal production and logging.

He stresses that urbanization will only increase the threat due to an over-reliance on charcoal as the primary energy source for urban households.

# ANC crisis derives not purely from indifference to the poor, but also an absence of debate

By Raymond Suttner

**I**N trying to understand the character of the current period, we must identify a range of aspects that may not be the focus of the headlines or the coverage of politics in the media. One of the features of the ANC/SACP alliance that attracted me as a young academic who was also morally committed to remedying the injustices of apartheid - qualities that attracted me greatly - was the intellectual content of debates and writings in the liberation movement.

And even if the writings concerned armed struggle, as was the case in the aftermath of the 1969 ANC consultative conference in Morogoro (and before that in illegal publications like the African Communist and debates surrounding Operation Mayibuye and other contentious strategies in the ANC underground), this writing was of a very high standard, as can be seen in looking at some of the contributions of Joe Slovo and also Joe Matthews at the time, just before he left the ANC and the Communist Party.

In Joe Slovo's writings in the African Communist, he criticised the works of Régis Debray, a famous French left intellectual who accompanied Che Guevara in his Bolivian campaign, but Slovo also analysed that campaign sympathetically and critically.

What is quite striking about the ANC of today is that it is devoid of intellectual content. I do not thereby mean that whatever goes on in the ANC political school, or in some branches that may conduct political education, rare as that is these days, that no one reads, or no one discusses ideas.

But what ideas are discussed do not really have a bearing on the direction that the country and ANC takes or does not take. This is a relatively new phenomenon. Prior to the 1950s, before the ANC was a mass organisation, it had debate, leading to a constitution and an "African Bill of Rights" in its early years, and the African Claims of 1943.

But certainly, from the 1950s onwards, there was considerable debate and in the Communist Party considerable debates before the 1950s and from the 1960s until the party's involvement in the Zuma era from 2005 to 2006.

All the intellectual capabilities that people may have developed through formal education were fed into the debates between comrades in small groups or in larger meetings or in the national leadership of the ANC and the SACP. Ideas were very important.

The notion of professionally trained intellectuals putting their training at the service of revolutionary movements is referred to by Gramsci as "organic intellectuals". But he also refers to another process where revolutionary organisations create their own intellectuals (See Antonio Gramsci, Selections from the Prison Notebooks,



ANC supporters during the by-election campaign led by President Cyril Ramaphosa in Ward 6, Durban on 15 April 2021. File photo

1971, Chapter 1) - and this happened in the ANC and the SACP in many cases, notably the communist night schools; training during the M-Plan in the 1950s; in MK where commissars and others helped raise the understanding of comrades; and in ANC branches at various times, leading to the development of homegrown intellectuals. (See Raymond Suttner, "The formation and functioning of intellectuals within the ANC-led liberation movement", in Thandika Mkandawire (ed) African Intellectuals. CODESRIA/Zed Books. Dakar. London. 2005, 117-154). This process is also rooted in trade unions as well as some faith-based organisations.

How eThekweni staffers tried to hijack food meant for rescuers of the dead and displaced

### Where analysis has been needed

If one takes the unbanning of the ANC and the SACP, that phenomenon, that change of conditions, required an understanding of what had happened. It was a change of the legal status of the ANC and the SACP, but that was not simply a return to 1960 where the ANC had been a legal organisation, or to 1950 when the SACP had been a legal organisation under the name Communist Party of South Africa (CPSA).

The conditions had changed over the 30 or 40 years of illegality of the ANC and SACP respectively. What had changed? The alliance had to ask. And how did this affect the way in which it had to navigate the terrain they then encountered?

Not only had decades elapsed where the world had changed, but in the very moment of unbanning these organisations, the world was undergoing a tumultuous change on an international level with the gradual collapse of the Soviet Union and all Eastern European communist-led states.

This created difficulties for communist-led states in other parts of the world who depended on the Soviet Union for assistance, as did Cuba for fuel and in several other respects.

But even inside the country there had been changes in the period immediately preceding the unbanning of the organisations. What was the meaning of these changes? How did the changes in the National Party affect the way in which the ANC-led liberation movement should relate to it?

Have we now forgotten some of the features of that period, now treating some who practised vicious oppression as kindly elderly figures?

For example, the role of Inkatha as a war party, funded and trained by the SADF, attacking ANC and UDF members and supporters and Cosatu affiliates. When people elevate the late king, King Goodwill Zwelithini, have we forgotten the role he played in the apartheid era and even in the post-apartheid era in the Nkonyama Trust, and his inciting xenophobic attacks, among other things? (See here and here by Mondli Makhanya).

When the ANC was unbanned, one of the focuses of some of the leading figures, including famous Robben Islanders like Mandela and Sisulu, was to isolate the apartheid regime and draw apartheid collaborators like the Bantustan leaders closer to the ANC and away from the apartheid regime.

In some ways, this emulates the approach of the early ANC where it sought to win over chiefs because the idea was that if you won over a chief, you brought the whole chiefdom over to the ANC. Likewise, the ANC tried to win over people who had been in the Tricameral Parliament and many of these became ANC MPs. Some of them are still ANC MPs, holding high positions.

Even when the National Party dissolved itself, some of its leadership figures became ministers, and are now ambassadors. With the demise of the NP, they were left with a comfortable po-

litical and material home. What they brought into the ANC is unclear.

Now, what is the process that these people went through in moving from the National Party or from the Labour Party in the Tricameral Parliament or some other collaborationist party? What is the process they went through, if any, to become ANC members?

The ANC introduced the "floor-crossing" process between 2002 and 2009, whereby - despite the electorate having spoken and decided to elect a certain percentage of the members of each party - it passed legislation which allowed a period in which people could change parties and alter the percentage vote for one or other party outside of an election.

Was there any debriefing and briefing and training and conscientisation that followed? I mention this because it would be interesting to know what percentage of the ANC MPs derives from a process that is an ANC process (such as it is) and what percentage have been through no such process.

Now, the deideologisation of the ANC is not attributable purely or primarily to the influx of people who do not have an ANC background. If one were to join the ANC today and be a member for 10 years, what does it mean? What is that ANC "background" that is acquired in the present period?

Is it significantly different from that which was absorbed by people who came from collaborationist backgrounds into the ANC? In short, the road through which the ANC has become an organisation devoid of political orientation is one that has various roots, and we need to explore them because even if the ANC may die, and I believe it will, some of the people who have been in the ANC will want to be part of whatever emerges afterwards.

We must unpack what these qualities are, and what qualities are serviceable in a democratic, emancipatory future - and if they're not serviceable, what can be done with the qualities that these people bring into the present and are likely to bring into the future.

DM

# Ugandan flight instructor inspires girls into male-dominated field

KAMPALA

**L**IKE many children, Catherine Kitandwe's dream was to become a pilot. Along the way she digressed but later in her adult life, she found a footing in a profession she dreamt of.

Kitandwe is now one of the only two women flight instructors in Uganda, according to the Uganda Professional Pilots Association (UPPA), an umbrella organization bringing together pilots and aeronautical

engineers.

Kitandwe graduated in 2018 with a bachelor's degree in public health. A year after her studies, Kitandwe embarked on pursuing her childhood dream of flying planes.

Her first hurdle was convincing her parents to allow her to follow her childhood dream. "It was tricky talking to them about this crazy dream. But I was determined. This is what I wanted. I had faith," the 28-year-old told Xinhua in a re-

cent interview. She started applying to various schools both within and outside Uganda until she was admitted to Vine Air Flight Academy, a local flight school.

The admission into the flight school left Kitandwe's parents apprehensive because of the costs involved. Evelyn Kitandwe, her mother, said they were not sure they would manage to take her through the training. "We feared the heights involved, the possibil-

ity of there being accidents and all sorts of things," Evelyn Kitandwe added.

June 2020 was a memorable time for Kitandwe in flight school. It marked the shift from "ground to airwoman." "This was the first time I had my successful solo flight. This is when I gained my weight as a pilot," she said.

After getting her commercial pilot license in 2021, Kitandwe went for further training as a flight instructor, and in April

2022, she graduated, joining Captain Esther Kyokunda, another woman in the category.

"This also called for more passion as it was more challenging. It was not easy switching seats and going up there with someone who has no much experience flying planes," Kitandwe said.

The UPPA described Kitandwe's graduation as a flight instructor as an inspiration and is optimistic that many other women would take on the

role. "We are happy taking on this role and hope to see more ladies become instructors in the future," the association said. "It is not about gender but the skills one acquires. Nothing is impossible," Kitandwe said, advising more girls to follow their dreams.

With the training she received, Kitandwe said she is now ready to impart the same skills to others. Kyokunda, the other woman flight instructor, described Kitandwe as a hard-

working young woman.

"I am happy she became an instructor. She has all the qualities of a good mentor," Kyokunda said. "She is a good role model and other girls should learn from her." Kyokunda advised other girls to join them in the cockpit.

"Let them know that it is possible for them to become pilots and even instructors. Today we are two female instructors, we want to be three or even more tomorrow."

**CAPITAL RADIO**

**RATIBA YA VIPINDI JUMATATU - JUMAPILI**

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

Tembelea mitandao ya kijamii ya CAPITAL RADIO



CAPITAL RADIO

## Barrick Gold donates high-level disease detection systems to regional hospitals

By Guardian Correspondent, Musoma

BARRICK Gold Corporation-Barrick's North Mara and Bulyanhulu mines have donated Point of Care (POC) systems to two regional hospitals as part of a support program to assist the country in combating and containing Covid-19 and other infectious diseases.

At a handover ceremony at the Musoma referral hospital, mine general manager Apolinary Lyambiko presented the donation to the Mara Regional Commissioner, Ally Happi.

The instrument-based isothermal systems will be used for the qualitative detection of multiple infectious diseases such as the novel coronavirus, mycobacterium tuberculosis complex, mycoplasma pneumonia, herpes simplex virus, influenza and human papillomavirus infection, to name a few.

Resident doctor at the North Mara mine Dr Nicholas Mboya noted that detection can be made through a wide range of sample types, namely nasal swab, throat swab, saliva or sputum and, depending on the condition to be assessed, can produce results within between 49 and 80 minutes of testing. The system's accuracy demonstrates high sensitivity and specificity and provides the ability to run four samples at once.

"We are proud to provide this special equipment to strengthen the medical infrastructure in the communities around the company's mines," Lyambiko said.



## Tabora - Mambali - Bukene road to be built at tarmac level, govt assures

By Felister Peter, Dodoma

DEPUTY minister for Works and Transport Eng Godfrey Kasekenya has said the government is mobilizing funds for construction of the 114 kilometres of road from Tabora - Mambali - Bukene at tarmac level.

Speaking in the National Assembly yesterday when responding to Bukene Member of Parliament Selemani Zedi (CCM), Eng Kasekenya said that feasibility study and de-

tailed design to establish the actual cost of the project was completed in the year 2020.

The government has constructed a 9.6 kilometres of tarmac road from Tabora municipality to Mambali, he told the lawmakers.

Zedi was concerned about a delayed project kick off despite the fact that there was a budget for it. Eng Kasekenya said: "While we are mobilizing funds for the project, the ministry through Tanzania National Roads Agency (Tanroads) has continued to maintain the road

for it to be passable throughout the year."

According to him, a total of 1.2bn/- were allocated for maintaining the 114 kilometres of road from Tabora - Mambali - Bukene for the fiscal year 2021/22.

In another development, the deputy minister said they are coordinating with the ministry of Energy together with the East African Crude Oil Pipeline (EACOP) for construction of the Nzega - Itibo to Kagongwa.

The road will be used in transporting equip-

ment for construction of the crude oil pipeline from Hoima Uganda to Chongoleani Tanga in Tanzania. His statement was in response to a supplementary question by Zedi as he wanted to know government strategies to ease transportation of heavy machines and pipes which will be used in the project.

"The road also provides a link to the Sojo area where there is a camp for construction projects, therefore it's crucial for the ministry to make proper coordination to ensure this road

is constructed to meet the required standard," said Zedi.

"This road is crucial in facilitating execution of the EACOP project. Right now it is incapable of carrying a heavy load of pipes to be used in the construction, the government will do the needful to make it fit for the project," deputy minister said, adding: "We are coordinating with the ministry of Energy and EACOP to ensure that this road is being constructed and facilitate project execution".

## TARI, JICA gain farmers' hearts for release of New Japanese sweet potato varieties

By Guardian Reporter

THE Tanzania Agricultural Research Institute (TARI) Kibaha has officially released two new sweet potato varieties which are suitable for mid altitude and warm semi-arid agro ecology after all required verification procedures have been conducted.

TARI Kibaha participated in the official introduction and field survey evaluation of the five elite sweet potatoes varieties from Japan, these include tamayutaka, koganesengan, annouimo, izumi 13 and taihaku.

These varieties were in advances yield trials for seasons, and the best performing varieties were the tamayutaka and the koganesengan. The two varieties were proposed for evaluation in National Performance Trials (NPT) by the Tanzania Official Seed Certification Institute (TOSCI), and as a result, the two varieties tamayutaka (TARI SP7) and koganesengan (TARI SP8) are officially released by variety release committee under TOSCI for multiplication and use by the public.

The verification process was supported by the Japan International Cooperation Agency (JICA), in col-

laboration with the two Japanese companies—the Terunuma Co. Ltd. formerly known as Terunuma Katsuchi Shoten Co.Ltd, from Japan, and the Matoborwa Co. Ltd. based in Dodoma, through JICA's survey scheme "verification survey with the private sector for disseminating Japanese technologies" which aim at demonstrating Japanese technologies' effectiveness in improving specific development challenges.

The three years' JICA survey projects from 2017 to 2020 have verified the effectiveness of the said Japanese sweet potato varieties, the efficient cultivation techniques for sweet potato production, and the scarification methodologies of sweet potatoes through storage. All of those can contribute to increasing and stabilizing farmers' income, building new food processing business, and creating employment in Tanzania.

The target area of the said survey was Dodoma, and its main beneficiaries were sweet potato farmers and processors.

By using the two new sweet potato varieties and adopting new cultivation methods from Japan, farmers will be able to produce sweet potatoes with the higher market



Tamayutaka (TARI SP7) at contract farmer's field

value. Sweet potatoes' scarification technology will also add value for processors. These activities are ultimately expected to increase and

stabilize farmers' income.

The said Dodoma-based food processing company, Matoborwa, will utilize these tamayutaka (TARI SP7)

and the koganesengan (TARI SP8) in order to produce even more tasty dried sweet potatoes—matoborwa (in Sukuma language).

## RC calls upon stern measures against food crops price hike

By Guardian Correspondent, Katavi

KATAVI Regional Commissioner Mwanamvua Mrindoko has called on all District Commissioners through the prices committees to take stern measures to traders of food crops who wanton hike prices.

Mrindoko made the remarks here yesterday at a meeting of farming stakeholders that involved officials from the government, various institutions, farmers, herders and traders.

The RC said prices for crops grown in the Region are not supposed to be raised in order to enable the people to purchase the goods for the region's development.

Mrindoko further said price hiking is endangering the Region's security the issue the government will never accept at all.

"We should also store our food despite statistics showing better harvests this season, but individually the people should sure the food to ensure enough food for at least two seasons," she added.

She said better harvests for food crops are expected in this season, as the Region anticipated to harvest more than one million tonnes of food crops, adding that some of which have already started to be harvested.

However, the RC stressed on the production of crops yielding edible oil and called farmers to grow sunflower to reduce the country's imports of edible oil.

Chairman the Traders Association in Katavi Region, Amani Mahela said if the government does not want the prices to rise, then it should provide farmers with subsidy due to high production costs, including fertilisers and other farm inputs.

Tanganyika District Council chairman, Hamad Mapengo appealed to the government to increase the number of extension officers so as to do away with traditional farming practices as is for now.

## Police in Simiyu region hold three over gold smuggling

By Guardian Correspondent, Bariadi

SIMIYU Regional Commissioner David Kafulila has called on defence and security organs to beef up security in mining areas as Police in Bariadi District in the region arrest three people for smuggling 10 gms of gold from Duta Gold Mine.

RC Kafulila has called on the Minerals Department to collaborate with Defence and security organs to conduct special operations in all the region's mining areas and arrest those engaged in the smuggling of minerals.

Kafulila made the remarks yesterday when addressing members of the police and reporters at Bariadi Police Station here soon after interrogation of the arrested gold smuggling suspects.

"I know you are just being used, there are people behind you, if you disclose them you will be treated leniently, but if you don't you will have to sacrifice yourselves... just disclose those you are working



for," RC Kafulila said and added directed the security organs to conduct special inspections in all mining areas in the region.

He added: "We want the ones arrested to see the true colours of

President Samia Suluhu Hassan, arrest all those engaged in this crime, we cannot allow such things to happen before your eyes."

For his part, Simiyu Regional Minerals Officer Eng Amini Msuya said

they seized 1.4 grams of raw gold and we could not know its destination, but reports gathered said the gold was on its way to neighbouring Kenya.

He said they were collaborating

with security organs in the investigations on the suspects to identify the smuggling network so as to break it.

"We are also educating gold dealers through various sittings to take the gold to the gold markets," he added.

Acting Simiyu Regional Police Commander Shadrack Majisa said the police was ready to work together with defence and security organs to control minerals smuggling and pledged to beef up security the mining areas.

Earlier, Yunus Masuke, one of the gold smuggling suspect held said he was the supervisor of the mining site and that he was arrested on suspicions of selling 10.4 grams to one Prisca Seni who has also been arrested.

For his part, Gamaya Makoye, watchman of EMJ Mine at Duta's gold mining area said he was also arrested after Prisca Seni when Yunus Masuke and Prisca Seni were conducting the sale deal.





# CAG uncovers weaknesses on DIB investments, reimbursement

By Guardian Reporter

**T**HE Controller Auditor General (CAG) has called on the Deposit Insurance Board (DIB) to follow its investment policy guidelines and find an alternative way of proper disbursement of deposits from closed deposit taking banks and financial institutions.

This follows after the CAG audit for financial year 2020/2021 found that DIB did not follow its investment policy guidelines, while the rate of disbursement of funds to depositors from closed institutions was not satisfactory.

Deposit Insurance Board (DIB) is an institution charged with protecting customer deposits in banks and deposit taking financial institutions in Tanzania.

All these weaknesses have therefore resulted into irregularities in DIB funds' investments as well as discouraging depositors to collect their deposits in case there is an institution closure.

On investments, according to the CAG audit, DIB do not follow requirements of section 5.2 of the investment policy 2013, which has set guidelines when it comes into investing the



DIB officer conducts public awareness to students. DIB provides protection to depositors' funds against loss arising from failure of a bank or deposit-taking financial institution PHOTO/FILE

board funds in both long and short term government debt instruments.

The 2020/2021 audit shows that the investment guidelines require DIB to invest 20 percent of the fund into short term government debt instru-

ments (Treasury Bills) and 70 percent on long term government debt instruments (bonds).

However, according to the audit, as at June 30, 2021 DIB invested 201.4bn/- into short term government debt instru-

ments and 619.12bn/- into the long term instruments, of which are contrary with the fund's investment guidelines.

The investment details shows DIB has invested 24 percent of its funds

into short term government debt instruments, higher than required 20 percent, while long term government debt instruments investments reached 76 percent in contrary with required 70 percent.

"Much investment on long term government debt instrument is so dangerous to short term liquidity," said CAG. "Lack of compliance with the investment guidelines causes weaknesses in managing investments in contrary with the policy."

CAG has therefore recommended that DIB should follow its investment policy to ensure that excessive investment on long term government debt instruments should not exceed set 70 percent of total investments.

On weak payment of deposits to customers of closed institutions, the CAG audit has found that it is done in contrary with strategic objective number 3, which requires all beneficiaries to be paid after 30 days of the notice of the institution's closure.

The maximum reimbursement of the closed bank or financial institution according to DIB is 1.5m/-.

However, CAG audit shows during 2020/2021 DIB was required to pay 3.42bn/- to 40,718 depositors of seven closed banks, but only 24.59mn/-

were paid, which was 0.7 percent of the amount set for payments, while 3.39bn/- is yet to be paid.

In order to speed up deposits disbursement, on September 17, 2018 DIB entered into an agreement with Tanzania Commercial Bank (former TPB Bank) and disbursed 667.94mn/- for payments to beneficiaries, but only 154.33mn/- or 23 percent were so far been paid, says CAG queries.

The DIB discovered that there was low awareness among depositors on deposit insurance collections due to low public awareness on the existence of such funds, which discourages many people to collect their deposits in case the amount is small.

The CAG has therefore recommended for the DIB to ensure that it finds alternative ways to ensure increased public awareness on deposit insurance payment, including publishing the names of depositors in the newspapers or online to ensure smooth implementation of deposits disbursement.

CAG also recommended for the banks to ensure that they have proper customer information that will lead to smooth payment of deposits from DIB.

# Locally DSE listed banks post 4.4bn/- equity turnover Q1

Correspondent Nangai

Geoffrey

quarter at 16.1trn/- representing a five percent increase from 15.3trn/- reported during the same period last year.

Domestic market capitalization also topped 10.2trn/- being a 10 per cent increase from 9.2trn/- recorded during the same period last year.

The All Share Index (DSEI) however gained 87 points and closed the quarter with 1,936.45 points while the Tanzania Share Index (TSI) added some 350 points and closed the quarter with 3,868.19 points

According to the Orbit Securities Quarterly Market Report, for the quarter ending March 31, 2022, the overall activities on the bourse were led by foreign investors on both, buy and sale sides while local investors lagged behind closely.

"Foreign investors bought a total of 24.1bn/- worth of shares and sold 19.6bn/- worth of shares while Local investors bought shares worth 10.7bn/- and sold shares worth 15.2bn/-," the Orbit Securities report said.

This means that foreigners contributed 69.1 per cent on the buy side and 56.2 per cent on the sell side, while locals accounted for 30.8 per cent on the buy side and 43.7 on the sell side.

Meanwhile, the secondary bond market recorded a total face value turnover of 922bn/- during Q1, 2022 with secondary market transactions being mostly on premium prices hence the higher transaction value compared to the face value.

The Interbank cash Market (IBCM) on the other hand was relatively inactive during Q1, 2022 with the volume traded during the quarter amounting to 419bn/-

According to data from the Bank of Tanzania (BoT), the Interbank market during the quarter slowed down partly due to the accommodative monetary policy which stuffed banks with sufficient liquid resulting in a decline of volume traded on the Interbank market.

CRDB Bank delegation led by the bank's Group CEO, Abdulmajid Nsekela (2nd right) in a group photo with Citibank Senior Executives during a visit to Citibank's Headquarters in New York. Nsekela was accompanied by CRDB Bank's Director of Corporate Affairs, Tully Mwambapa (2nd left), the Bank's Senior Manager for Sustainable Finance, Kenneth Kasigila (1st left), and Executive Business Liaison, Iman Tassama PHOTO/ COURTESY



# CRDB Bank boss narrates how The Royal Tour is good for businesses

By Guardian Correspondent, NEW YORK

CRDB Bank Plc chief executive officer Abdulmajid Nsekela has said The Royal Tour, which President Samia Suluhu Hassan inaugurated on Monday here, offers a massive economic growth for Tanzania.

Detailing on how the lender would utilize its national and international network to rejuvenate Tanzanian businesses, Nsekela - who is among the respective members of the business community accompanied the President, said the Royal Tour would boost tourism arrivals and investments.

"We expect The Royal Tour will achieve its objectives of promoting Tanzania as a leading country in terms of tourist attractions and thus help attract tourists to Tanzania...It will also boost trade between Tanzania and other countries and attract investors to come and invest in the country," he said.

During the Royal Tour launch, CRDB delegation met with a senior executive from Citibank and Pegasus, where they discussed business issues that could benefit Tanzania.

The CRDB Bank delegation also paid a courtesy call to Moody's and held a

high-level discussion in line with market positioning, including capacity building, information access, and credit rating monitoring.

The meeting with Citibank's senior executives discussed key shared priorities to boost and support economic empowerment in Small and Medium Enterprises, focusing on women and youth, digitalization, and the Blue Economy agenda.

"We discuss on technical assistance for CRDB Bank to strengthen its capacity to serve the segment and meet rapidly growing demand. As Citibank is the CRDB Bank's main dollar correspondent Bank, we also discussed cross-border business support for our soon-to-be-launched subsidiary in DRG," Mr. Nsekela said.

During the meeting with executives from Pegasus, an American company that invests in sustainable and health-related business solutions, the company expressed its willingness to enter the Tanzania market and looked specifically at how it can collaborate with CRDB Bank.

The Royal Tour documentary - which was shot and filmed in Tanzania - will be used to market the country's tourist attractions on a global scale, in the government's renewed effort to boost tour-

ists after the global Covid-19 pandemic.

Following the initial launch in New York on April 18, the film will also be launched in Los Angeles on April 21, Dar es Salaam on April 28, and later in Zanzibar.

President Samia was involved in recording the documentary last year as she traveled to various tourist attraction sites with the American-based film crew.

Tanzania's tourism sector, which was adversely affected by the Covid-19 pandemic, has been in a recovery mode, with the Bank of Tanzania's figures showing that during the year ending February 2022, foreign exchange earnings from the sector rose to \$1.457 billion from only \$645.4 million during a similar period last year.

The rise was due to an 87.9 per cent increase in tourist arrivals which reached 958,173 travelers during the year ending February 2022.

According to Mr. Nsekela, the idea behind The Royal Tour - which CBS News Travel Editor Peter Greenberg prepared - was to ensure that the world understands Tanzania's abundant natural resources, including its rich cultural and natural heritage sites.

"We have Tanzanite minerals found only in Tanzania in the whole world..

We have huge natural gas reserves, coal, rivers, lakes, ocean, and game reserves. We have over 100 tribes that co-exist peacefully. We have a rich culture and tradition, natural food, and our history and clothes. These all form an economic opportunity to be utilized," he said.

He said CRDB decided to be part of The Royal Tour largely because the lender has a history of cooperating with the government to execute various development projects and support communities in their development endeavors.

Nsekela hinted that CRDB Bank is well prepared to ensure that participants in the anticipated stimulation of the economy - which The Royal Tour will fuel - can get all their financial needs from the leading Bank.

Some of CRDB Bank's services and products that would benefit all businesses include the use of PoS, E-commerce, Visa/MasterCard, UnionPay, and QR Code in making payments to individuals, companies, and government agencies.

The Bank also avails investment & working capital loans for existing businesses and those that The Royal Tour will inspire among the many.

# Vodacom's 23bn/- broadband investment to deliver high speed internet in rural areas

By Guardian Reporter

**V**ODACOM Tanzania PLC has signed a contract with The National ICT Broadband Backbone (NICTBB) worth \$4.59 million that will allow the telecom to use government owned fiber optics cable infrastructure to enhance connectivity in rural Tanzania.

The investment comes after an initial investment of \$6.2 million, in October 2021 and is set to further spread high-speed internet facilities upcountry to reach more underserved areas of the country.

With expanded internet access to remote areas of the country, more people will be able to access digital facilities, such as health services, education delivery, and agricultural information as well as furthering the growth of financial inclusion nationally.

The deal inked by Tanzania Telecommunication Company Limited (TTCL) Director General, Peter Ulanga and Vodacom Managing Director Sitholizwe Mdlalose is set to improve Vodacom's voice and data traffic across lake, central, and southern regions of Tanzania in a bid to transform the country into knowledge based society through the application of ICT.

Dr Jim Yonaz, Permanent Secretary



of Communication at the Ministry of Information, Communication and Information Technology who witnessed the signing ceremony, said "The government's ICT vision is to get 80 percent of the population to have access to broadband digital connectivity by 2025."

He said the expansion of the national fiber backbone gets it closer to this goal as the government is committed to ensure that all Tanzanians get the opportunity to enjoy the benefits that come with digital connectivity.

"We recognize the vital role that mobile operators play in pushing this accessibility closer to the people. We appreciate Vodacom Tanzania and its collaboration in making use of this resource that the country has invested in and making it available to the public," he said.

Vodacom Tanzania Managing Direc-

tor Sitholizwe Mdlalose said during the event, "Vodacom Tanzania aims to transform the country into a knowledge based society through the application of ICT while bridging the digital divide as well as strengthening competitive abilities of domestic data and voice operators".

Noted the announcement comes to reiterate the company commitment to the Tanzania digitization agenda, and respond to the growing demand for digital services in the country.

Vodacom Tanzania PLC has been a key stakeholder in the usage of NICTBB infrastructure since 2012, with capacity leasing contract worth \$50 million signed since 2012.

Over the 5 years TTCL who manage the NICTBB has worked with the telecommunication company in the country for the

use of fiber optics infrastructure as a key stakeholder in the use of NICTBB.

Mdlalose said, "As a technology services company, Vodacom Tanzania relies on its high-speed internet service to deliver vital social and commercial services to the country. We have pioneered financial services with our M-Pesa platform, we are on the frontline with educational content on E-Fahamu as well as our recently launched M-Mama program which works to lower maternal and child mortality in the country."

He explained that Vodacom has also embarked on collaborating with various government organs and ministries, such as TRA, TARURA, TANESCO, and Regional Water Authorities, to deliver digital services to the nation.

"We are especially happy to have this facility to enable us to spread these services for the benefit of more Tanzanians," he added.

Peter Ulanga, the Tanzania Telecommunications Corporation (TTCL) Director General who manages the NICTBB on behalf of the government said, "I believe the leased infrastructure to Vodacom will enhance the usage of ICT applications for sustainable socio-economic development including implementation of e-government, e-learning, e-health, e-commerce, and much more locally and globally".

# Credit Suisse signals first-quarter loss on Russia, Legal

ZURICH

CREDIT Suisse Group AG said it expects to post a first-quarter loss due to a \$210 million hit to revenues from Russia's invasion of Ukraine, and a previously-indicated increase in legal provisions.

The Zurich-based lender said Wednesday that its results, due next week, would be negatively affected by its exposure to the war both with respect to counterparty and credit risks.

It also said it will see total legal provisions increase by 600 million francs (\$631 million), to a total of 700 million francs for the quarter, related to developments in a number of legal cases more than a decade old.

The negative results are yet another setback for the bank which has been forced to issue profit warnings in five of the last six quarters, as it struggles to emerge from the twin blow-ups surrounding Greensill Capital and Archegos Capital Management.

The lender said in March that it is stopping new business in Russia, a step in line with global peers amid unprecedented financial sanctions.

The bank also warned of an approximate 350 million francs in losses related to a decrease in value of an 8.6 percent stake in Allfunds Group. The loss is expected to be offset by a recovery of 170 million francs in provisions related to Archegos and 160 million francs in real estate gains.

"The underlying profit-before-tax could land anywhere between 0 and 0.9 billion francs," analysts at Jefferies led by Flora Bochahut wrote in a note on Wednesday morning. "Today's announcement shows that 2022, which Credit Suisse expects to be a transition and difficult year, continues to be hit by company-specific one-offs."

Shares of Credit Suisse fell as much as 2.8 percent in morning trading on the SIX Swiss exchange. The stock has lost almost half its value since March 2021, when the losses tied to Greensill and Archegos emerged.

European and U.S. banks are warning of loss of business due to Russia's invasion of Ukraine. French lender Societe Generale SA is taking a hit of about 3 billion euros (\$3.2 billion) after agreeing to sell its Rosbank PJSC unit.

In March, Deutsche Bank AG said it will set aside an additional 100 million euros in the first quarter to prepare for a deterioration of its loan book on the back of Russia's war on Ukraine.

Citibank Inc. was forced to set aside \$1.9 billion in reserves to cover souring loans tied to both its direct Russia exposure and industries that might be impacted by the war in Ukraine.

JPMorgan Chase & Co. also reported a \$902 million net reserve build related to risks of high inflation, the war in Ukraine, and Russia-associated exposure.

Credit Suisse last month warned that it may need set aside more funds for legal costs as a result of an expected Bermuda court ruling finding it liable for potentially more than \$500 million in a case involving a local insurance unit.

# Zenith, Access, GTBank, UBA's subsidiaries boost revenue

JOHANNESBURG

**F**OLLOWING their aggressive expansion into other African countries, Europe, and Asia, the subsidiaries of United Bank for Africa Plc (UBA), Access Bank Plc, Zenith Bank Plc and Guaranty Trust Bank Plc (GTBank) raked in about 29.5 per cent of their combined profit before tax in their 2021 financial year ended December 31, 2021.

The income generated from their foreign subsidiaries was higher than 23.3 per cent contribution to profit before tax recorded by the four banks in their 2020 audited financial statement.

According to data compiled by THISDAY, in terms of value, the four banks' foreign subsidiaries generated N245.47 billion, which was an increase by 43 per cent, compared with the N171.83 billion recorded in 2020.

Data gathered from the banks' audited financial statements revealed that UBA, with presence in 20 African countries, a pension custodian subsidiary and branch in United Kingdom gener-



ated earnings from its foreign subsidiaries in 2021.

UBA's subsidiaries generated profit before tax of N100.23 billion in 2021, up from N71.57 billion in 2020, while Access Bank with subsidiaries in Gambia.

Sierra Leone, Zambia, UK, Ghana, Rwanda, D.R.Congo, Guinea, Mozambique, South Africa, Kenya and Botswana generated N67.7 billion profit before tax in 2021, from N35.73 billion in 2020.

In the same vein, the foreign

subsidiaries of GTBank with subsidiaries in Ghana, Sierra Leone, Liberia, Gambia, Cote D'Ivoire, Kenya Group, Tanzania and UK generated profit before tax of N45.4 billion in 2021, higher than N22.96 billion in 2020.

The contribution of the foreign subsidiaries to the Group performance of GTCO revealed significant contribution from the West African countries.

Also, the subsidiaries of Zenith Bank's subsidiaries in Africa, Europe, Dubai and China gener-

ated N32.17 billion profit before tax in 2021, up from N41.56 billion in 2020.

Zenith Bank, which is the most profitable bank in Nigeria had reported N280.37 billion profit before tax in 2021 from N255.86 billion in 2020, with Nigeria contributing about 94.8 per cent or N265.91 billion in 2021, up from 85.32 per cent or N218.3 billion in 2020.

Zenith Bank had also revealed that its foreign subsidiaries contributed 12 per cent of its total revenue in 2021, from 13.9 per cent in 2020, while Nigeria contributed 88 per cent in 2021 from 86.1 per cent in 2020.

However, except for Access Bank that reported significant increase in profit before tax in 2021 from its United Kingdom subsidiary, three other banks struggled in the UK.

Specifically, Access Bank in 2021 reported N22.63 billion profit before tax in 2021 from N7.27 billion in 2020, from its UK subsidiary, while GTBank UK reported a loss of N1.16 billion in 2021 from a loss of N1.62 billion in 2020.

Also, Zenith Bank UK's profit before tax dropped to N4.93 billion in 2021 from N7.6 billion in 2020, while UBA UK Limited reported a loss of N428 million in 2021 from N1.4 billion reported in 2020.

Speaking to analysts and investors on the group performance in 2021, recently, the Group Managing Director, Access Bank, Mr. Herbert Wigwe, revealed that in 2021, the growth in its subsidiaries have continued to grow.

According to him, "Subsidiaries' contribution to the group's profit before tax performance stood at 38 per cent compared to 28 per cent in the corresponding period last year, and of course recording total subsidiary PBT of about N67.7 billion compared to N35.7 billion it contributed in the same period of last year.

"Most of the subsidiaries recorded a decline in their cost to income ratios, reflecting the impact of our effective cost management across the group including Guinea and South Africa, Botswana as well.

# Digital banking excludes many users in Tanzania and Senegal

By Laura Caron

**A**CROSS countries in Africa, only 33 percent of adults have an account at a bank or another financial institution. Among the women, this rate is only 27 percent.

Financial services like accounts, credit cards and retirement plans allow people to protect their savings, earn interest, borrow for big expenses like a house or medical bills, and even start their own businesses. This is why financial inclusion is mentioned in eight out of 17 of the Sustainable Development Goals.

But opening and maintaining these kinds of accounts can be difficult when banks are difficult to reach. To solve this, some have proposed using digital technologies to reach the "unbanked".

Services like mobile money, which allow people to use their mobile phones to make or receive payments, have become quite popular. In recent years, more than 157 mobile money operators like M-Pesa and Orange have taken off across the African continent.

These have become even more popular for contactless communication during the COVID-19 pandemic. In response to the pandemic and lockdowns, the use of mobile money increased more than three times in

## Laura Caron

Laura Caron is a PhD student in Economics, Columbia University. She is a consultant for the World Bank. She has recently been awarded the NSF Graduate Research Fellowship unrelated to the study on which this article was based.



Rwanda.

Many governments in sub-Saharan Africa waived mobile money fees and increased transaction limits to encourage use.

This means people who cannot use these digital services are being left behind as the financial system evolves.

My research across countries has found evidence for significant barriers which contribute to inequalities in who is able to use digital financial services.

These barriers include lack of access to a mobile phone, expensive mobile airtime, lack of financial literacy, and the infrastructure for the reliable service needed to make financial transactions.

Governments and service provid-

ers will have to remove these barriers before access to finance can become more equal.

Location matters

My research analyses data from the demographic and health surveys in 2016 and covers Senegal and Tanzania, as well as the Philippines and Nepal. The surveys asked women whether they had a financial account and whether they used a mobile phone for financial transactions. They also provided the locations where survey respondents live.

This survey is the first to provide cross-country data on both use of traditional finance and use of digital financial services, along with other characteristics of households like wealth and education. I linked this

to other databases containing the locations of infrastructure like mobile phone towers and physical banks to complete my analysis.

Using various statistical and econometric methods, my research found that most banks and their users were clustered in major cities like Dakar and Dar es Salaam.

Inequalities were not only geographic. Use of traditional financial institutions was highest among the wealthy and well-educated. Those in the wealthiest 20% of the population were up to 21 percentage points more likely to use traditional finance than those in the poorest 20%. They may have better knowledge about financial matters or be better targeted for the products offered by commercial banks.

Both dimensions of inequality, by location and by wealth or education, indicate the need for new ways to reach remote areas and people otherwise excluded from the financial system.

Digital access

Turning from physical banks to digital banking, I found that mobile phone ownership was much higher than traditional finance use. Mobile phone ownership reached 61% in Senegal and 51% in Tanzania, while traditional finance usage was only 7% and 24%, respectively. Mobile phones were much

less unequal than traditional finance.

This is why many have hoped that delivering financial services through mobile phones could be a promising avenue for eliminating inequality in access to finance.

But despite high rates of mobile phone ownership, I found that mobile network quality and mobile phone service were not equally spread.

Mobile phone towers were concentrated in the same major cities as banks were. In rural areas, towers were spread thin and were of lower quality, so service might become poor and unreliable. Analysing data on mobile network download speeds showed that connection could be slow outside major cities.

In addition, perhaps because access to these mobile networks can be expensive, the use of digital financial technologies was also concentrated among the wealthy and well-educated, just as was the case for traditional finance. Those in the wealthiest 20% of the population were up to 16 percentage points more likely to use digital finance than those in the poorest 20%.

My findings are consistent with other research, which has highlighted the spatial clustering of financial institutions. A detailed study of Senegal's banking sector published by the In-

ternational Monetary Fund summed up a similar finding: 63% of automated teller machines and 64% of points of service for traditional financial institutions in Senegal were located in Dakar.

In a 2020 survey covering Tanzania alone, 19% of those who did not use a bank said that this was because it was too far away. Another 37.5% said they did not have enough money to justify it, indicating that financial services were seen as costly and difficult to access.

Others have confirmed that mobile phones themselves can still be very expensive - and, therefore, unequal. In Tanzania, even a basic phone costs one-twentieth of annual income for some and a smartphone can be one-sixth of annual income.

Then there's the cost of network access. In Senegal and Tanzania, one gigabyte of mobile broadband costs 10.2% and 8.7%, respectively, of average monthly income.

Other researchers have also shown that similar inequalities persist for cash-in or cash-out points, where users can exchange cash for mobile money. Over 47% of mobile money access points in Senegal are in Dakar. Almost 15% of Tanzanians do not live within 5km of a financial access point of any kind.

# NATIONAL INSURANCE CORPORATION OF TANZANIA LIMITED (NIC)

## STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE 2021



### STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE 2021

Notes	General Insurance	Life assurance	Total	Total
	30 June 2021	30 June 2021	30 June 2021	30 June 2021
	TZS'000	TZS'000	TZS'000	TZS'000
<b>ASSETS</b>				
Property and equipment	4	1,815,020	8,412,213	10,227,233
Investment properties	5	34,085,047	79,823,120	113,908,167
Right of Use Asset	6	119,708	-	119,708
Inventories	7	231,339	103,313	334,652
Intangible asset	8	57,575	40,043	97,618
Work in Progress (Computer Software)	9	533,084	-	533,084
Deferred acquisition costs	10	506,348	-	506,348
Investment securities	11	2,694,252	30,446,827	33,141,079
Investment in Ubungo Plaza Ltd	12	-	21,081,456	21,081,456
Re-insurers share of insurance contract provisions	13	16,794,260	-	16,794,260
Insurance and other receivables	14	36,197,513	22,364,364	58,561,877
Treasury Bonds	15	81,445,744	26,654,388	108,100,132
Treasury Bills	16	866,850	932,700	1,799,550
Fixed deposits with banks	17	8,046,264	2,338,214	10,384,478
Cash and cash equivalents	18	19,851,891	(3,950,222)	15,901,669
<b>Total assets</b>		<b>203,244,895</b>	<b>188,246,416</b>	<b>391,491,311</b>
<b>LIABILITIES</b>				
Deferred tax liability	19	5,148,202	6,529,656	11,677,858
Insurance contract provisions	20A	23,056,667	28,320,950	51,377,617
Unearned Premium Reserve	20B	16,999,103	-	16,999,103
Policyholders' Fund	20C	-	107,375,980	107,375,980
Payables to re-insurers	21	27,319,199	-	27,319,199
Pen save deposits	22	-	164,498	164,498
Other payables	23	40,528,538	6,699,176	47,227,714
Gratuity payable	23	-	-	329,235
Income tax payable	39B	12,801,432	-	12,801,432
<b>Total liabilities</b>		<b>125,853,141</b>	<b>149,090,259</b>	<b>274,943,401</b>
<b>Net assets</b>		<b>77,391,754</b>	<b>39,156,156</b>	<b>116,547,910</b>
<b>SHAREHOLDER'S EQUITY</b>				
Share capital	24	1,531,456	1,413,674	2,945,130
Fair value reserve	26	938,080	23,362,001	24,300,081
Other reserves	26	-	638,608	638,608
Revaluation reserve	26	23,173,753	12,950,392	36,124,145
Retained earnings/(Accumulated losses)	26	32,487,072	-	32,487,072
Contingency reserve	25	19,261,393	791,481	20,052,874
<b>Total shareholder's equity</b>		<b>77,391,754</b>	<b>39,156,156</b>	<b>116,547,910</b>

The financial statements were approved and authorized for issue by the Board of Directors on..... and signed by:

Laston T. Msongole  
 Chairperson

Dr. Elirehema J. Doriye  
 Managing Director

Dr. Joseph S. Kiria  
 Director

### COMBINED STATEMENT OF CHANGE IN EQUITY FOR THE YEAR ENDED 30 JUNE 2021

	Share capital	Fair value reserves	Other reserves	Revaluation reserve	Accumulated (losses)/retained earnings	Contingency reserve	Total equity	Life fund
	TZS'000	TZS'000	TZS'000	TZS'000	TZS'000	TZS'000	TZS'000	TZS'000
Balance at 01 July 2020	2,945,130	22,682,812	638,608	36,039,330	(266,360)	10,123,781	72,163,302	99,582,068
Prior year adjustment*	-	-	-	84,815	(6,452,152)	-	(6,367,337)	(203,994)
Balance at 01 July 2020 (restated)	2,945,130	22,682,812	638,608	36,124,145	(6,718,512)	10,123,781	65,795,964	99,378,074
<b>Total comprehensive income for the year:</b>								
Profit for the year	-	-	-	-	49,006,980	-	49,006,980	-
Surplus for the year transferred to policyholders' fund	-	-	-	-	-	-	-	8,125,603
<b>Other comprehensive income:</b>								
Revaluation of Investment Property net of deferred tax	-	-	-	-	-	-	-	-
Revaluation of PPE net of deferred tax	-	-	-	-	-	-	-	-
Fair value gain on equity securities net of deferred tax	-	1,617,269	-	-	-	-	1,617,269	-
<b>Total comprehensive income for the year</b>		<b>1,617,269</b>			<b>49,006,980</b>		<b>50,624,249</b>	<b>8,125,603</b>
Transfer to contingency reserve	-	-	-	-	(9,801,396)	9,929,093	127,697	(127,697)
<b>Balance at 30 June 2021</b>	<b>2,945,130</b>	<b>24,300,081</b>	<b>638,608</b>	<b>36,124,145</b>	<b>32,487,072</b>	<b>20,052,874</b>	<b>116,547,910</b>	<b>107,375,980</b>

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 Managing Director

Dr. Joseph S. Kiria  
 Director

### STATEMENT OF CHANGES IN EQUITY FOR THE YEAR ENDED 30 JUNE 2021 (Continued)

	Share capital	Fair value reserves	Other reserves	Revaluation reserve	Contingency reserve	Total equity	Life fund
	TZS'000	TZS'000	TZS'000	TZS'000	TZS'000	TZS'000	TZS'000
Balance at 1 July 2020	1,413,674	21,977,352	638,608	13,336,717	663,784	38,030,135	99,582,068
Prior year adjustments*	-	-	-	(386,325)	-	(386,325)	(203,994)
Balance at 1 July 2020 (restated)	1,413,674	21,977,352	638,608	12,950,392	663,784	37,643,810	99,378,074
<b>Total comprehensive income for the year:</b>							
Deficit for the year transferred to policyholders' fund	-	-	-	-	-	-	8,125,603
<b>Other comprehensive income:</b>							
Revaluation of Investment Property net of tax	-	-	-	-	-	-	-
Revaluation of property and equipment net of deferred tax	-	-	-	-	-	-	-
Fair value gain on equity securities net of deferred tax	-	1,384,649	-	-	-	1,384,649	-
<b>Total comprehensive income</b>		<b>1,384,649</b>				<b>1,384,649</b>	<b>8,125,603</b>
Transfer to contingency reserve	-	-	-	-	127,697	127,697	(127,697)
<b>Balance at 30 June 2021</b>	<b>1,413,674</b>	<b>23,362,001</b>	<b>638,608</b>	<b>12,950,392</b>	<b>791,481</b>	<b>39,156,156</b>	<b>107,375,980</b>

\*The prior year adjustment is the result of the recognition of assets of TZS 386,325,038.61; depreciation of TZS 203,994,552.59 due to use of replacement cost instead of depreciated replacement cost. Also, there is TZS 1,384,648,958.3 which is made up of fair value gain on Equity Investments amounting TZS 1,978,069,940.42 deducted by deferred tax amounting TZS 593,420,982.13.

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Laston T. Msongole  
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 Director

### STATEMENT OF CHANGES IN EQUITY FOR THE YEAR ENDED 30 JUNE 2021 (Continued)

	Share capital	Fair value reserves	Revaluation reserve	Accumulated losses	Contingency reserve	Total equity
	TZS'000	TZS'000	TZS'000	TZS'000	TZS'000	TZS'000
Balance at 1 July 2020	1,531,456	705,460	22,702,613	(266,360)	9,459,997	34,133,166
Prior year adjustments*	-	-	471,140	(6,452,152)	-	(5,981,012)
Balance at 1 July 2020 (restated)	1,531,456	705,460	23,173,753	(6,718,512)	9,459,997	28,152,154
<b>Total comprehensive income for the year:</b>						
Profit for the year	-	-	-	-	49,006,980	49,006,980
<b>Other comprehensive income:</b>						
Revaluation of Investment Property net of tax	-	-	-	-	-	-
Revaluation of property and equipment net of deferred tax	-	-	-	-	-	-
Fair value loss on equity securities net of deferred tax	-	232,620	-	-	-	232,620
<b>Total comprehensive income</b>		<b>232,620</b>			<b>49,006,980</b>	<b>49,239,600</b>
Transfer to contingency reserve	-	-	-	-	(9,801,396)	9,801,396
<b>Balance at 30 June 2021</b>	<b>1,531,456</b>	<b>938,080</b>	<b>23,173,753</b>	<b>(32,487,072)</b>	<b>19,261,393</b>	<b>77,391,754</b>

\*Prior year adjustments is the result of recognition of assets of TZS 471,140,001.28 initially not reflected in financial year ended 30 June 2020. Furthermore, it includes the adjustments made on retained earnings as result of recognition of depreciation of TZS 1,500,689,344 (due to use of replacement cost instead of depreciated replacement cost); investment property (due to non-recognition) of TZS 37,500,000.00; Value Added Tax of TZS 5,052,385,586.00 (due to over booking resulting from internal tax health check audit) and premium levy of TZS 138,423,753.00 (due to overbooking of premium levy expense). Also there is TZS 232,619,929.80 which is made up of fair value gain on Equity Investments amounting TZS 332,314,185.44 deducted by deferred tax amounting TZS 99,694,256.63.

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### STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 30 JUNE 2021

	Note	General Insurance	Life Assurance	Total	Total
		2020/21	2020/21	2020/21	2019/20
		TZS'000	TZS'000	TZS'000	TZS'000
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>					
Premium received	49	84,604,464	12,808,361	97,412,825	83,576,888
Unearned premium	49	5,881,151	-	5,881,151	13,805,904
Commission and Claims received from reinsurers	49	8,351,378	-	8,351,378	20,279,305
Receipts from Miscellaneous income	49	(1,581,365)	20,703,346	19,121,981	(22,085,277)
Premium paid to reinsurers	49	(26,182,152)	-	(26,182,152)	(32,798,802)
Gratuity Paid	49	(363,664)	-	(363,664)	(87,613)
Claims Paid	49	(10,087,981)	(11,524,624)	(21,612,605)	(13,179,297)
Commission and Administrative expense paid	49	(22,754,428)	(7,143,989)	(29,898,417)	(14,504,947)
Corporate Tax Paid	39B	(13,610,271)	-	(13,610,271)	(11,863,606)
Value Added Tax Paid	49	(13,219,054)	(2,330,150)	(15,549,204)	-
<b>Net cash flows from (used) operating activities</b>		<b>14,038,078</b>	<b>12,512,944</b>	<b>26,551,022</b>	<b>23,161,556</b>
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>					
Purchase of Property and Equipment	4	(57,412)	(340,606)	(398,018)	(858,741)
Purchase of Intangible Assets	889	(296,364)	-	(296,364)	(9,668)
Proceeds from Investment Income	49	8,998,216	3,200,386	12,198,602	10,279,699
Rehabilitation of Investment Property	49	-	(39,742)	(39,742)	-
Investment in Treasury Bills	49	(34,270,870)	(26,239,388)	(60,510,258)	(47,589,874)
Investment in Treasury Bills	49	(866,350)	580,325	(286,025)	92,498
Investment in Call	49	4,708,413	1,465,787	6,174,200	(4,349,295)
Investment in Fixed Deposit	49	6,933,752	2,206,876	9,140,628	(9,123,388)
<b>Net cash generated from / (used in) investing activities</b>		<b>(14,759,120)</b>	<b>(19,183,687)</b>	<b>(33,942,807)</b>	<b>(50,698,769)</b>
<b>Increase/(Decrease) in Cash and Cash equivalent</b>		<b>(7,21,042)</b>	<b>(6,670,743)</b>	<b>(9,391,785)</b>	<b>(27,537,213)</b>
<b>Cash and Cash equivalent at start of the year</b>		<b>22,572,933</b>	<b>2,720,521</b>	<b>25,293,454</b>	<b>52,830,667</b>
<b>Cash and Cash equivalent at the end of the year</b>		<b>19,851,891</b>	<b>(3,950,222)</b>	<b>15,901,669</b>	<b>25,293,454</b>

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### STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE YEAR ENDED 30 JUNE 2021

Details	Note	General insurance	Life assurance	Total	Total
		2020/21	2020/21	2020/21	2019/20
		TZS'000	TZS'000	TZS'000	TZS'000
Gross written premium	27	74,631,861	12,769,673	87,401,534	72,189,479
Written premium ceded to reinsurers	28	(29,906,006)	-	(29,906,006)	(26,713,865)
<b>Net written premium</b>		<b>44,725,855</b>	<b>12,769,673</b>	<b>57,495,528</b>	<b>45,475,614</b>
Change in gross provisions for unearned premium	31	6,881,151	-	6,881,151	9,054,455
<b>Net earned premium</b>		<b>51,607,006</b>	<b>12,769,673</b>	<b>64,376,679</b>	<b>54,530,069</b>
Commission income from re-insurance	29	5,345,559	-	5,345,559	9,787,506
Finance and investment income	32(i)	765,349	3,608,538	4,373,887	10,279,698
Interest income	32(ii)	10,594,879	1,904,772	12,499,651	-
Other operating income	33	12,792,191	14,954,713	27,746,904	1,848,118
<b>Total income</b>		<b>81,104,984</b>	<b>33,237,696</b>	<b>114,342,680</b>	<b>76,445,391</b>
Claims and policyholders' benefits incurred	34	(6,655,091)	(17,775,211)	(24,430,302)	(29,330,111)
Reinsurers' share of claims and benefits incurred	30	7,884,097	-		

## WORLD

## UK PM apologises to parliament over lockdown breaches

LONDON

BRITISH Prime Minister Boris Johnson apologized to parliament on Tuesday after he was fined by police for breaking lockdown rules, saying he did not know a birthday gathering at the height of the pandemic was in breach of the rules he had set.

Opposition lawmakers argue that the prime minister must go, saying he set stringent rules during COVID-19, broke those rules in Downing Street and then repeatedly lied to parliament when he said all guidelines had been met.

Johnson told the House of Commons he had not deliberately misled parliament but said it had never occurred to him that he was in breach of the rules. He acknowledged that the public had a right to expect better.

His apology came as the Speaker of the House said a vote could be held on Thursday into whether Johnson should be investigated over claims he misled parliament.

Under the ministerial code, knowingly

misleading parliament is an offence that should result in resignation.

"As soon as I received the notice (from the police), I acknowledged the hurt and the anger, and I said that people had a right to expect better of their prime minister," Johnson told parliament.

Labour leader Keir Starmer accused Johnson of failing to respect the sacrifices made by the British public during lockdowns, and of demeaning his office.

Urging him to resign, he said the prime minister had the chance to: "bring decency, honesty and integrity back into our politics and stop the denigration of everything that this country stands for".

Johnson told parliament in December that "all guidance was followed completely" over the lockdown restrictions. He was fined by the police last week after an internal inquiry found Downing Street held alcohol-fueled parties at a time when people were not allowed to attend funerals or visit the sick.

Initial reports of the parties caused a furore in Britain, but pressure from Johnson's own lawmakers has abated since



UK Parliament shows Britain's Prime Minister Boris Johnson

Russia's invasion of Ukraine, in which he has sought to play a leading role in the West's response. While a handful have repeated calls for him to go, most say now is not the time.

However Mark Harper, a former Conservative chief whip who once helped maintain party discipline, used the occasion to tell Johnson in the chamber that he needed to quit, saying he did not believe "he is worthy of the great office that he holds".

## Full Inquiry

Lawmakers will now vote on Thursday on whether Johnson should be referred to parliament's privileges committee for an inquiry.

However, the motion is unlikely to pass because Johnson retains the support of most lawmakers in his Conservative Party and can still command a majority in parliament.

In his first statement to parliament since being handed the fine, Johnson attempted to deflect some of the criticism by talking about other issues he is dealing with, including the war in Ukraine, the energy crisis and immigration.

But the police have investigated 12 gather-

ings in Downing Street and the prime minister could yet be fined again.

The pressure will also build, with other Conservative lawmakers expected to take the party's performance in local elections on May 5 into account, along with voter perceptions of the prime minister.

A poll by J L Partners for The Times newspaper, which asked almost 2,000 people to give their view of the prime minister in a few words, found comments from 72 percent of respondents were negative, compared with 16 percent that were positive. The most common word used was "liar", it reported. "Buffoon" featured highly.

John Whittingdale, a former Conservative minister, said that while many of his constituents were angry, now was not the time to replace the prime minister because of the war in Ukraine.

"We currently face the gravest crisis in our global security for a long time and it is essential that we remain focused on beating Putin and stopping the aggression against Ukraine," he said.

Agencies

## Chinese ambassador to US warns against using Ukraine crisis to mess up US-China relations

WASHINGTON

CHINESE Ambassador to the United States Qin Gang has warned against using the Ukraine crisis as an excuse to mess up U.S.-China relations, saying that doing so serves no good to anyone now or in the future.

In the signed article published in The National Interest magazine on Monday, Qin said while the bilateral relationship between China and Russia has achieved great progress in the last three decades, the two countries are not allies, and their relationship doesn't target third countries.

The U.S.-Russia relations, however, "are sliding into a new Cold War," Qin said, "which is not in the interest of either China, the

United States, or Russia, and is not what China wants to see."

"After all, a worse Russia-U.S. relationship does not mean a better China-U.S. relationship, and likewise, a worse China-Russia relationship does not mean a better U.S.-Russia relationship, either. More importantly, if the China-U.S. relationship is messed up, that does not augur well for Russia-U.S. relations or the world," he said.

"Disturbingly, as the crisis continues, some people are wielding the stick of sanctions against China to coerce the renunciation of its independent foreign policy of peace. Some are clamoring about a 'Beijing-Moscow Axis' in a dangerous misinterpretation of China-Russia relations, asking China



Chinese Ambassador to the United States Qin Gang

to bear responsibility for the crisis. Some are linking Taiwan to Ukraine and playing up the risks of a conflict across the Taiwan Strait. Still others, for all the les-

sons that should be learned, are fanning up misunderstanding, confrontation and insecurity in Asia-Pacific, without a modicum of care if this region might follow in the footsteps of Europe. These words and actions are not helpful to resolving the crisis or ensuring the stability of China-U.S. relations. Dragging everyone down does no good to our future generations," the ambassador said.

"Differences in perception of the crisis do not justify groundless accusations or pressure and should not hinder our joint efforts to end the crisis," Qin said, calling on China and the United States to "take a long-term view and have pragmatic and constructive dialogue, coordination, and cooperation for what comes our way out-

side and after the crisis."

"In this way, we can bring about an arrangement for lasting peace and stability in Europe acceptable to all parties; properly resolve other global hotspots; prevent and address the crisis' impact on the global economy and trade, finance, energy, food, and industrial and supply chains; and minimize the losses for the economy and people's livelihood," the diplomat said.

Ending the unwanted conflict as soon as possible "is more important than everything else" now, Qin said of the situation on the ground in Ukraine, adding that "there must be not only an end to this war, but also a fundamental answer to lasting peace and stability in Europe." *Xinhua*

## Rwanda turns to alternative commodity sources as Russia-Ukraine conflict continues

KIGALI

RWANDA is turning to alternative markets for commodities that were imported from Russia and Ukraine to contain price hikes, as the conflict between the two countries continues to impact global supply, an official said on Tuesday.

"The government in collaboration with the private sector has already started looking for alternative markets for products that were imported from Russia and Ukraine," Antoine Kajangwe, director general of trade and investment at Rwanda's Ministry of Trade and Industry, told *Xinhua*.

Wheat, fertilizers and sunflower oil products dominate Rwanda's imports from Russia and Ukraine, representing 64 percent, 14 percent and 10 percent respectively of the total imports of these products (average for the past five years), according to data from the Ministry of Trade and Industry.



The government in collaboration with the private sector is identifying and establishing links in alternative markets on wheat imports, and the country's importers have already made contacts and have been sup-

plying wheat to Rwanda in a bid to ensure food security, said Kajangwe.

Rwanda has two main importers of wheat and altogether imported 171,000 metric tons of wheat in 2021, according to the ministry. Officials said fuel has affected prices of other commodities.

In early April, the prices of petrol and diesel at the pump were increased in Rwanda, amid instability in the global oil market caused by the conflict.

The Rwanda Utilities Regulatory Authority hiked the price of petrol by 8.2 percent to 1,359 Rwandan francs (about 1.32 U.S. dollars) per liter and diesel by 13.9 percent to 1,368 Rwandan francs (about 1.33 dollars) per liter for the next two months.

The government has stabilized fuel prices through a strategy of foregoing some taxes on imports of petroleum products, according to Kajangwe. "Taxes foregone resulted in lower price fluctuation of import-

ed products on the end consumer," he said.

The Russia-Ukraine conflict has fueled supply concerns, and the sanctions imposed on Russia and buyers' avoidance of Russian oil have compounded the challenge after output dropped.

While the conflict has presented a big shock on the international market, it offers lessons for countries to "avoid heavy reliance on wheat imports," said Angello Musinguzi, an economic analyst.

"East African countries could embark on extensive wheat farming because the conflict in Ukraine has shown that there is an abundant market for it," he said. Rwanda's central bank said in February that it expected inflation to average 7.5 percent this year from about 0.8 percent in 2021, partly due to an anticipated rise in the cost of food, and the country's economic growth to slow to about 7.2 percent this year from about 10.2 percent in 2021. *Xinhua*

## IMF cuts global growth forecast amid Russia-Ukraine conflict, warns of inflation risk

WASHINGTON

THE International Monetary Fund (IMF) on Tuesday slashed global growth forecast for 2022 to 3.6 percent amid the Russia-Ukraine conflict, warning that inflation has become "a clear and present danger" for many countries.

The risk is rising that inflation expectations drift away from central bank inflation targets, prompting more aggressive tightening, the IMF noted, adding that financial fragility risks are raising the prospect of a sharp tightening of global financial conditions as well as capital outflows.

## CRISIS UPON CRISIS

The Ukraine crisis unfolds while the global economy is "on a mending path" but has not yet fully recovered from the COVID-19 pandemic, the IMF said in its latest World Economic Outlook (WEO) report, noting that global economic prospects have worsened "significantly" since the forecast in January.

"In the matter of a few weeks, the world has yet again experienced a major shock," IMF chief economist Pierre-Olivier Gourinchas told a virtual press conference during the 2022 spring meetings of the IMF and the World Bank.

"Beyond its immediate and tragic humanitarian impact, the war will slow economic growth and increase inflation," Gourinchas said. "Overall economic risks have risen sharply, and policy tradeoffs have become even more challenging."

A severe double-digit drop in gross domestic product (GDP) for Ukraine and a large contraction in Russia are "more than likely," along with worldwide spillovers through commodity markets, trade and financial channels, the report showed.

This year's growth outlook for the European Union has been revised downward by 1.1 percentage points to 2.8 percent due to the indirect effects of the conflict, making it a large contributor to the overall downward revision, according to the report.

The U.S. economy is on track to grow 3.7 percent in 2022, 0.3 percentage points lower than the January projection, before growth moderating to 2.3 percent in 2023, the report showed.

The Chinese economy, meanwhile, is expected to grow 4.4 percent this year, 0.4 percentage points lower than the previous projection, followed by a 5.1-percent growth in 2023.

The IMF forecast came one day after China's National Bureau of Statistics reported that the country's GDP grew 4.8 percent year on year in the first quarter, which marks a steady start in 2022 in the face of global challenges and a resurgence of COVID-19 cases.

Global growth is projected to decline from an estimated 6.1 percent in 2021 to 3.6 percent in both 2022 and 2023, 0.8 and 0.2 percentage points lower for 2022 and 2023, respectively, than in the January projection, the IMF report noted.

"To put it simply: we are facing a crisis on top of a crisis," IMF Managing Director Kristalina Georgieva said last week in a curtain raiser speech ahead of the spring meetings, noting that the impact of the Russia-Ukraine conflict would contribute to forecast downgrades for 143 economies this year - accounting for 86 percent of global GDP.

Malhar Nabar, division chief at the IMF's Research Department, told *Xinhua* in a virtual interview Tuesday that the baseline projection is based on the assumptions that the negative impacts from Omicron variant start fading from the second quarter onwards, and the sanctions against Russia announced as of the end of March remain in place indefinitely.

Nabar, however, noted that in a downside scenario, where sanctions expand significantly and lead to much bigger drop in Russian energy exports, inflation rises even more and inflation expectations increase, and financial conditions tighten significantly, global output would be 2 percent below baseline in the near term, and 1 percent below baseline by 2027.

## INFLATION PRESSURES AMPLIFIED

Noting that inflation has become "a clear and present danger" for many countries, Gourinchas said at the press conference that even prior to the Russia-Ukraine conflict, inflation surged on the back of soaring commodity prices and supply-demand imbalances.

In the United States and some European countries, inflation has reached its highest level in more than 40 years. Many central banks, including the U.S. Federal Reserve, had already moved toward tightening monetary policy.

Conflict-related disruptions "amplify those pressures," said the IMF chief economist. "We now project inflation will remain elevated for much longer."

For 2022, inflation is projected at 5.7 percent in advanced economies and 8.7 percent in emerging markets and developing economies, 1.8 and 2.8 percentage points higher than the January projection, the WEO report showed.

Gourinchas noted that financial conditions tightened for emerging markets and developing countries immediately after the conflict. "Several financial fragility risks remain, raising the prospect of a sharp tightening of global financial conditions as well as capital outflows," he said. *Agencies*

## China moves faster to build unified national market

TO break local protection and facilitate the smooth flow of economic circulation, China on April 10th issued guidelines on building a unified national market at a faster pace.

The guidelines will help promote the smooth flow of goods, factors, and resources on a wider scale for the purpose of building a unified national market that is highly efficient, rules-based, fair and open.

China is the second largest consumer market in the world. However, the large consumer market isn't equal to a truly large-scale market. The new regulatory eyes a comprehensive push for the

country's market to shift from being big toward becoming powerful.

The lack of unified system and rules, impeded flow of factors and resources, market segmentation, as well as other prominent problems, have hindered the realization of functions of its market. In an effort to address these problems, the guidelines clarified the major tasks for building a unified national market, including promoting efficient circulation and expansion of the domestic market, fostering a stable, fair, transparent and predictable business environment, further reducing market transaction costs, boosting scientific

and technological innovation and industrial upgrading, and cultivating a key competitive edge in international competition and cooperation.

A unified national market is by no means a large market of egalitarianism. Each region in China has its own resource endowments and different comparative advantages in goods and factors.

By building a unified national market, China will remove obstacles that hinder the flow of factors, give full play to the comparative advantages of various regions, and ensure efficient performance of capital, resources, commodi-

ties, services, data, and other market factors. Besides, the country will be able to achieve optimal resource allocation, maximize the benefits of the entire economy and society while helping each region make the most of the market. The document clearly charted the basic routes for advancing the construction of a unified national market.

China will further unify the basic systems and rules, including those for property rights protection, market access, fair competition and social credit, said the guideline. It will strictly implement the "one negative list for the whole country" management model,

treat all market entities equally, and form a full-coverage credit information network, according to the document.

To build a unified national market, the country needs to stimulate the flow of factors and resources so as to vitalize the economy.

Based on previous pilot reforms, the guidelines stressed building unified markets in factors and resources including land, labor, capital, technology, data, energy, and ecological environment.

The faster flow of factors and resources is expected to generate a multiplier effect and give new impetus to economic development.

In a bid to advance the construction of a unified national market, China should provide higher-quality products and services by constantly improving relevant standards.

Laying high emphasis on the role of goods quality and standard systems in market construction, the guidelines proposed systematic institutional designs in this respect. The country will carry out a campaign for upgrading goods quality management system, which is expected to effectively enhance quality management throughout the whole industrial chain.

People's Daily







Joseph Mbilinyi

## Hip Hop musician Joseph Mbilinyi set to launch book

By Correspondent Sabato Kasika

VETERAN Tanzanian Hip Hop musician, Joseph Mbilinyi, has said he hopes to officially launch a book about his life next month.

Speaking in Dar es Salaam yesterday, Mbilinyi, nicknamed 'Sugu', said he has given the book two titles, namely 'Music and Life', and 'From the Street to the Parliament', for special reasons.

"The reason for the two titles is that it describes my pastoral life, music, and also the stage I reached to become the representative of the people of Mbeya Urban as their Member of Parliament," Mbilinyi said.

The artist moreover said he released the book in 2012 without launching it and now he has republished it after much demand and has decided to organize an official launch.

"The launch of my book will take place on May 3 this year and I plan to translate it into English so that my overseas fans can know the history of my life," he said.

The artist said that now if a person wants to know his life from scratch, from art to parliament, he will know it through the book, as he has put everything in the book.

Mbilinyi added: "In addition, my book encourages activists not to give up on life, I have also described the pleasures I have enjoyed in the world."

"Those who were unlucky enough to get a copy early on should be prepared to get it," he said.

The artist pointed out that after the launch of the book, he will plan to launch his first song, titled 'Taita', which was produced after completing his term in the parliament.

Mbilinyi, also a human rights activist, was elected to the Tanzanian Parliament in 2010 and then from 2015 to 2020.

The Hip Hop artist hails from Songea in Southern Tanzania, started to rap in 1990 in his youth when he was still in school.

His inspirations were Ice Cube, Niggaz With Attitude, and above all, Tupak Shakur.

Mbilinyi was the first Tanzanian Hip Hop artist to have major success with his music.

Through his music and language, he expresses and addresses politics, social inequalities, and other problems that affect Tanzanians.

Most would consider his music as a voice for the voiceless, his brand of rap is soulful, lyrical, rhythmic, and from the heart.

This is so because Mbilinyi is not afraid of telling it like it is, undertaking sensitive issues of concern to many Tanzanians such as democracy, child prostitution, police brutality, and corruption.

## Simba SC needs defensive discipline in CAF CC last-eight second leg - Hussein

By Correspondent Nassir Nchimbi



Mohamed Hussein

TANZANIA'S Simba SC assistant skipper, Mohamed Hussein, has said they will play respectfully against South Africa's Orlando Pirates in the second leg of this season's CAF Confederation Cup quarterfinals that will take place in Johannesburg on Sunday.

Simba SC is expected to play the match, having played the first leg at home at Benjamin Mkapa Stadium in Dar es Salaam last Sunday and secured a 1-0 win through a penalty kick converted by right-back Shomari Kapombe.

Hussein said the game against Orlando Pirates would be tougher and more competitive, unlike the one that took place in Dar es Salaam.

The footballer maintained Simba SC players who will get a chance to play that day have to follow the instructions of the technical bench under head coach Pablo Franco Martin.

The defender pointed out: "If you play away, you have to apply and play with a different strategy contrary to the approach that is used at home, I think Tanzanians have witnessed how Pirates played with defensive discipline."

The performer maintained: "We should play like that and cautiously as we attack breakthroughs and use our positions carefully, but we still have to fight for us to

qualify for the semi-finals."

"The South Africa game will force us to attack and defend at the same time, we will have to have a lot of respect for our opponents because they have a good team and a lot of experienced players," Hussein said.

While Pirates are unbeaten at home with three victories and a draw in this season's CAF Confederation Cup, Simba SC has fared poorly away from Tanzania, drawing one match and losing three others.

Pirates will be seeking their first continental final since losing to Etoile du Sahel in the 2015 CAF Confederation Cup final.

The South Africans are also keen on erasing the memory of last season's embarrassing 5-1 aggregate quarterfinal defeat to eventual winners, Morocco's Raja Casablanca.

Simba SC would have to be wary of the opponents and venue where the hosts have a reputation for employing gamesmanship around continental matches.

While Simba SC has had personnel changes, the squad has a fearsome reputation in front of the big crowds.

Simba SC will have to either defend their 1-0 victory by notching a draw at the Orlando Stadium or seek further victory in the second leg to secure a ticket to the semi-finals.

Orlando Pirates will have to look for a two-goal victory while avoiding conceding a goal to secure a place in the semi-finals.

## Fomer Simba SC head coach counsels squad

By Correspondent Ismail Tano

FORMER Simba SC head coach Dylan Kerr has issued advice to the squad ahead of its second leg of this season's CAF Confederation Cup quarterfinals against Orlando Pirates of South Africa slated to take place in Johannesburg on Sunday.

Simba SC will play away at Orlando Stadium after commanding a 1-0 win in the first leg held at Benjamin Mkapa Stadium in Dar es Salaam last weekend.

Kerr, who is currently coaching Soth Africa's Moroka Swallows, said Simba SC could contain Orlando at home, if they grow in focus and use alternative tactics, unlike the ones they used at Benjamin Mkapa Stadium last Sunday.

He said that since joining Swallows he has been fortunate enough to face Orlando in five South African Premier Soccer League games, winning one, drawing three, and losing one.

"I remember the last time I played against Orlando I used a 4-3-3 system, we made three blocks in every area," the tactician disclosed.

The tactician said: "It was not easy for them to get to our area, we blocked the space, every ball we got we made sure it

was harmful to them."

Kerr had the opportunity to play football in the English League during his heyday.

"It was not easy to score against them but the speed helped us. If you attack fast Orlando is disturbed," he said.

On Sunday, Simba SC will have to either defend their 1-0 win over Dar es Salaam by seeking a draw or seek another victory to secure a place in the semi-finals of the second tier of continental showpieces.

Orlando Pirates will have to look for a two-goal victory whilst avoiding conceding a goal to secure progression to the next round of this season's showpiece.

Kerr coached Simba SC for the 2015/16 season before moving to Kenya to join Gor Mahia, a squad he worked for in the 2017/18 season.

The 2018/19 season had Kerr moving to South Africa to join Black Leopards, in 2020 he was hired by Baroka FC participating in the South African Premier Soccer League, before returning to Black Leopards in 2020/21 season.

In 2021 he joined another South African club Tshakhuma Tsha Madzivhandila before joining Moroka Swallows FC which he serves to this day.



The national swimming team poses for a photo at the Julius Nyerere International Airport in Dar es Salaam yesterday after arriving from Lusaka, Zambia where the side competed in the African Zone Four Championships and managed to win 13 medals in total. PHOTO: CORRESPONDENT

## Government, TSA commend national swimming team

By Guardian Correspondent

THE government and Tanzania Swimming Association (TSA) have been impressed with the performances of the national swimming team in the just ended Africa Zone Four Championships held in Lusaka, Zambia.

Tanzania fielded 18 swimmers in the event, also known as CANA Zone 4, that saw 14 countries participate.

The swimmers managed to win 13 medals in total, of which four are gold medals, four silver medals, and five bronze.

The team's best performer was Filbertha Demello, who is just 12 years old, as she won six medals in total.

Filbertha managed to win three gold medals, one silver, and two bronze medals.

The Bluefins Swimming Club swimmer won gold medals in 50m and 100m Backstroke, as well as in 200m Freestyle.

She also won one silver medal in 100m Butterfly and two bronze medals in 50m Butterfly and 200m Backstroke.

The swimmer also won a trophy for being third overall in her age group.

The team's captain Collins Saliboko managed to win one gold medal in 200m Freestyle, one silver medal in 200m Butterfly, and two bronze medals in 50m and 100m Butterfly.

Another up-and-coming swimmer Mark Tibazarwa won three medals in total. Tibazarwa won silver medals in 100m and 200m Freestyle and bronze medals in 50m Freestyle.

Apart from winning medals, Tanzanian swimmers also improved their Personal Best Time (PBs).

Tanzania had fielded 18 swimmers in the event featuring 14 countries on the African continent.

Other swimmers, apart from the three, were Julius Missokia, Mischa

Ngoshani, Mahek Desai, Michael Joseph, Austin Okore, Sarah Tiba-zarwa, and Salman Yasser.

Muskan Gaikwad, Isaac Mukani, Aminaz Kachra, Lina Goyayi, Enrico Barretto, Maryam Ipilinga, Delbert Ipilinga, and Ethan Alimanya also made the list.

Tanzania's swimmers were ranked ninth eighth overall out of 14 countries in the showdown.

According to the results released by the African Swimming Confederation (CANA), Tanzania collected 902 points after combined results by both men and women.

Tanzania is placed 10th in the women's category after collecting 339 points while in the men's category the country is placed seventh after garnering 563 points.

Kenya is ranked seventh after collecting 1,065 points while Uganda is placed 10th after collecting 790.50 points.

Zimbabwe won the event while Mozambique came second and the host nation Zambia settled for

bronze.

Speaking yesterday, National Sports Council (NSC) sports official Halima Bushiri commended the swimmers, coaches, and TSA for the performances that managed to promote Tanzania through sports internationally.

Halima disclosed: "We have been impressed with the good results even though we were invited to participate in the competition."

The official said: "Good enough, most of the swimmers are up-and-coming and managed to sparkle and do their best."

Imani Alimanya, TSA Chairman, also commended the swimmers and coaches for their performances.

Alimanya said swimming is still gaining momentum in the country and believes soon, the country will dominate the game and do the best in international competitions like World Championships, Olympic Games, and Commonwealth Games.

# Man United don't even belong on the same pitch as Liverpool after latest humiliation

LIVERPOOL, England

RALF Rangnick insists that he believes Manchester United might only be two or three transfer windows away from catching Liverpool but judging by the latest thrashing at Anfield, the gap looks more like two or three thousand light years.

After Liverpool's 4-0 victory on Tuesday, the Premier League table shows a difference of 22 points, but in practical terms these two teams occupy entirely different stratospheres.

Jürgen Klopp's side are so far in the distance that United can barely see them -- which is fitting given that on Tuesday night, they barely got close enough to get a sniff of a red shirt. They smell like success, by the way, something the away fans who travelled from Manchester might not experience for a while.

The only consolation for those United supporters is



Liverpool's Mohamed Salah celebrates after scoring his side's fourth goal during the English Premier League soccer match between Liverpool and Manchester United at Anfield stadium in Liverpool, England, Tuesday, April 19, 2022. (AP Photo)

that the season is one game closer to its end.

"It is embarrassing, it is disappointing, maybe even humiliating," Rangnick said after Tuesday's rout.

By the time Liverpool's season reaches its conclusion, they could have done what no other English team has done before: won the

quadruple of the Premier League, Champions League, FA Cup and Carabao Cup.

That's the same number of trophies in one season that United have won in nearly a decade. It could be another 10 years before they win the next one if Liverpool and Manchester

City continue their era of domination and United continue to be poorly run and poorly coached.

Two or three transfer windows? Yeah, right.

"When Jürgen Klopp came six years ago, they changed at the club and lifted not just the team but the club and city to

a new level," said United midfielder Bruno Fernandes afterward. "That is what needs to happen with us in the next transfer windows. They have better players than us. There has to be a rebuild for sure."

"Liverpool is ready for the title. We are not," Fernandes added. "I don't need to be here saying about the difference of the level. We have to look at ourselves, from top to bottom, and understand what is going wrong."

It was apparent as early as the second minute what kind of night it was going to be. Liverpool goalkeeper Alisson used his first touch to swivel past Fernandes and calmly pass out to his defence while United goalkeeper David de Gea's first contribution was to punt the ball into the Sir Kenny Dalglish Stand under no pressure at all.

It set the tone for the game: United awkward and panicked in Rangnick's reshuffled 5-4-1 formation

with Phil Jones as a third centre-back while Liverpool was courageous and confident.

Luis Díaz scored after five minutes and Mohamed Salah added a second goal after 22 minutes, his time scoring since March 12. Both were crisp and well-constructed -- two things that have looked unfamiliar to Rangnick's players. Man United could barely find another blue shirt, let alone create anything meaningful. As they knocked the ball around during a delay to the start of the second half, each completed pass was cheered loudly by the Kop.

You know it's bad when your fiercest rivals are laughing at you.

There was more sarcastic applause 10 minutes into the second half when United finally had a shot during a brief spell when the visitors looked vaguely competent, but a goal from Sadio Mane and another from Salah made it 4-0. That's a

9-0 aggregate score if you include Liverpool's 5-0 demolition at Old Trafford in October.

Liverpool were so much better on Tuesday that they risked boredom.

"We were clearly better in the first half and then keeping the concentration level is very important," said Klopp.

"I am not here to humiliate opponents," Klopp added. "They're obviously in a difficult situation. We did what we had to do -- 9-0. I am not interested in that. It's something for the supporters if they want to celebrate. I know it will not last forever. They will strike back."

Rangnick's prediction about how long it might be before United can match Liverpool is a hope rather than an expectation. It relies on the idea that the club have a viable plan for player recruitment going forward and it conveniently ignores the fact that they spent a combined £130

million on Harry Maguire and Aaron Wan-Bissaka as recently as 2019.

Maguire, culpable in all four goals at Anfield, wouldn't get anywhere near this Liverpool team while Wan-Bissaka isn't even a regular for United.

It spoke volumes that 19-year-old midfielder Hannibal Mejbri showed more fight and desire in six minutes as a substitute than most of his teammates combined. Erik ten Hag must love a challenge if he's signed up to sort out this mess.

Tuesday at Anfield was a mismatch played out by teams heading in opposite directions. United are on course for their worst points total since the formation of the Premier League while Liverpool remain in the hunt to reach new heights.

The gap between the two is almost off the scale. They may as well be on different planets.

ESPN

By Graham Hunter, ESPN Spain writer

WHEN Real Madrid striker Karim Benzema finally wins his first Ballon d'Or, as he surely must in 2022, I sincerely hope that his first words are... "I have to thank Vinicius Jose Paixao de Oliveira Junior."

Right now, Benzema is playing the most beautiful football of any player in any major league, and he's been doing so since the beginning of the 2021-22 season. It's not simply about the vast flood of goals he's scoring during the most prolific few months of his entire career. It's not even simply about the fact that he has taken Real Madrid's capacity to be the all-time, comeback "don't you dare write us off" kings of European football and added extra tungsten-tough unbeatability thanks to a string of improbable, admirable and unexpected goals.

It's that his technical skills, decision-making, movement, passing, daring, creativity, self-confidence, heading, shooting, split-second reactions and impishness are precisely what the Ballon d'Or was invented to venerate.

Benzema makes football beautiful, in the truest sense of the word. Like great art, opera and cinema, watching him makes the senses soar. But anyone who doesn't see the connection between his partnership with Vinicius, as searingly unlikely as it is, and the Frenchman's elevation to a footballing level that surpasses anything he's produced in his already sumptuous career hasn't been paying proper attention -- or doesn't understand football.

Please tell me you were watching Real Madrid's latest battle from 2-0 down to win 3-2 at Sevilla on Sunday? Although the arithmetic doesn't yet support this claim, it was the victory that guaranteed Madrid will be champions of La Liga. Moreover, it was a performance to warn Manchester City that despite them starting as favourites next week in the Champions League semifinal, Pep Guardiola's English cham-

## Benzema, Vinicius Jr.'s connection the key to Real Madrid's brilliant season

pions have been drawn against an altogether remarkable set of characters who couldn't find the word "surrender" in a dictionary even if there were arrows pointing to it.

The culmination of Madrid's comeback was a goal, exquisite in both creation and execution, that showed the 21-year-old Brazilian winger and the 34-year-old French winner at their best. Go back and watch the decisive fifth goal if you haven't seen it: Vinicius sprints into a little gap where their seemed to be no room for his body, never mind for invention and anarchy, then conjures up a scooped, back-heel style pass to Rodrygo on the run, a cut-back from the youngster before Benzema measured up his angles and left a number of Sevilla men sprawling, drooling and wailing as he clipped home the winner.

I say again: Although the argument about Benzema's greatness and the need for him to win this historic award is about the excellent nature of his play and his partnership with Vinicius rather than pure stats, there's no escaping the remarkable numbers the two men are generating.

When Benzema hit the net, defeated Sevilla and "clinched" what will be his fourth Spanish title, he put himself within six goals of overtaking Madrid's all-time second-top scorer, the inimitable Raul Gonzalez Blanco. If the Frenchman keeps scoring at his current rate, he'll achieve the feat and hit his 324th for Los Blancos approximately 150 games more quickly than the Spanish legend managed. That's just off the charts.

In Seville, Benzema was also making it 86 goals that he and Vinicius have either scored or assisted for Real Madrid this season. That's a jaw-dropping total given that it involves someone, Vinicius, whose



If Real Madrid's Karim Benzema, left, wins the Ballon d'Or this season, he surely owes a debt to Vinicius Jr., right. (Agencies)

highest goal total in any previous Spanish season was six. It's a better total of goals and assists this season than Robert Lewandowski and Thomas Müller at Bayern Munich, Lionel Messi and Kylian Mbappe at Paris Saint-Germain, and nearly 30 better than Mohamed Salah and Sadio Mane at Liverpool.

With up to nine matches for Benzema and Vinicius still to play in Madrid's colours this season, it's already a better goal/assist total than in three of the seasons when the Frenchman was partnering Cristiano Ronaldo between 2009 and 2018.

Part of what makes this partnership so delicious is the joy of watching it. Benzema -- suede-headed, canny and roaming freely around the final third of the pitch, given absolute freedom by his coach and given the ball whenever he demands it by the rest of his teammates -- is showing every ounce and every inch of what he's learned since making his debut for Lyon against Metz 17 years ago.

Vinicius is sometimes a bit gauche, sometimes a bit genius. Sporting a massive grin, bewitching technical skills, occasional irrationality and irascibility -- all of it imbued with a "don't make me angry by kicking me" personality, flooded with

the pure enjoyment of putting an opponent in knots -- he's the kind of player who sells tickets and puts bums on seats.

But such partnerships aren't usually made by opposites. As the old song goes: "You say po-tay-to, I say po-tah-to, let's call the whole things off!" Not so long ago, Benzema wasn't the only one in the Madrid squad whose patience was paper-thin because the Brazilian kid was so prone to mixing daffness with daring. He was just the one who was caught expressing it.

Picture the scene. It's exactly 16 months ago, and Madrid are getting a chasing at Monchengladbach. Benzema, grumpy and dispirited, is stomping back out for the second half in the company of left-back Ferland Mendy. Unaware that he's within range of pitch-side microphones, he's caught saying "Mate, don't give the ball to him, it's like he's playing for the other team!"

He's talking about Vinicius, his 20-year-old teammate. A guy who needs support, counsel and coaxing, but who's getting an earful that will hit the Spanish media within a couple of days. In terms of a "partnership," this moment was potentially the death knell for trust and mutual understanding, as well as for their success. That's not

the way it's turned out, of course, but you can see the threat.

Nor did the numbers, initially, augur something great. The first game together when one of them scored? November 2018 against Real Valladolid, when Vinicius' wild effort went in. The first game they both scored in? Three months later, when each hit the net in a 3-0 win over Alaves. The first Vinicius assist for Benzema? Ten days later, on Feb. 13, 2019, when Madrid won at Ajax.

Then came the gaps and disjointed play, as well as the frustration from Benzema that boiled over in Monchengladbach that night. In fact, it took two years, from that assist in Amsterdam until earlier this season in the home

defeat against Sheriff Tiraspol, for the Brazilian kid to serve Benzema another goal in the Champions League.

But just look at them now.

At 2-0 down, and eliminated, against PSG with half an hour left in the Champions League round of 16, Vinicius looks up when he's on the touchline and threads the ball on to Benzema's right boot -- precisely the thing he was previously accused of not doing. Against Chelsea, 20 minutes into the first leg of their quarterfinal, Benzema's right-foot "punch" pass sends Vinicius down the left wing and this time, he doesn't look up. Instinct guides his radar and he puts the ball right into Benzema's path for the greatest header of his career and a 1-0 lead in London.

Against Chelsea again -- on the ropes, 3-1 down at home, 3-3 on aggregate and just 15 minutes from penalties -- again Vinicius gets the ball wide on the left. Benzema has taught him how to handle it; life with "Le Roi de France" had helped this phenomenal kid think quickly and act effectively. Benzema has shown him how to "feel" in crucial moments.

It all came together in that instant against Chelsea, who could have been

winning 5-0 or 6-0 in that second leg. Vinicius stops, allows his strike partner to dart towards the front post, thus fooling Antonio Rudiger and then, deliciously, holds on to his delivery until the German centre-half is in the wrong place. Benzema has retreated three steps and is, thus, in splendid isolation.

The cross is perfect, the header a peach, and now Madrid, fired by the best-ever Benzema and his new buddy, Vinicius, are 180 minutes away from another Champions League final.

Benzema agrees with me about the importance of the beauty of his football, irrespective of how how seductive the statistics might seem.

He recently argued: "Nowadays, too many people don't bother to look at what a player does in a match, only at who scores. Next day in the headlines, it's 'he's the best!' That's happened to me: bad game, but I score, and I'm eulogised. That's not the kind of football I like, and not how I understand things."

"When I play, I try to show respect. When I see a teammate in a better position, I definitely don't think 'Woah, maybe I can score instead...' I simply pass him the ball so that he can convert the easier chance. I try to improve things for those

around me."

This includes Vinicius.

"People remember what I said about him [in Monchengladbach], but these days he's nothing like the player he was then. Ask him! It was clear he had so much more to produce: with a few words, a few indications on the pitch I showed him important things about playing in the last 30 metres of the pitch. Now he makes the right decisions about shooting, about crossing, about lifting his head to that he can see the picture in front of him. He's doing what he should have been doing for some time. Vini is young, but very good: now there's nothing needed to be said to him."

Vinicius, speaking to UEFA, backed up the narrative: "[Karim]'s a great person: since the beginning, he's always given me support and confidence. But mostly it's about his tips on the pitch. It's a dream come true to be playing with him -- someone I could once only see in video games! His quality is incredible. I've never played with a forward at the level he plays: he's different from the rest."

So right now, Vinicius, and Real Madrid, need to give thanks to Benzema for having educated the 21-year-old whose brain now keeps up with his blistering pace. By December, when he's lifting the Ballon d'Or, I'd love to hear Benzema admitting: "Thanks, kid -- I owe you."

Gwiji by David Chikoko



## SPORT

Benzema, Vinicius Jr.'s connection the key to Real Madrid's brilliant season

PAGE 19

## Home Affairs Ministry, Transport Ministry squads hold sway in 2022 Mei Mosi Cup

By Correspondent Renatha Msungu, Dodoma

THE Ministry of Home Affairs and Ministry of Construction and Transport (Transport Sector) outfits have excelled in this season's Mei Mosi Cup netball tournament, posting wins in their respective duels in Dodoma.

Ministry of Home Affairs' netball squad notched a 79-8 victory over Tanzania Revenue Authority (TRA) outfit, until the break the former were ahead 41-6.

Ministry of Construction and Transport side recorded a 52-1 victory over Tanzania National Roads Agency (TANROADS) netball squad.

In another netball game, the Ministry of Agriculture team won 26-13 against the National Electoral Commission squad.

Benjamin Mkapa Hospital's side defeated the Ministry of Water's outfit 23-21 while the Mzingu netball squad handed the Ministry of Mines' squad a 27-10 loss.

The Tanzania Revenue Authority (TRA) netball squad emerged victorious in a fixture against Planning and Rural Development College team, commanding a 28-16 victory.

TANROADS netball outfit later conceded 31-16 loss to National Social Security Fund (NSSF) squad.

Kongwa District Commissioner squad settled for a 14-14 draw with Ngorongoro Conservation Area Authority (NCAA) side.

In the soccer tournament's duels which took place at the Shell Complex ground, Uchukuzi SC notched a 1-0 win over National Food Reserve Agency (NFRA) team, the lone goal was scored by Lugano Mwasomola.

Temeke Municipal team beat the Ministry of Health's side 2-0, goals were scored by Sunday Mwakijale and Masoud Masoud, whereas TRA outfit settled for a 2-2 draw with Audit outfit.

In other fixtures, the Treasury team managed a 2-2 draw with Tanzania Petroleum Development Corporation (TPDC) outfit, while the Benjamin Mkapa Hospital squad conceded a 2-1 loss to the Ministry of Energy's squad.

In the tug-of-war game for the men's category, the Transport team defeated the Ministry of Home Affairs' squad 2-0, TPDC team also defeated Tanzania Electric Supply Company Limited (TANESCO) outfit 2-0.

The Mei Mosi Cup tournament's Competition Committee pointed out it has been satisfied with the displays shown by the players in various sports.

According to the committee, the performers showcased a good game and provide entertainment for the fans who turned up on the ground to watch the show-down.

The Mei Mosi Cup's Competition Committee's Chairman, Hamis Mkanachi, said since the tournament's start on April 16, so far all 41 teams participating in it have shown high standards.

Mkanachi said the theme of the games is 'Sports are Healthy and Activate the Motivation for Work, Play, Vaccinate, and Prepare for Census for Development of the Country'.

## Namungo FC upbeat ahead of trip to NBC Premier League leader Yanga



Namungo FC footballers participate in training in Arusha to prepare for this season's NBC Premier League. PHOTO: COURTESY OF NAMUNGO FC

By Correspondent Michael Mwebe

THE odds are stacked against Namungo FC inflicting a first NBC Premier League loss on runaway leaders Young Africans 'Yanga' when the two sides take to the pitch at Benjamin Mkapa Stadium in Dar es Salaam on Saturday.

Yanga remains the only unbeaten side in the 2021/22 NBC Premier League after 19 games.

They currently sit top of the league table, 10 points ahead of their inter-city rivals Simba SC, and they have a genuine shot at winning their first league title since 2016/17.

While acknowledging the strength of Yanga's squad, Namungo FC is confident of its chances ahead of the crucial tie that has different ramifications for both sides.

Namungo FC is pushing for

a top-four finish and the side knows victory against Yanga will go a long way in cementing their hope.

After going four games without a win, Namungo FC

returned to winning ways with a 2-1 victory over Ruwu Shooting at Ilulu Stadium, Lindi on Monday afternoon to jump back to the third spot.

They are one point ahead of

fourth-placed Azam FC having played one more game.

Speaking ahead of the game, Namungo FC team manager Steven Josiah said they are ready for a tough battle with

Yanga and believe they can triumph as they fear no one.

The official disclosed: "We are concentrating on getting good results on our next game. That's our focus."

"It is possible to win, if it is possible to win other games then why not against Yanga?"

He added: "It will be a good match. We believe it will be one of the best matches in this NBC Premier League campaign."

On the other side, Yanga will go in search of a win that would bring them one step closer to clinching this season's NBC Premier League title.

They are still competing on two fronts with their rivals, Simba SC, and through to the semi-final stage of the Federation Cup where they could potentially face each other.

Since their topflight promotion in the 2019/20 season, Namungo FC has always relished competing with Yanga.

All the five top-flight league matches between Yanga and Namungo FC have ended as draws.

The ties include their most recent encounter in November last year when a controversial penalty converted by Jangwani Street outfit's midfielder, Said Ntibazonkiza, canceled Obrey Chirwa's opener for Namungo FC in a game that saw eight yellow cards and one red card issued.

## Tanzania's difficult path to 2023 AFCON finals

By Correspondent Michael Mwebe

TANZANIA's senior national soccer squad 'Taifa Stars' will come up against two-time African champions Algeria, neighbours Uganda, and Niger in the 2023 Africa Cup of Nations qualifiers.

The Confederation of African Football announced the group qualifying

matches for next year's edition of the continent's flagship competition after a draw held in Johannesburg on Tuesday.

Qualifying is set to begin with two matches between May 30 and June 14. Two more fixtures will follow in September, with the final two rounds in March next year.

The 2023 Africa Nations

Cup is set to be held in Ivory Coast in June and July next year.

After failing to qualify for the 2022 Africa Cup of Nations, Taifa Stars will go on a quest to try to qualify with an opening away game against Niger that will be followed by the biggest test against Algeria.

Algeria is a nation to whom Tanzania has lost by

an aggregate score of 10-0 in their last two meetings.

Niger might not be on everyone's lips but they are 14 places ahead of Tanzania in the FIFA rankings and that is why they were in Pot 3 while Taifa Stars, the lowest-ranked team in the group, were in Pot 4.

West Africa has always been a difficult hunting ground for Tanzanian

teams. As it stands, starting away in Niger poses a difficult start for Taifa Stars' 2023 AFCON qualifiers campaign.

It is the first time Tanzania will face Niger in the qualifiers. A draw here would be seen as a good result.

Algeria appears as the main favourite not only within the group but also to win the competition despite falling out in the 2021 AFCON group stage as defending champions.

They have a squad capable of getting results against any African team even when playing away.

Kim Polusen's men will have to be at their very best to get anything from this game, while a victory is the desired result, a draw against the immediate former African champions cannot be termed disastrous despite playing at home.

This will be the third time Tanzania and Algeria are paired together. In their previous meetings, Tanzania and Algeria have faced each other 11 times.

Taifa Stars have claimed one victory, and one draw and lost the remaining six games.

Algeria has won by at least three goals in the last three matches including a 3-0 victory in the 2019 AFCON finals in Egypt.

Taifa Stars' third match and the fourth match will be a back-to-back regional derby against Uganda. These are the crucial games that will decide Taifa Stars' fate.

In such qualifiers campaign, matchdays three and four are always crucial.

By the time Tanzania plays Uganda in Dar es Salaam, they will either be out of the race or be in a very good position to qualify for the finals as two finals games pose a different set of challenges.

A home victory could

confirm qualification in the fifth game while the last game away to Algeria is as good as a loss on paper.

Tanzania and Uganda faced off in the qualifiers for the 2019 campaign in Egypt, with Taifa Stars beating already qualified Cranes 3-0 in Dar es Salaam after drawing goalless at Namboole, Kampala.

Ultimately, the Uganda Cranes will feel like they have a better chance against Taifa Stars but the familiarity between the two sides adds an interesting dimension to the game.

It is a tough group. Algeria will qualify from this group leaving Tanzania, Uganda, and Niger to compete for the other spot.

Uganda Cranes' head coach, Milutin Sredojevic 'Micho', believes his side will qualify.

The tactician stated: "I believe that we have a very competitive group, keeping in mind that both Niger and Tanzania have representatives in the group stages of inter-club competitions, and the strength of Algeria as recent AFCON champions and Arab Cup winners."

"When I look at everything, I have strong hope that we shall succeed," Micho was quoted by the Ugandan local media after the draw.

On paper, at least it is a tougher draw than for either the 2019 or 2021 AFCON qualifiers, but who knows what will happen when Taifa Stars get out there, Uganda and Niger do not strike fear in the eyes of Stars' players and so it is a fair fight.

Tanzania, Uganda, and Niger all have talent, but none qualified for the last edition of the AFCON finals in Cameroon.

The three nations can all beat each other on any given day, making it a difficult but very interesting group of three hopefuls behind Algeria.



Tanzania's senior national soccer squad 'Taifa Stars' head coach, Kim Poulsen. PHOTO: CORRESPONDENT JUMANNE JUMA

## Flexibles by David Chikoko

