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National Pg 3
NMB declares 15.2bn/- dividend



National Pg 4
TADB supports farmers and fishermen



National Pg 5
'Be proud of locally-made goods'



National Pg 6
TGNP touts for women empowerment



Mbeya Regional Police Commander, Ulrich Matei

'Our nomination forms key target in arson incident'

By Guardian Correspondent, Mbeya

MAIN opposition party, Chadema has said that arsonists who set its Mbeya district offices on fire in the early hours of yesterday were out to destroy parliamentary nomination forms for its candidates before the documents were returned to the National Elections Commission (NEC).

Addressing journalists here yesterday, the party's chairman for Mbeya District John Mwambigia said that after news of the premises being on fire spread through phone calls, he and other party members rushed to the area to salvage whatever they could still find.

"The arsonists torched the building intending to destroy forms of our parliamentary candidates, but we managed to remove the forms before they were destroyed by the fire," said Mwambigia, calling upon party members to remain calm "and never contemplate revenge."

Upon arrival, he found some important documents belonging to the party and the government already destroyed by fire. Some destroyed items include office furniture and general election guideline books issued by NEC.

"I received a telephone call from the district secretary early in the morning informing me of the fire incident. I immediately rushed to the scene and joined other party members who were struggling to save some properties."

Mwambigia appealed to the police force to investigate the matter rapidly so that the

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Private sector rooting for DRC admission into EAC

By Correspondent Marc Nkwame, Arusha



The Tanzanian Ambassador to China, Mbelwa Kairuki (2nd R) is briefed by an attendant at one of the African coffee shops in Changsha city of Hunan province recently. Photo: Guardian Correspondent

PRIVATE sector stakeholders in East African Community (EAC) zone are calling for speedy admission of the Democratic Republic of Congo (DRC) in the bloc as its membership would bring large trade benefits.

Dr Peter Mathuki, Executive Director of the East African Business Council (EABC) said here yesterday that admitting DRC into the EAC is a vital need at present, with countries across the world "joining hands to create strong economic unions."

In June 2019, the DRC applied for admission to join EAC, given the fact that the country shares borders with five EAC partner states, all except Kenya, which all the same is an important trading partner as goods for north eastern DRC often pass through the port of Mombasa.

EAC total trade exchange with the DRC is significantly low, on the basis of a recently launched report.

The council in collaboration with the German foreign assistance agency, GIZ in its "creating perspectives" project has recently unveiled a study on opportunities for trade in the DRC for small and medium enterprises in the EAC region.

The report affirms that the total value of DRC imports in 2019 stood at \$6.6bn. However, EAC exports to the DRC in 2018 stood at \$855.4m, representing 11.5 percent of total DRC imports. The values of EAC partner states' exports to DRC in 2018 were Rwanda at \$337.4m, Uganda - \$204.3m, Kenya - \$149.8m, Tanzania - \$144.9m and Burundi at \$18.9m.

China is the top exporter to DRC with a commanding share of 31.2 percent, followed by South Africa at 15.8 percent and Zambia, 13 percent.

At the launch, Dr Mathuki urged EAC partner

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Family planning much appreciated since 2015

By Guardian Correspondent, Dodoma

UPTAKE of modern family planning services in the country has increased from 32 per cent in 2015 to 43 per cent in 2020, it was said here yesterday.

Briefing reporters on the ministry's performance from 2015/16 to 2019/20, the minister for Health, Community Development, Gender, Elderly and Children Ummu Mwalimu said Tanzania has achieved progress in reproductive, child as well as maternal health.

She said the increase in uptake of family planning services is due to bringing such services closer to

clients, thanks to construction of numerous health facilities in the country in the past five years.

To ensure safe delivery of newborns, caesarean section delivery facilities for obstructed labour have increased from 192 in 2015/16 to 586 in 2019/20, she said.

"The percentage of the budget allocated for medicine increased from 53 per cent of basic needs in 2015 to 96 per cent 2020," she stated.

The minister said treatment centres for newborns with complications such as respiratory issues, being underweight or bacterial infections have similarly gone up from 14 in 2015 to 104 in 2020, with a total of 90 centres built during the period.

Mother care centres have increased from 80 in 2015 to 104 in 2020, where a 'kangaroo' method of care for preterm infants is applied, involving infants being carried, usually by the mother, with skin-to-skin contact.

The government has built and expanded

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Envoy seeks out Chinese agro-processing investors

By Guardian Reporter

TANZANIAN Ambassador to China, Mbelwa Kairuki has welcomed investors from the Hunan province in China to take up agro-processing industrial activity in Tanzania, saying investment in the area has good potential for profitability.

Kairuki made the invitation recently at the official opening of African Coffee Street in Changsha city in Hunan province where he stated that agro-processing does offers returns and a widening regional and world market.

The launch event was followed by a business exploratory meeting attended by 360 onsite and 2000 online participants.

Envoys from Tanzania, Ghana and Ethiopia presented papers on available opportunities in cash crop export agriculture and industrial investments in their respective countries.

They had an opportunity to visit shops that sell coffee from eastern African countries in the city of Changsha, where the envoys met with

wholesale buyers of coffee in China.

In his presentation, Kairuki said Tanzania grows a number of crops—coffee, cashewnuts, cotton, sisal, sesame, cloves, cassava, groundnuts, and avocado, which all need to be processed to add value before export.

He informed the gathering that Tanzania grows Arabica coffee at an altitude of 1,400m to 1,800m above sea level in Kilimanjaro, Arusha and the Southern Highlands zone, representing 70 percent of total coffee production.

"Robusta coffee in Kagera and Kigoma regions mainly for Western export markets, he said, underlining that it is time Chinese users "start to enjoy excellent Tanzanian coffee."

He said the Tanzanian embassy is ready to link Chinese enterprises with potential local counterparts for coffee supplies as well as creating partnerships with local companies for agro-processing activity.

"Our ultimate objective is to add value

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“The launch event was followed by a business exploratory meeting attended by 360 onsite and 2000 online participants”





President John Pombe Magufuli, who is also CCM chairman, leads the party's Central Committee meeting held in Dodoma on Tuesday. Second right is Zanzibar President Dr Ali Mohamed Shein, Vice-President Samia Suluhu Hassan and Second-Vice President Ambassador Seif Ali Iddi. Photo: State House

Family planning much appreciated since 2015

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three zonal referral hospitals in Mtwara, Burigi and the Southern Highlands facility with 223 beds for maternal cases, she said.

Cervical cancer testing centres went up from 176 in 2015 to 650 this year, with 474 centres being added in the past half decade, she pointed out.

Availability of blood infusion for mothers where complicated childbirth is experienced improved, with units collected from donors rising from 196,735 in 2015 to 309,396 during the current year, she stated.

UN data indicates that in 2015, an estimated 303,000 women died worldwide from complications related to pregnancy and childbirth. Around

two-thirds of these maternal deaths (66 per cent) occurred in sub-Saharan Africa, with severe bleeding as the leading direct cause accounting for nearly 24.5 per cent of maternal deaths in this region.

Key interventions to reduce maternal deaths from severe bleeding are skilled birth attendance, with enabling environment to provide skilled care, including availability of essential drugs, supplies and equipment.

Another aspect is ensuring the availability of quality emergency obstetric care where blood is needed for caesarean sections and transfusion. The two are essential components of comprehensive emergency obstetric care, she added.

Envoy seeks out Chinese agro-processing investors

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of our products and export to the world market and attain win-win cooperation."

The Hunan Galquiao Grand Market is the third biggest market in China for local Chinese and imported products. The launch of African Coffee Street is part of Hunan provincial government efforts to open doors for African products.

Kairuki (pictured) urged Tanzanian enterprises to explore export opportunities of processed produce to the second-largest economy in the world, with this event being broadcast live on a major television channel, Hainan TV in Beijing.

Hunan authorities wish to make external manufacturers use the



province as the hub for importing and sale of those products in the Chinese market.

Two months ago, the central government issued its Overall Plan for the Construction of the Hainan Free Trade Port (known simply as the Masterplan), intended to transform the entire island province into a Free Trade Port (FTP) - making it the largest special economic zone in China, officials noted.

Private sector rooting for DRC admission into EAC

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states to fast-track the admission of DRC into the regional bloc as it sources elsewhere for goods that the EAC can supply.

"DRC will benefit from the common market and common external tariff framework, having more integrated access to sea ports of Mombasa and Dar es Salaam, while its 81m population is a vast market for SMEs in the EAC region to tap into its potential, he elaborated.

Non-tariff barriers in DRC have hampered business initiatives by EAC entrepreneurs, translating into high cost of doing business in that country, he elaborated.

"EABC being the apex body for the private sector in the region has

a critical role in advocating ease of doing business in DRC. It will in turn lower costs of doing business, make DRC competitive in attracting capital," he said, noting that this is especially relevant "as we prepare to join the African Continental Free Trade Area (AfCFTA)."

The study asserts that there is a large market for EAC partner states SMEs in various sectors especially in textile clusters, for clothes made from cotton. SMEs handling processed foodstuffs such as raw cane sugar and sugar confectionery, food preparation such as tomato sauce, vinegar and baking soda were also in a good position in the DRC market, as well as those handling plastic and rubber, the statement added.

Covid-19 deaths cross 500 mark

NAIROBI

Health officials yesterday reported 19 new Covid-19 deaths, raising the country's death toll from the coronavirus to 506.

One of the latest confirmed death was recorded in the community, Health Chief Administrative Secretary Mercy Mwangangi said. She added that 18 of the patients who succumbed to the virus had underlying health conditions.

Kenya's first death attributed to the coronavirus was in late March.

Dr Mwangangi also reported 379 new coronavirus infections. That raises the countrywide total since the pandemic reached Kenya in March to 31,015.

Meanwhile, the Nairobi metropolitan area is the new epicentre of Covid-19 infections. This emerged as the virus caseload in Kiambu surpassed that of Mombasa, pushing the number of confirmed cases across the country to 30,636 and 487 deaths.

Kiambu, Machakos and Kajiado, which are considered to be Nairobi's 'bedroom' as they house the city's working population, are emerging as some of the new hotspots as the infections in the capital and its suburbs topped over 17,889.

The latest data from the Ministry of Health shows Kiambu, which recorded its first case of the virus six weeks after the first Covid-19 confirmation in the country in March, saw its positive cases rise to 2,228 in the four weeks of July. The county has also recorded more than 85 deaths from the virus.

"Nairobi and Mombasa counties have the highest Covid-19 attack rates at 406.8 and 184.1 per 100,000, respectively, compared to the national average of 62.7 per 100,000 and need enhanced interventions," Health Cabinet Secretary Mutahi Kagwe said on Monday.

AGENCIES

WB projects 13million Africans would sink into extreme poverty

By Special Correspondent

THE World Bank research on the impact of COVID-19 pandemic in Africa shows that an estimate of 13 million Africans are expected to fall below the poverty line at the end of 2020 in the best-case scenario, and 50 million at the worst.

Africa's GDP per capita growth is now forecast at three to five percent lower, indicating that the number of Africans living on less than \$1.9 is likely to increase by two percent from the estimated 41.6 percent at the end of 2018 to 43.9 percent at the end of 2020, thereby sinking the continent into its first recession in 25 years.

Over the years, Africa has made improvement in poverty reduction due to policy decisions and governance with poverty levels dropping from 46.6 percent in 2010 to 41.6 percent in 2018. The sub-Saharan Africa region was growing at an average of six percent, one of the highest growth rates in the world. But the World Bank research shows that the progress made is set to be reversed as the pandemic continues to ravage the fragile and relatively poor economies.

African governments were struggling to raise revenue pre-COVID-19. Tax revenues are now growing at even slower rates forcing them to bridge expenditure deficits through debts. "The swift and aggressive efforts taken by many African governments to contain the disease, necessary as they are, have come at an enormous economic cost," said the World Bank.

The pandemic has changed business models in the world. Containment measures such as movement restrictions, work from home orders, lockdowns and curfews have led to income losses for many Africans.

"These shocks have fallen harder on urban areas where the initial impacts of the lockdowns have been more

intensely felt. Income losses have been larger for low-income and informal workers who are in jobs that cannot be done from home," added the Bank.

Analyzing the current situation in Africa, the World Bank states that 45 percent of urban households and 55 percent of rural households in Ethiopia reported income losses due to COVID-19. In Nigeria, 79 percent of respondents reported income losses with 42 percent of those who were previously employed losing their jobs permanently.

Kenya estimates that over one million workers have been rendered jobless or have been sent on compulsory unpaid leave. Report on the socio-economic impact of the pandemic by the Kenya National Bureau of Statistics shows that three in every five employees were absent from work in May. There are over 1.1 million confirmed COVID-19 cases in Africa, with 834,262 recoveries, 25,618 deaths with almost all countries in the region not yet at their peak.



These shocks have fallen harder on urban areas where the initial impacts of the lockdowns have been more intensely felt. Income losses have been larger for low-income and informal workers who are in jobs that cannot be done from home



Minister for Land, Housing and Human Settlements Development William Lukuvi addresses the public on the decision he took to employ the forensic investigators to probe the land conflict that existed for 17 years at Nyakasangwe area in Wazo ward, Kinondoni district during his visit in Dar es Salaam on Tuesday. Looking on (R) is Kinondoni District Commissioner Daniel Chongolo. Photo: Guardian Correspondent

'Our nomination forms key target in arson incident'

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culprits are bought before the law.

"The arsonists torched the building intending to destroy forms of our parliamentary candidates, but we managed to remove the forms before they were destroyed by fire," he said, affirming that the party is prepared for the polls even with the incident.

The torched office isn't party property but rented office space in a residential house, he said, noting that there are people living in the other

rooms in the house.

Anna Mwansasu, the daughter of the building's owner, said she first noticed some smoke in her room before discovering that it was coming from one of the rooms rented by Chadema.

"I immediately called some Chadema leaders who arrived at the area and managed to put off the fire in collaboration with other tenants and neighbours," she said.

Some interviewed party members called upon the police to enhance

security especially during election campaigns. They said such incidences threaten peace in the region.

Regional Police Commander Ulrich Matei confirmed the incident saying the police are conducting an organized search to nab the arsonists.

"Early investigations have shown that there were no guards at the building. However, some interrogated party members raised concerns over biases during the party primaries," the RPC specified.

Last Friday, unknown people invaded and torched the Northern Zone office premises for Chadema in Arusha.

Arusha Regional Police Commander, Salum Hamduni confirmed the Kimandolu fire incident, explaining that the offices, located at the foot of Suye Hill, were initially vandalized before the culprits burnt the premises.

The resulting fire destroyed all furniture and wooden doors, he added.



Finance and Planning minister Dr Phillip Mpango (C) receives a dummy cheque for 15.2bn/- from NMB Bank board chairman Dr Edwin Mhede (2nd L) and the bank's managing director Ruth Zaipuna (L) as dividend to the government in Dodoma yesterday. Looking on are the ministry's acting Permanent Secretary Mary Maganga (2nd R) and the bank's board member Magreth Ikonko. Photo: MFP

NMB declares 15.2 billion/- dividend to government

By Guardian Reporter

FINANCE and Planning minister Dr Philip Mpango yesterday received 15.2bn/- from NMB Bank, being part of the bank's 48bn/- dividend recorded in the 2019/2020 financial year.

Receiving a dummy cheque from NMB Bank board chairman, Dr Edwin Mhede in Dodoma yesterday, Dr Mpango said the government values the bank's contribution in the country's development.

He said that the bank issued 10.48bn/- dividend in the 2018/2019 financial year, but the amount had this year increased by 45 per cent to 15.2bn/-.

"The bank has recorded a super profit despite many challenges as the result of the outbreak of the novel coronavirus," said Dr Mpango.

He said the monies will be directed on implementation of the government's strategic projects highlighted in its 2020/2021 budget priorities. He directed the ministry's Permanent Secretary, Doto James to make sure the money is spent for the intended projects.

The minister noted that financial institutions play a vital role in the country's development, calling upon the bank to reduce its interest rates to promote economic development activities.

Dr Mpango underscored the need for financial institutions to expand their services to rural areas especially to farmers and low income earners.

The minister applauded the Treasury Registrar, Athumani Mbutuka for properly supervising the banks and financial institutions which had contributed into the government receiving dividends annually. He also commended the

bank's major shareholder—Rabo Bank for ensuring NMB's better performance.

According to Mbutuka the contribution of banks and financial institutions in government coffers increased to 1.05trn/- in 2018/2019, an increase of 521 per cent from 161bn/- in the 2014/2015 financial year.

NMB board chairman, Dr Edwin Mhede said the bank expects to increase its dividend to the government

in the coming financial year (2020/2021). He said the bank's projected profit for the coming year is 93.6bn/-.

NMB chief executive officer, Ruth Zaipuna said the 15.2bn/- dividend is part of the government's investment in the bank where it bought 31.8 per cent of the bank's total shares.

Zaipuna explained that apart from issuing dividend, the bank has been supporting implementation of various projects including construction of the standard gauge railway (SGR), Kinyerezi II power project as well as contributing in improving social services such as education, health and agriculture.

She said the bank had paid different government taxes amounting to 170.8 per cent.

The bank has recorded a super profit despite many challenges as the result of the outbreak of the novel coronavirus

Govt hailed for enacting 2018 Microfinance Services Act

By Guardian Reporter, Morogoro

LOCAL council officials in districts of the country's central zone regions of Iringa, Dodoma and Singida have praised the government for the enactment of the Microfinance Services Act of 2018 aimed at strengthening all services being provided by microfinance institutions through training to enable them conduct their operations according to the law.

The praise was given in Morogoro at the training seminar on policy, laws and regulations governing microfinancing for the officials organised by the Ministry of Finance and Planning in collaboration with the President's Office (Regional Administration and Local Government), Bank of Tanzania

(BoT), Tanzania Cooperative Development Commission (TCDC) and the Financial Sector Deepening Trust (FSDT).

The officials pledged to assist the government in the supervision and mobilisation of the registration and licencing exercise for the microfinance providers in accordance with the laws.

They said the training was being provided at the appropriate time and believe it will solve various challenges facing the sector including provision of loans with hard conditions attached to the people.

"Retirees in particular have been hard hit by the said high interest loans with obscure conditions that in the end they find them difficult in repaying," said Iramba District

administrative secretary Sango Songoma.

His Mpwapwa counterpart, Sarah Komba advised the training given should save the people, those in the villages in particular, from the machinations of the common masquerading as loans providers.

The training was opened by Commissioner of the Financial Sector Department in the Ministry of Finance and Planning Dr Charles Mwamaja who called on the government and local council officials to work together with the government to ensure the laws is implemented accordingly to control the control the country's microfinance sector.

He promised that the training will also be conducted countrywide to ensure all important stakeholders were reached.

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We would like to inform shareholders of the Tanzania Breweries PLC (TBL) and the general public that the CSD & Registry Company Limited (CSDR); a subsidiary company of the Dar es Salaam Stock Exchange PLC is with effect from the 1st August, 2020 handling TBL's Shareholders Register and all dividends payment related enquiries.

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- (i) Vodacom (T) PLC
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- (vii) Dar es Salaam Stock Exchange PLC (DSE)

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To collect one's dividends, a shareholder is required to provide his/her bank details (account number and bank name) mobile telephone number, a copies of a Depository Receipt and a valid ID (either a National Identification Card, Passport, Driving License or Voters ID).

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DAR ES SALAAM
Mobile: 0746 160516 / 0677 070414
Email: registrar@csdr.co.tz

The CSDR office is open on workdays Monday to Friday, 08:00hrs to 17:00hrs.

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PUBLIC NOTICE

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To our esteemed customers and stakeholders, following the decision by the Government of the United Republic of Tanzania to merge TIB Corporate Bank and TPB Bank, this is to inform you that all TIB Corporate Bank branches will remain closed from 28th August 2020 from 22:00 hours to 30th August 2020. ATMs and Mobile banking services will not be available during this period to allow migration of data into TPB banking systems.

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Should you require any assistance during the migration period, kindly contact the TPB call centre through telephone numbers 0658/0788-767683 or 0713 162335

We sincerely apologize for any inconveniences.

By Management

13 FGM practitioners surrender their tools, turn entrepreneurs

By Guardian Correspondent, Babati

AT least 13 women traditionally charged with female genital mutilation of young girls in Babati District, Manyara Region have surrendered their tools vowing to put efforts into entrepreneurship and agricultural activities.

Coordinator of the Babati Paralegal Centre (BAPACE), Issa Mnyaruge said the women had made decision to stop conducting FGM after they received education on the negative impacts of female genital mutilation for two years as well as entrepreneurship trainings.

"We have educating the women on the negative impacts of FGM, we also equipped them with entrepreneurship skills to enable them generate incomes. They have now resolved to engage in agriculture and small businesses to generate incomes," he said.

He however said the FGM practitioners were provided with goats, sheep and money after conducting the practice. He said the organisation has encouraged the women to form groups so that they are provided with loans to establish small businesses. He said the group will be given 500,000/-.

Young girls and women who undergo FGM risk their lives because of infections, including tetanus, as well as over bleeding when giving birth. They also experience urinary problems due to tissue swelling, pain or injury to the urethra.

Mnyaruge said the World Health Organisation (WHO) report released in February this year considers FGM as a violation of human rights. It said the cutting does not have any health benefits to the girls.

According to the report, the cost of treatment for girls and women affected with FGM may reach 1.4bn/- per year internationally.

Manyara is among the leading regions in FGM nationwide with wide scale speculation that parents are

forcing their daughters to go through the ritual.

The region has been ranked on top in the practice, standing at 70.8 per cent in 2010.

Manyara regional social development officer, Anna Fissoo said last year that the society has been practising the outdated tradition to circumcise girls, something that cause them a lot of pain and related problems later in life, especially during child birth as well transmission of HIV/Aids.

She said that FGM leads to early marriages and child pregnancies, saying that it was also associated with the girls' premature deaths while delivering as mothers.

In 2015, 10 per cent of women aged between 15 and 49 years were found to have been subjected to FGM.



We have educating the women on the negative impacts of FGM, we also equipped them with entrepreneurship skills to enable them generate incomes. They have now resolved to engage in agriculture and small businesses to generate incomes



UAP Insurance Tanzania Chief Executive Officer Stephen Lokonyo shakes hands with Maliki Salum a Form One student at Benjamini Mkapa secondary school shortly after the firm donated 40 water tanks for Dar es Salaam public schools to celebrate the firm's 100 years of existence in the market. Looking on (R) is the Minazi Mirefu secondary school headmistress Aveline Chugulu. Photo: Correspondent Joseph Mwendapole

MV Butiama revamp great news for Ukerewe residents

By Guardian Correspondent, Ukerewe

HUNDREDS of Ukerewe residents were out at the Island's port to receive the revamped MV Butiama "Hapa Kazi" after its long absence.

Speaking at the event to welcome the ship, Mwanza Regional Commissioner John Mongella said the efforts are

attributed to President John Magufuli in his quest to rescue Ukerewe and called on the people to use the vessel for their economic activities.

"It was a promise by Magufuli when he was seeking votes in 2015 and now he has kept his promise, hence 38 islands will benefit from the ship's services," said Mongella.

Ukerewe District Commissioner Cornel Magembe said his people were very pleased to realize their assets had come back after a long time disappearance, adding that the district now will be served with a high speed vessel that can also cater for the sick needing urgent medical services in Mwanza. He said the vessel will make

daily trips. Reducing travel time from four to two hours and added that there were also two other bigger ships that also serve the lake area.

"The government has also provided funds for the procurement of two ambulance boats and that by December this year they will be ready to start services," he added.



Livestock and Fisheries minister Luhaga Mpina participates to destroy illegal fishing gear during his impromptu night visit at the Kagongo fish market in Mwanza District, Kilimanjaro Region recently. Looking on (L) is Mwanza district executive director Zefrin Lubuva. Photo: Guardian Correspondent

Complete all water projects before October, deputy minister Aweso directs local councils

By Guardian Correspondent, Igunga

EIGHTY-SIX local councils given funds for the implementation of water projects in their areas must ensure the projects are completed before October this year.

The ultimatum was given by the Deputy Minister for Water Juma Aweso on Tuesday this week in Nzega

and Igunga towns after receiving implementation report for P4r projects in the two districts of which he was not satisfied. The project has been 40 per cent completed.

Aweso said the ministry provided 119bn/- since October 2019 for the implementation of the water projects hence regional water engineers and local councils had no excuse for the

delay. He said every local council was provided with 1.3bn/- and added that water engineers of whose projects will not be completed by the given period will no longer hold their positions.

He said among the challenges they had faced included lack of funds, but now the government had already given funds through their accounts, hence they must utilize the money to ensure

people get ample, safe and clean water.

He further said the fifth phase government needs results, and not mere words to ensure people get quality social basic services

He said the government had resolved that the availability of safe and clean water in rural areas should cover 85 per cent, and 95 per cent in urban areas by December this year.

'TADB should support farmers, fishermen and livestock keepers'

By Guardian Correspondent, Arusha

LIVESTOCK and Fisheries minister Luhaga Mpina has expressed his satisfaction with the role played by the Tanzania Agricultural Development Bank (TADB) to support farmers, fishermen and livestock keepers.

Mpina who was accompanied by acting TADB loans director, Jeremiah Mhanda made the remarks on Tuesday when he visited the Arusha-based Meat King Fish Distributor factory.

He said TADB had done a good job in helping farmers, fishermen and livestock keepers, calling for more support from the TADB stakeholders to improve the crop value chain in the three sectors.

According to him, the agro-bank issued a loan worth 4.5bn/- to the Meat King Fish Distributor factory.

He pleaded for greater support to the company saying performance of the factory was closely linked to promotion of the welfare of Tanzanian farmers, herders and fishermen.

"I am happy with support this factory has received from the TADB. Please continue supporting this factory because when it performs well we know new jobs for stakeholders in the agriculture, livestock and fisheries will be created and old ones being strengthened," he said on a visit to the factory.

The minister said talk about Tanzania's envisaged industrial economy would largely be empty talk if the three sectors were not strengthened in all the three sectors.

Mhanda said their bank would continue to work very closely with the factory, adding that the company was producing 400 different items with markets in Arusha and Dar es Salaam. He said the company had received almost half of the pledged loan pledged by the TADB, benefiting 850 herders. Mhanda said the company suffered between March and June, this year, because of the corona pandemic. During that time, he said, the government ordered closure of hotels and other facilities in the hospitality industry. He said the company was currently working hard to raise production in order to meet clients' demands following reopening of the hotels and restaurants after the successful fight against the pandemic.



I am happy with support this factory has received from the TADB. Please continue supporting this factory because when it performs well we know new jobs for stakeholders in the agriculture, livestock and fisheries will be created and old ones being strengthened

Tanzanians urged to be proud of local products

By Guardian Reporter

TANZANIANS have been called on to change their mindset by valuing what belongs to them.

The call has been given by the Prime Minister, Kassim Majaliwa on Tuesday when speaking to leaders of Coast Region including workers and staff of Bakhressa Sugar Limited (BSL) in Makurunge Ward, Coast Region.

"Tanzanians must change, we have to be patriotic by being proud of what belongs to us, as well as innovative skills," he said.

Majaliwa inspected the sugar factory whose construction was continuing, and the infrastructures of the sugar plantation project comprising of irrigation facilities, seedbeds, seedlings and a laboratory for water and soil analysis.

"I reiterate that we should change because I have just visited the laboratory and found our own experts conducting analysis on soil, water and seeds. They have explained what they were doing and seen their positive results," the PM

added.

"Our President said Tanzanians can accomplish things, and today I have proved that Tanzanians have the capability to work but our problem is we cannot speak about ourselves. But we must praise our selves over our professionalism. Why should we despise ourselves?" he asked, and added:

"Some of the experts I have seen hail from here in the district and have received their education from Kaole Agricultural Institute. Others said they were educated at Sokoine University of Agriculture (SUA). We must be proud of our nation and speak highly of it."

He said President John Magufuli's decision to allocate 10,000 hectares for sugar plantation and a factory thereof aimed to increase the country's sugar production.

He said at present demand for table sugar stands at 450,000 tonnes, while industrial is 165,000 tonnes that we import.

He added that table sugar production is only 380,000 from all sugar factories in the country, hence a shortfall of

70,000 tonnes.

He said apart from TPC, Kagera, Mtibwa, Kilombero, Manyara and Bagamoyo, there are other areas suitable for sugar cane farming, including Tarime and Kigoma, and added: "We invite investors to cultivate sugar for more production of the commodity."

He called on agricultural officers to go to the people and educate them on sugar farming.

"Tell them about the markets' reliability so that they should not hesitate participating in the sector," he said.

Earlier, the Director of Bakhressa Group of Companies, Abubakar Bakhressa thanked President Magufuli for allocation of the land plot and pledged to support the government efforts in alleviating sugar shortage in the country.

The Communication Manager of Bakhressa Group of Companies Hussein Sufian said the project has cost USD 100 million and so far they have acquired 70 percent of the total investment capital.



Lindi District Commissioner Shaibu Ndemanga (2nd R) and Vodacom Coast and Dar es Salaam zone head of sales Brigita Stephen cut a cake to launch the firm's new modern shop in Lindi town recently. Looking on (R) is Vodacom Lindi regional manager Omary Kilumanga. Photo: Guardian Correspondent

NGOs train 60 journos on human rights' issues

By Correspondent Crispin Gerald

FIVE Non-Governmental Organisations have organised five-day training to 60 young journalists in a move to empower them with skills on how to report human rights issues.

They are; WeWorld - GVC in Tanzania, Tanzania Bora Initiative (TBI), Kiota Women Health and Development Organisation (KIWOHEDE), Tanzania Data Lab (dLab) and Tanzania Development Information Organisation (TADIO).

The training which was officiated on Monday by Nassibu Mwaifunga from the Prime Ministers' Office responsible for Policy, Parliamentary Affairs, Labour, Employment, Youth and the Disabled is part of a project titled 'Sauti Mpya: a Civil Society Organisations - media partnership for amplifying youth and women voices' implemented with partnership from the European Union (EU).

Daniela Riva, country representative for WeWorld Tanzania said the training also focuses on enhancing the capacity of Civil Society Organisations' role in promoting freedom of expression among women and youth, access to information and awareness on fundamental freedoms.

He said the training will include CSOs from different regions including Mbeya, Mtwara and Kigoma.

"The training is also part of the capacity-building programme aiming at improving the CSOs' capacity in dealing with media and young reporters' knowledge, skills and competencies in human rights reporting," she added.

The youth also

participate in the launch of the 2020 - 2025 Tanzania Youth Manifesto and will have the opportunity to meet with peers and explore youth's priorities in the coming general election scheduled for October 28th this year.

The journalists will also attend training sessions on human rights, quality journalism and media production to be conducted in collaboration with the Open University of Tanzania (Department of Journalism and media Studies) and the Union of Tanzania Press

Clubs (UTPC).

These efforts aims at contributing to strengthen CSOs role in promoting women's and youth's freedom of expression, access to information and awareness on fundamental freedoms in accordance with national legislation and international agreements, as well as ensuring women's full participation and equal opportunities for leadership at all levels of decision-making in political, economic and public life.

It is expected to increase

media coverage on human rights issues and quality of reporting, with particular focus on challenges facing women and youth.

To achieve the goals, the action will work with women-led and youth-led CSOs, Young reporters (aged 18-35), radio stations and other media outlets operating in the targeted regions.

A total of 8,200 women, parents and youth and 530,000 individuals representing the targeted audience will also be reached.

United Republic of Tanzania
Ministry of Water

Belgian Development Agency

CALL FOR BIDS

REHABILITATION OF MKONGORO GRAVITY-FED WATER SUPPLY SCHEME

The Kingdom of Belgium through Enabel and the Government of Tanzania through the Ministry of Water, are implementing a water and sanitation project in Kigoma region. This is a 5-year project which runs through November 2022 and aims to provide sustainable water supply services in the region. This intervention has three key result areas namely: 1) sustainable water supply operations and maintenance, 2) water supply scheme rehabilitation and extension and 3) promotion of safe hygiene practices in domestic water management. Under the second result area, the Water and Sanitation Kigoma Region Project (WASKIRP) is now inviting bids from qualified construction companies to construct new water supply schemes in Buhigwe and the other in Uvinza District.

Works contracts
Lot 1: Construction of Mwayaya Water Supply Scheme in Buhigwe District
Lot 2: Construction of Kazuramimba Water Supply Scheme in Uvinza District

These public works contracts will consist of construction of pumping stations, a treatment plant, transmission mains and distribution network which includes distribution points. The preferred contractor will have demonstrated financial and technical capacity to carry out the assignment described in the specifications of this tender.

Duration: These works contracts are strictly for 8 months.

Interested companies are encouraged to get more information and the bid documents of these projects at: <https://btctanzania.wordpress.com/>

The works contract notice is also published on the Enabel website, www.enabel.be, in the Belgian Public Tender bulletin (BDA) and on the Organisation for Economic Cooperation and Development (OECD) website.

Submission deadline: 11 September 2020; submissions made outside stipulated instructions will not be entertained.

EXPRESSION OF INTEREST (EOI)/ REQUEST FOR INFORMATION (RFI):

PROVISION FOR SUPPLY AND DELIVERY OF TOYOTA VEHICLES UNDER LEASE AGREEMENT FOR GEITA GOLD MINING LIMITED (GGML) TANZANIA.

I. INTRODUCTION

Geita Gold Mining Limited ("The Company") an AngloGold Ashanti's ("AGA") asset is located in north western Tanzania, in the Lake Victoria goldfields of the Geita region, about 5km from Geita town.

The purpose of the EOI/ RFI is to explore the market for Supply and Delivery of Toyota vehicles under Lease Agreement with the requisite technical skills, operational knowledge and financial capacity/capability to undertake the provision of Supply and Delivery of Toyota vehicles under Lease Agreement, necessary for to Geita Gold Mine in accordance with the EOI/RFI documents.

The responses to this EOI/RFI will be used to shortlist capable Service Providers that will be invited to respond to the Main Tender for the Provision of Supply and Delivery of Toyota vehicles under Lease Agreement for Geita Gold Mining Ltd (GGML). The details and dates for the issue of the Main Tender will be communicated to shortlisted Companies only. It is necessary to respond to this EOI/ RFI in order to be pre-qualified to be considered for the Main Tender.

Scope of work:

Provision of Service as detailed below:-

S/N	Reference Number	Projects Description
1	GGME0974	Provision of Supply and Delivery of Toyota Vehicles under Lease Agreement

Scope

The EOI for the provision of Supply and Delivery of Toyota vehicles under Lease Agreement

II. Special Information Required for The Provision of The Relevant Service

The below information forms the minimum requirements in order to conclude the prequalification evaluation set out:

S/No	Tender ref. Number	Description of the work/Goods	Pre-qualification Criteria
1	GGME0974	Provision of Supply and Delivery of Toyota Vehicles under Lease Agreement	I. Technical capability II. Commitment to lease commencement and rent arrangements; III. Past performance of similar projects in mining industry IV. Demonstrated experience, qualifications and skill of key personnel; V. Financial capability to successfully provide the service. VI. Supplier due diligence evaluation for responsible sourcing and compliance with the requirements as set out in the Tanzania Mining (Local Content) Regulations, 2018, as amended. VII. Supplier training and recruitment process VIII. Supplier financial performance IX. Lead time X. Guarantee and warranty time frame

III. General Information Required

The below information is required in order to conclude the prequalification evaluation set out below:

- Detailed service provider's information with organization structure, list of manpower with CVs of key personnel, parent company (if applicable), support agencies and other facilities and resources.
- Details of the service provider's SHE (Safety, Health and Environmental) performance including:
 - Safety Records (FIFR, AIFR, regulatory infractions etc.) for a 3 (three) year period, training and certificates
 - Safety Management Systems (SMS)
- Details of the service provider's responsible sourcing procedures as well as compliance with the requirements as set out in the Tanzania Mining (Local Content) Regulations, 2018, as amended.

2.	GGME0974	Governance:	1. Operations profile 2. Ownership and Management profile 3. Business integrity 4. Anti-bribery and corruption
3.	GGME0974	Safety, Health and Environmental	5. Operations profile 6. Management systems and training 7. Waste management 8. Compliance and certifications 9. Water management 10. Air emissions 11. Business integrity 12. Hazardous substances
4.	GGME0974	Social	13. Code of conduct 14. Forced labour 15. Child labour and young workers 16. Localisation 17. Discrimination 18. Freedom of association and collective bargaining 19. Security 20. Harassment and abuse 21. Grievance and remediation 22. Supplier management
5.	GGME0974	Provide details on local content regulations, including	23. Local procurement of goods and services 24. Local employment and training practices 25. Details of percentage of managerial and non-managerial positions held by Tanzanian citizens. 26. A copy of the latest Local Content Plan and Local Content Performance Report as submitted to the Mining Commission or equivalent information if no prior reports and plans have been submitted. 27. For privately owned companies, a list of all the owners, their nationality and respective percentage ownership of your organisation. 28. For publicly traded companies, a list of all shareholders holding more than 5% with details of their nationality and percentage ownership

- Details of completion of similar type of contracts in the last 3 (three) years and similar contracts/agreements currently under execution covering:
 - Previous experience specifically related to underground mechanised mining (With related development rates) including references
 - Experience in Tanzania, East African and developing countries
 - Projects of a similar scale/nature undertaken in the last 5 (five) years with the value of work in United States Dollars (USD)
 - List of all mining fleet assets, complete with SMU hours, condition, life expectancy and ownership status. Indicating capacity to provide underground contract mining services required by the Mine in addition to other current projects
 - Maintenance regime and HME engineering capability (Detail to be provided on equipment utilisation, availability, productivity, MTBF, etc.)
 - Typical mining Method Statement

- Details of the service provider's Software and innovation employed in the management of similar scopes:
 - Software utilised to manage business
 - Innovation initiatives identified as continuous improvement strategies
 - Short term planning proficiency

- Details of the service provider's Supplier training and recruitment process:
 - Workforce training and skills development
 - Selective and targeted recruitment pre-employment processes

- Service provider's financial performance documents (Audited Balance sheets, Profit and Loss Account & cash flow statement, Auditors Report and Notes to Accounts etc.) for the last 3 (three) years.
- List of policies, procedures and quality assurance practices currently in place for the execution of similar work.
- Lists of HSE management system, HSE policy and implementation procedures in line with internationally accepted practices.
- Quality assurance & Quality control plan/ procedures in place for the execution of similar type of work, Copy of ISO or any other certification as applicable

- Quality assurance & Quality control plan/ procedures in place for the execution of similar type of work, Copy of ISO or any other certification as applicable

IV. Prequalification Evaluation Considerations

In evaluating the interested bidders, GGML will consider the following:

- Health, Safety and Environment** - Prospective Bidders to give details of their Health, Safety and Environmental performance and management systems.
- Local Content** - Prospective Bidders to demonstrate their responsible sourcing procedures as well as compliance with the requirements as set out in the Tanzania Mining (Local Content) Regulations, 2018, as amended.
- Capability** - Prospective Bidders to demonstrate their technical skills and operational knowledge for the applicable scope of works along with the approach they will follow to ensure successful completion of the works, based on their previous experience.
- Systems and Innovation** - Prospective Bidders to demonstrate their proficiency to manage business processes successfully with applicable systems/software and to prove a culture of innovation and continuous improvement
- Sustainability** - Prospective Bidders to give details of their local labour sourcing and training plans as well as details of any commitments to the social development of the area where Geita Gold Mining Ltd (GGML) is located.
- Financial Capability** - Prospective Bidders to provide details of their financial capability supporting their ability to render the service.
- Permits and Certifications** - Prospective Bidders to provide details and evidence of permits and registrations issued by the relevant Government authorities, including OSHAS and any other statutory bodies regulating the related services.

Interested bidders must submit their expression Letters of Interest ("LOI") together with supporting information to GGML, which states the full name, address, telephone and e-mail address of the bidder, name of the principal contact, and signed by an authorized representative. The LOI must outline a statement of firm capability to provide supply and delivery of various Goods and Services, including similar contracts undertaken over the past three years. All LOIs and support documentation must be received by the GGML Office via e-mail at geita.eoi@anglogoldashanti.com not later than **0830 A.M 28 August 2020** (the "LOI" Submission Deadline"). EOI submissions should not exceed **10MB** per email. In case the size of the email exceeds 10MB, please split the submissions into more than one email.

Use your education for self-employment, PM tells graduates

By Guardian Reporter

GRADUATES from the country's various universities and other colleges have been called on not to remain at home but use the education acquired in self-employment.

The call was given yesterday by the Prime Minister Kassim Majaliwa when speaking to graduates from Dar es Salaam Senate at the graduation of Dar es Salaam based colleges and universities at Karimjee Hall here.

"We must change, graduates should not wait for employment based on their academic qualifications. Once you finish your studies, use the skills acquired to see how you can be self-employed," he said.

"We are trying to do away with the employment concept that entails the holding of a pen and sit in the office and receive salary at the end of the month. If all graduates expect to be employed, we cannot. We must now accept that employment also means any other business that earns one a living," he added.

Meanwhile the Prime Minister said since the Phase V government came to power, it has engaged itself in improving the environment for the provision of education by constructing and refurbishing infrastructures in various universities and higher learning institutions in the country.

Speaking about the University of Dar es Salaam (UDSM) the Prime Minister said the construction of a modern library to take in 2,5000 students at a time had cost 93bn/-

"Construction of 20 dormitories to accommodate 3,840 students and refurbishment of Hall 2 and 5 to accommodate 788 students had cost 15.48bn/-," he said.

On Dar es Salaam University College of Education (DUCE), he said the government spent 1.5bn/-

for the construction of teaching infrastructures including lecturers' offices, and another 4.9bn/- for major refurbishment to Halls 2 and 5 at the university.

"At the Sokoine University of Agriculture (SUA), we spent 11.5bn/- for the construction of a laboratory that can accommodate 2,400 students at a time, including a students' cafeteria and a study farm for 700m/-, refurbishment to the engineering workshop for 750m/- and purchase of 10 URSUS tractors for 587.5m/-," he said.

He added: "In regard to the Ardhi University (ARU) we have started with the first phase for the construction of girls' dormitories to accommodate 312 students costing 2.61bn/-, and at Mkwawa University College of Education (MUCE) we have spent 8.8bn to construct a lecture theatre to accommodate 1,200 students."

In regard to Mzumbe University (MU) the Prime Minister said hostels to accommodate 1,024 students costing 6.5bn/- have been constructed including a lecture theatre to accommodate 900 students costing 3bn/- at the Mzumbe-Mbeya Campus.



Construction of 20 dormitories to accommodate 3,840 students and refurbishment of Hall 2 and 5 to accommodate 788 students had cost 15.48bn/-



Dar es Salaam Water and Sanitation Authority (DAWASA) community communication director Neli Msuya (C) gets an explanation from Ubungo regional manager Eng Pascal Fumbuka (L) on water pipe construction stretching to about 2.3 kilometers at Mbezi Luis to increase water pressure at Makabe, Uzunguzi, Hekima, Mageti, Kwa Robert, Muhimbili and Matosa Juu. Photo: Guardian Correspondent

Govt rolls out second-phase HPV vaccination to school girls

By Correspondent Michael Sikapundwa, Morogoro

THE government has rolled out second-phase of Human Papillomavirus (HPV) vaccination to school girls across the country.

The exercise was postponed in March this year, due to the outbreak of Covid-19 pandemic.

Lotalis Gadau, immunisation and vaccine development programme officer from the ministry of Health, Community Development, Gender, Elderly and Children said when speaking over the weekend at one-day meeting organised by EngenderHealth—global women's health organisation committed to ensuring that every pregnancy is planned, every child is wanted, and every mother has the best chance at survival.

He suggested the need for establishing anti-HPV clubs in schools to create awareness at school premises and homes. He said in some areas parents have negative perception about HPV vaccination, the situation that forces them to forbid their children to get into the exercise.

"Anti-HPV school clubs are the best method to educate students about the side effects of missing HPV 1 and 2 for young school girls, who are mothers to be, the community has to bear in mind campaign to prevent cervical cancer goes together with male circumcision," she explained.

Lotalis added that uncircumcised males carry cervical cancer bacteria, she suggested the inclusion of religious leaders at decision making about war against HPV since they have majority influence so it is easy to send a message," she disclosed.

For her part, Vaccine Development programme officer Furaha Kiyesi suggested the need for school girls to undergo regular medical checkups to overcome HPV.

Morogoro Municipal education officer, (MEO) Chausiku Masegenya advised the ministry of health and other stakeholders to provide material and moral support to teachers who are dealing with healthcare in schools as part of motivating them.

"Anti-HPV school clubs are the best method to educate students about the side effects of missing HPV 1 and 2 for young school girls, who are mothers to be, the community has to bear in mind campaign to prevent cervical cancer goes together with male circumcision"



Novath Rukwag, Dar es Salaam based lawyer makes a presentation during capacity building workshop for journalists in Dar es Salaam on Tuesday. Photo: Correspondent Miraji Msala

TGNP touts for women empowerment in coming October general elections

By Correspondent Michael Sikapundwa, Morogoro

WOMEN empowerment during the forthcoming general election was the main agenda at a three-day seminar organised by the Tanzania Gender Networking Programme (TGNP) for eastern zone journalists.

TGNP facilitator, Hawa Juma said that the media plays an important role in interpreting the political rights that women contestants deserve when vying for various political posts.

She said journalists stand a better chance to change the mindsets of Tanzanians that women do not qualify to vie for certain political positions.

"The media should dig deep to come up with solutions on why women do not massively contest for political posts in general elections despite being given priority by the government," said Hawa.

She said to achieve the target and reach more women with education, media outlets should prepare enough programmes to be aired before the launch of campaigns. She said radio and television programmes were crucial in reaching women in rural areas.

She added: "Newspapers should write feature stories about successful women who struggled from the grass root to top government level, this will encourage others to start engaging in politics."

A participant, Victor Makinda mentioned financial constraints among the factors hindering journalists from reaching some of the women especially those residing in rural places.

"Women in rural areas face various challenges, but it becomes difficult for media practitioners to reach them due to a number of factors including shortage of funds," he said.

The National Electoral Commission (NEC) announced October 28 as the date for the country's presidential election.

The electoral body said that election campaigns would run from August 26 to October 27.

During the elections, registered voters will also vote to elect members of parliament and local councilors.

According to the NEC, about 29 million Tanzanians have registered to vote in this year's election, compared to some 23 million voters registered in 2015.



Women in rural areas face various challenges, but it becomes difficult for media practitioners to reach them due to a number of factors including shortage of funds

By Guardian Correspondent, Nyasa

'Election supervisors must ensure free, fair elections'

NYASA District Council has embarked on a three-day training seminar for assistant election supervisors at Ward level ready for the General Elections on 28 October 2020.

The training is being conducted by the Nyanza Constituency Election Supervisor Jimson Mhagama who is also the Nyasa District Development

Director and who called on the seminar participants to ensure the elections are conducted fairly and freely.

Opening the training seminar, Mhagama called on the election supervisors to learn and well

understand training given as it aims to enable them perform their duties trustfully.

He said participants of the seminar have been trusted and therefore appointed, hence they have every reason to work hard and abide by the

country's Constitution, the Elections Act, ethics and other guidelines provided by the National Electoral Commission (NEC).

"This training is very important as it aims to build up capacity for you in performing your duty in the

supervision of the election, hence you have to be attentive to the instructions given," he said.

He also called on them to involve political parties in their areas on every issue to ensure the elections are conducted freely and fairly in their

areas.

Meanwhile elections supervisors at ward level took the oath for secrecy including a proclamation of renouncing their political parties' membership, in accordance with the requirement of the election laws.



REQUEST FOR PROPOSAL (RFP) Terms of Reference

Consultancy: Assessment of socio-economic role of mangroves and their conservation framework in Tanzania

1.0 Background

This work is part of Save Our Mangroves Now!, an international mangrove conservation initiative initiated in 2016 by the German Federal Ministry for Economic Cooperation and Development (BMZ), World Wide Fund for Nature (WWF), and the International Union for Conservation of Nature (IUCN). Its second phase (2020-22) brought on board WWF and IUCN offices in the Western Indian Ocean (WIO) region and Wetlands International. The initiative focuses on (1) International policy agenda setting, (2) National and regional policy work in the WIO region and (3) Building partnerships. The second work package includes profiling of mangroves' socio-economic role and status in Kenya, Tanzania, Mozambique and Madagascar, as well as the impact of conservation on the latter.

After the legal frameworks for mangrove governance, conservation and use in Kenya, Tanzania, Mozambique and Madagascar have been assessed in the first phase of Save Our Mangroves Now!, national in-depth profiles underpinning the 'national case' and identifying the 'key entry points' for mangrove conservation shall be developed (the subject of this call for experts), thereby addressing the recognised knowledge gap of valuation studies in eastern Africa, covering the full suite of ecosystem services, and providing these estimates at regional and national level (Vegh et al., 2014). Profiles shall include, inter alia, information on mangroves' direct and indirect contribution to the national economy, as well as examples of sustainable use schemes, supporting an economic valuation of mangroves in the Western Indian Ocean region (broken down to country level - at regional level the overall value of mangroves has been denoted at US\$ 42.7 billion, Obura et al., 2017).

Ecosystem services are defined as the direct and indirect contributions of mangroves to human well-being (TEEB, 2010). Understanding the linkages between ecosystem services and human well-being at the local and regional level facilitates sustainable development. Local stakeholders report that socio-economic issues have often been conducted in a fragmented manner following institutional needs, hence this effort aims to complement existing frameworks and to achieve comparability at a regional level. Next to provisioning services particularly their high intrinsic value (e.g. shoreline protection, carbon sequestration, biodiversity, amongst others) shall be considered, sometimes neglected as less readily quantifiable in market prices. This lack of information can make mangrove forests vulnerable when the choices are made between conservation and development.

2.0 Scope and Objective of the Assignment.

The geographic scope of the study will be the coastal area of Tanzania Mainland and Zanzibar in the United Republic of Tanzania (URT) with a narrow continental shelf in most parts, dropping sharply beyond 60 m depth. The narrowest point is 2 Km and the widest is 80 Km (UNESCO-IOC 2009, ASCLME 2012). The widest points are the Zanzibar and Mafia Channels and off the Rufiji Delta. The mangroves in Tanzania occur in fragmented parts of the coastline, mainly along river mouths. There are four types of mangrove forest in Tanzania (i) riverine mangroves occurring in the Rufiji delta and estuaries of Pangani, Wami, Ruvu and Ruvuma rivers (ii) lagoon mangroves formed in and around semi-enclosed bodies of water and receiving seasonal freshwater delivery like those of Mkinga, Tanga, Kipumbwi-Sange, Bagamoyo-Dar Es Salaam-Mkurungu, Kilwa-Lindi-Mtwara (iii) coastal fringing mangroves which are, purely driven by the functions of tidal forcing around major islands of Mafia, Pemba and Unguja (iv) over wash mangroves that are characterized with numerous small islands around Pemba.

- The overall objective of the consultancy: To compile a socioeconomic profile that will form a suitable basis for informing national coastal policy and development planning and shall allow for identification of investment priorities for mangrove conservation and restoration, i.e. mapping where mangroves provide exceptionally high disaster risk reduction benefits or other valuable ecosystem services.
- Specific objectives

The assignment will go beyond a desk study, using (household) surveys, interviews, and other methods to ascertain the valuation of mangroves, indicate their socio-economic importance, and assess the effectiveness of the related spatial planning framework. It will thus serve multiple purposes to help translate scientific knowledge into actionable policy in Mainland Tanzania and Zanzibar and at regional level, including:

- Assessment of the natural capital mangroves provide (considering both terrestrial and marine aspects) and valuation of their contribution to various sectors of the economy, including contribution to the economic dynamics of coastal districts, cities and municipalities where mangroves occur and to the income of local communities, as well as their (beyond monetary) importance to local communities, their livelihoods and in strengthening their resilience;
- Assessment of the state and possible/sustainable optimization of the main economic values of mangroves; identification of common features and best practices, which can inform national development planning and implementation such as the Rufiji Delta Mangrove Management Plan (draft), National Mangrove Management Plan, Integrated Coastal Zone Management (ICZM) and Marine Spatial Planning (MSP) and overall policy and legal reforms, and examination whether tools to enhance the identified values (e.g. Payment for Ecosystem Services (PES), compensatory measures, legislation) may be applicable/ worthwhile – always considering environmental and social safeguards;
- Making the (business) case for mangroves, i.e. substantiating strong arguments for mangroves and their conservation with locally relevant scientific/economic evidence (e.g. from Thailand: while a shrimp farm may be more economically rewarding than preserving mangroves when looking at private profits only (especially when there are subsidies for shrimp farms) the tables turn when taking into account both public benefits from mangroves (ecosystem services) and public cost of restoration (Barbier, 2014). The consultant will analyse the socio-economic benefits related to mangroves and their inclusion in national development planning to provide:
 - Figures and data on mangroves' direct and indirect contribution to national economy and human well-being, mangrove stressors/threats and drivers of their loss, as well as examples of sustainable use schemes. This will draw on ecosystem services provided by mangroves and hence also require looking into environmental data and resource accounts (e.g. wood supply, carbon storage, non-woody benefits, etc.);
 - The status of national development plans with focus on ICZM, PFM, Mangrove Management Plans and MSP as mangrove conservation tools as well as of policy and legal frameworks in defining socio-economic relevance of mangroves in Tanzania and recommendations on how to improve on the way mangroves are captured and reflected.

Ecosystem services valuation of mangroves shall be looked at comprehensively (monetary and non-monetary), covering Provisioning (i.e. direct use values such as provision of raw material and food (via nursery and habitat function); Regulating (i.e. indirect use values such as mitigation of and adaptation to climate change impacts, e.g. coastal protection); Supporting (i.e. non-use values such as biodiversity); and Cultural services (e.g. aesthetic, spiritual and cultural heritage values such as marine trade routes). As the latter is a recognized knowledge gap (de Souza Queiroz et al., 2017; Himes-Cornell, Grose and Pendleton, 2018) information on the social and cultural importance of mangroves for local communities (Huxham et al., 2017) shall be given particular attention in this analysis. Suitable valuation methods include (but are not limited to) Avoided or replacement cost, Benefits transfer, Contingent valuation (willingness to pay), Factor Income/production function, Hedonic pricing, Market value/price, Opportunity cost, Participatory valuation, Social cost of carbon. As part of the assignment the consultant shall justify why/which methodology to be used for each ecosystem service in order to gain best possible results. It must be ensured that the choice of methodologies takes the Guidelines on Methodologies for the Valuation of Coastal & Marine Ecosystems developed in the framework of the Nairobi Convention WIOSAP project (see website) as well as the consultant individual knowledge and experience on the best methodological approach. Next to the economic value of mangroves human development related to or derived from mangroves shall be described, including the characterisation of mangrove-dependent communities and their perceptions of benefits derived from mangroves, including non-woody. Matrix 2 gives ideas what this aspect could entail, though these research questions shall be reviewed and prioritised in the course of the assignment (namely in step 4). Suitable methodologies include Ethnographic approach and SPEAKING model (Situation, Participants, Ends, Act sequence, Key, Instrumentalities, Norms, and Genres) and will likely revolve around household surveys. Again, the consultant will propose which exact methods and indicators to use based on literature review, including consultation of the SDG monitoring framework and similar international/national existing frameworks/datasets. It is the consultant's responsibility to ensure the methodology appropriately balances geographical coverage in order for data to be representative at national level.

The consultant will gather the above-mentioned information through the following sources:

- Literature, including technical and scientific, studies, reports;
- Government statements and records;
- Interviews and surveys conducted with civil society, government actors, experts (e.g. following the Delphi technique as described in Mukherjee et al., 2014), communities (household surveys), practitioners, and other stakeholders;

- Regional and national legal and policy instruments, including case law where relevant;
- Other means suggested by the consultant to be discussed and agreed in consultation with the client.

3.0 Procedure of assignment completion

- Literature review/identification of status quo: gathering and analysis of all information already available from existing sources (secondary data) to populate the provided matrices (see Annex 1)
- Identification of gaps (thematic or geographic) to be investigated deeper as part of this assignment (new/original collection or primary data) in order to allow for a comprehensive/holistic understanding and to complete the provided matrices (see Annex 1) while taking into account other ongoing efforts
- Proposal of methodology to achieve the objectives and expected results
- Joint review of methodology and matrices with counterpart consultant for Kenya, Madagascar and Mozambique in September
- Data collection and resource mapping following validated methodology
- Preparation of report (draft version early December, then implementation/inclusion of feedback/comments in order to attain final version of the report by end of December)

4.0 Deliverables

The consultant will provide the following deliverables:

- Inception report and detailed methodology to be applied
- Collection of all data sources used, i.e. scientific/technical literature as well as legal and policy instruments and other documentary sources that have been consulted, and all data created in the framework of this assignment (e.g. survey responses, notes from interviews);
- Dataset on and inventory of the socio-economic role and status of mangroves emphasizing ecosystem services derived from mangroves and their conservation, using the provided matrices (see Annex 1, to be discussed and refined jointly with consultants working on this assessment in the other three countries);
- Report profiling the socio-economic role of mangroves (quantitatively and qualitatively) as well as the status of their representation in national development planning, including recommendations how to improve on both and to the benefit of people and nature (if applicable including an estimation of the opportunity cost thereof in the short and medium term as well as future scenarios considering certain developments like e.g. migration, infrastructure development, large scale private investments) written in English language and recognising the provisional outline (see Annex 2); Preferable page limit is between 70-100 excluding annexes.
- Participation in a regional (virtual) meeting for coordination (methodology), as well as presentation and comparison of findings with Kenya, Mozambique and Madagascar to the project and to inform development planning.

5.0 Qualifications

The consultant shall have the following qualifications:

- Advanced qualification or equivalent experience in Environmental Science, Economics or other related field (minimum: graduate degree);
- At least 5 years' experience in related topics, ideally specifically assessment of the economic or socio-economic value of ecosystems or economic valuation of ecosystem services; previous work with people-centered approaches to biodiversity conservation, local communities, environment, and sustainable livelihoods; experience in mangroves or related ecosystems;
- Knowledge and experience on environmental issues, particularly on sustainable resource use and climate change mitigation and adaptation strategies;
- Prior work experience in Kenya/Tanzania/Mozambique/Madagascar and strong cultural awareness and sensitivity to diversity;
- Excellent analytical and research skills, able to work and deliver results independently and within a team;
- Strong interpersonal skills are essential, capacity to develop partnerships with a wide range of stakeholders;
- Excellent presentation and communication skills;
- Mastery of computer tools: Microsoft Word, Excel, PowerPoint and other as applicable (particularly recommended: bibliographic management software);
- Advanced written and verbal proficiency in English as well as the Swahili language, knowledge of relevant local dialects would be an asset;
- Willingness to travel locally and internationally as required while ensuring the COVID-19 preventive measures.

6.0 Consultancy duration

The consultancy is expected to take 4 months, from the month of **September 2020** and be completed no later than **31 December 2020**.

6.1 Terms of payment

The consultant is required to comply with WWF procedures for assignments. Travel expenses will be covered on reimbursable basis based on the submission of valid receipts and WWF Tanzania Country Office per diem rates. The consultant will seek prior consent for any such travel from the Marine Programme coordinator. During field work, WWF TCO will provide transport (one vehicle, a driver and fuel for the vehicle). We reserve the right to not accept expenditure beyond the agreed budget or whose supporting documentation is not in accordance with our procedures, and to suspend payments in the absence of appropriate deliverables.

WWF Tanzania will disburse the funds upon approved request/invoice as per the following schedule:

Description	Payable
40% of total professional fee	Upon data collection and inception report delivery and literature review including the reference list
25% of total professional fee	Upon submission and approval of final technical report and dataset as per ToRs
35% of total professional fee	Upon final presentation
Reimbursement Amount	Upon submission of Invoice, with support documents of the spending and shall be paid after every approval of the deliverables i.e. Inception, Draft report and Final report

6.2 Working relationships

The consultant will carry out the assignment under the Supervision of WWF Marine Programme Coordinator in collaboration with Regional Programme Officer for Wetlands International East Africa.

7.0 Submission of Application Documents

Proposals from interested consultant(s) should include:

- Letter of expression of interest (compulsory);
- Technical proposal (compulsory) including the survey design and methodology, data collection procedure and analysis, activities and timeline
- Financial proposal (compulsory) for the Assignment (professional fees and field costs)
- Curriculum Vitae (compulsory) detailing a consultant's preparedness, experience & expertise in undertaking mangrove socio-economic surveys and other related study in previous assignments. Interested applicants are requested to submit their electronic copies to procurement department through the email address below.

8.0 Deadline for submission is 10am Friday, 4th September, 2020. Please, send only the electronic copies to the email address provided below;

Secretary: Procurement Committee
World Wide Fund- Tanzania Country Office
Off Mwai Kibaki Road, Kiko Street Mikocheni
P.O.Box 63117 Dar Es salaam, Tanzania
Email: tz.procurement@wwf.panda.org

- More information can be found in the following website links: https://wwf.panda.org/wwf_offices/tanzania/ ; https://wwf.panda.org/jobs_wwf/

9.0 Evaluation will be done according to the WWF Procurement Guidelines and that only successful applicant will be contacted.

SECTION B: Annexes

Annex 1: Matrices for assessment of socio-economic role of mangroves in Tanzania

To be discussed and refined jointly with consultants working on this assessment in the other three countries to ensure comparability
Matrix 1 – Valuation of mangrove ecosystem services

Ecosystem service	Source (study author and year, or reference to own assessment)	Value (2020US\$/ha/year and/or relative importance/rank e.g. following Delphi technique)	Remarks
Provisioning			
Food (finfish, invertebrates such as crab and molluscs, honey,...)			
Raw material (fuelwood/charcoal, timber, fodder, tannins, ...)			
Other			
Regulating			
Climate regulation			
Erosion prevention / coastal protection			
Moderation of extreme events			
Regulation of water flows			
Water quality/filtration			
Other			
Supporting			
Maintenance of biodiversity (including genetic diversity)			
Ecosystem service			
Maintenance of life cycles of migratory species			
Other			
Cultural			
Aesthetic			
Opportunities for tourism and recreation			
Spiritual experience			
Other			
Total Economic Value of Mangroves			

Matrix 2 – Quantification of socio-economic indicators: human development related to / derived from mangroves

Socio-economic indicators	Source (study author and year, or reference to own assessment)	Value			Remarks
		Men	Women	Total	
National parameters (desk study)					
Population		#	#	#	
Population growth (absolute and relative)		#/year and %	#/year and %	#/year and %	
Population migration		#in and #out	#in and #out	#in and #out	
Per capita income		2020US\$/year	2020US\$/year	2020US\$/year	
Population living below the national poverty line		# and %	# and %	# and %	
Prevalence of moderate or severe food insecurity in the population, based on the Food Insecurity Experience Scale		# and %	# and %	# and %	
Mortality rate		%	%	%	
Coverage of essential health services		%	%	%	
Literacy		# and %	# and %	# and %	
Population with access to electricity		# and %	# and %	# and %	
Number of persons directly affected by natural disasters		(#)	(#)	#	
Mangrove area		n/a	n/a	ha	
Characterisation of population living within 10km of mangroves (desk study)					
Number of people living near (within 10km of) mangroves		#	#	total # and #households	
Population growth (absolute and relative)		#/year and %	#/year and %	#/year and %	
Population migration into and out of areas within 10km of mangroves		net migration rate (positive=immigration, negative=emigration)	net migration rate (positive=immigration, negative=emigration)	net migration rate (positive=immigration, negative=emigration)	
Per capita income		2020US\$/year	2020US\$/year	2020US\$/year	
Population living below the national poverty line		# and %	# and %	# and %	
Prevalence of moderate or severe food insecurity in the population, based on the Food Insecurity Experience Scale		# and %	# and %	# and %	
Mortality rate		%	%	%	
Coverage of essential health services		%	%	%	
Literacy		# and %	# and %	# and %	
Population with access to electricity		# and %	# and %	# and %	
Number of persons directly affected by natural disasters		(#)	(#)	#	
Socio-economic indicators derived from mangroves (household surveys)					
Total and average household income in communities near (within 10km of) mangroves		2020US\$/year	2020US\$/year	2020US\$/year	
• Overall					
• Directly derived from mangroves		2020US\$/year	2020US\$/year	2020US\$/year	
• Indirectly derived from mangroves		2020US\$/year	2020US\$/year	2020US\$/year	
Total and average household spending/consumption on basic necessities (food, health, etc) in communities near (within 10km of) mangroves		2020US\$/year	2020US\$/year	2020US\$/year	
Number of people earning their living directly from mangroves and their resources		#	#	#	
Number of income sources per household (general and specifically highlighting those related to mangroves)		#	#	#	
Household asset index related to mangroves in households near (within 10km of) mangroves		#	#	#	
Perceived value of mangroves (e.g. improved wellbeing as a result of CBNRM), ideally broken down by ecosystem service (or at least higher-level categories like woody vs. non-woody)					
Food and nutrition security (in general and specifically related to mangroves)		#Months of Adequate Household Food Provisioning	#Months with hunger #Months of Adequate Household Food Provisioning	#Months with hunger #Months of Adequate Household Food Provisioning	
		#Hunger days per month	#Hunger days per month	#Hunger days per month	
		Dietary Diversity Score	Dietary Diversity Score	Household Dietary Diversity Score	
Community self-assessment capacity					
Qualitative "most transformative/significant change" type question		text	text	text	
Mangrove use (household surveys)					
<i>if possible, define if any activity is majorly conducted by certain subgroup (e.g. young men)</i>					
Number of people involved with or dependent on mangrove-related cultural activities such as (eco) tourism (specify type of activity in remarks)		#	#	#	
Number of fishers dependent on mangroves as fishing ground or nursery habitat		#	#	#	
Number of species frequenting and/or dependent on mangroves that are of nutritional/ subsistence/ economic value (list species in remarks)		# (of value to fisherman)	# (of value to fisherwomen)	#	
Number of people involved with income-generating activities based on mangroves as raw material (timber, fuelwood,...)		#	#	#	
Number of people involved with mangrove-dependent income-generating activities other than the above (specify activities in remarks)		#	#	#	
Mangrove management (household surveys)					
Number of civil society and community-based organizations involved in mangrove conservation, management and/or restoration		(# if any male-only)	(# if any female-only)	#	
Number of people actively involved in mangrove conservation, management and/or restoration		#	#	#	
Access right to mangroves as natural resources					

Annex 2: Provisional report outline

- Executive summary
- Introduction
- Methodology
 - Research questions
 - Desk study: review of existing literature
 - Gap-filling: primary data collection
 - Valuation of mangrove ecosystem services
 - Socio-economic indicators related to mangroves (incl. study site selection etc.)
- Results
 - Valuation of mangrove ecosystem services
 - Socio-economic indicators related to mangroves
- Discussion (incl. identification of 'key entry points' for mangrove conservation; identification of investment priorities for mangrove conservation and restoration, i.e. mapping where mangroves provide exceptionally high disaster risk reduction benefits or other valuable ecosystem services; possible/sustainable optimization of the main economic values of mangroves; identification of common features and best practices; making the (business) case for mangroves, i.e. substantiating strong arguments for mangroves and their conservation with locally relevant scientific/economic evidence)
- Conclusions (recommendations informing national development planning for policy aiming at better mangrove protection for the benefit of people and nature)
- References.

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THURSDAY 20 AUGUST 2020

Taking A New Look
At The News
ESTABLISHED IN 1995

Africa's small-scale fisheries critical to food security

AFRICA'S small-scale fisheries play a critical role in global food security and must be supported with greater research and investment. It is critical that we stabilise and rebuild these fisheries to ensure both food security and the future of the blue economy.

Fisheries management employs activities that protect fishery resources so sustainable exploitation is possible, drawing on fisheries science and possibly including the precautionary principle. A popular approach is the ecosystem approach to fisheries management.

According to the FAO, fisheries management should be based explicitly on political objectives, ideally with transparent priorities. Political goals can also be a weak part of fisheries management, since the objectives can conflict with each other.

The integrated process of information gathering, analysis, planning, consultation, decision-making, allocation of resources and formulation and implementation, with enforcement as necessary, of regulations or rules which govern fisheries activities in order to ensure the continued productivity of the resources and the accomplishment of other fisheries objectives.

Africa's small-scale fisheries play a critical role in global food security and must be supported with greater research and investment, say international and African experts.

Fish accounts for more than one-fifth of the protein intake of African south of the Sahara and provides a livelihood to millions of people.

It is critical that we stabilise and rebuild these fisheries to ensure both food security and the future of the blue

economy. The time to act is now.

We need to highlight clear and innovative actions to effect lasting transformation of the blue economy in Africa.

All nations and international institutions to ought to recognise the value and economic impact of small-scale fisheries in Africa.

Increasing investment to allow fishing communities to be more involved in the co-management of fisheries; and

Directly engaging with fishing communities to collect and share relevant data regarding the state and economic value of small-scale coastal fisheries.

The first Murdoch Commission, "Western Australia and the evolving regional order: challenges and opportunities" published its final report in November 2013 and the second Murdoch Commission, "Food security, trade and partnerships: Towards resilient regional food systems in Asia" released its report in December 2015.

Murdoch's Third Commission commenced in June of 2018 and is focused on six themes firmly rooted in the agenda for action identified by the Africa Progress Panel (APP) as being in need of more significant research attention, bolder policy innovation, faster implementation on the ground, enhanced political leadership and the conceptualisation and roll out of innovative research solutions.

These themes are: Promoting Equity in the Extractive Industries; Managing the Extractives Industry in a more equitable, transformative and sustainable;

Boosting the Blue Economy: Better Monitoring, Governing and Harnessing of the Blue Economy;

Terrorism: A risk that affects all the countries

THE International Day of Remembrance and Tribute to the Victims of Terrorism was established by the United Nations General Assembly in 2017. It designated 21 August as the International Day of Remembrance and Tribute to the Victims of Terrorism in order to honour the victims and survivors of terrorism. In 2017 alone, nearly three-quarters of all deaths caused by terrorism were in just five countries: Afghanistan, Iraq, Nigeria, Somalia and Syria. According to a statement by the UN, the day is meant to allow victims of terrorism to have their needs supported and their rights upheld.

Terrorism is, in the broadest sense, the use of intentional violence for political or religious purposes.[1] It is used in this regard primarily to refer to violence during peacetime or in the context of war against non-combatants (mostly civilians and neutral military personnel). [2] The terms "terrorist" and "terrorism" originated during the French Revolution of the late 18th century[3] but gained mainstream popularity in the 1970s during the conflicts of Northern Ireland, the Basque Country and Palestine. The increased use of suicide attacks from the 1980s onwards was typified by the September 11 attacks in New York City and Washington, D.C. in 2001.

There are various different definitions of terrorism, with no universal agreement about it.[4][5] Terrorism is a charged term. It is often used with the connotation of something that is "morally wrong". Governments and non-state groups use the term to abuse or denounce opposing groups.[6][7][8][9][5] Varied political organizations have been accused of using terrorism to achieve their objectives. These include right-wing and left-wing political organizations, nationalist groups, religious groups, revolutionaries and ruling governments.[10] Legislation declaring terrorism a crime has been adopted in many states.[11] When terrorism is perpetrated by nation states, it is not considered terrorism by the state conducting it, making legality

a largely grey-area issue.[12] There is no consensus as to whether or not terrorism should be regarded as a war crime.[11][13]

The terms "terrorism" and "terrorist" gained renewed currency in the 1970s as a result of the Israeli-Palestinian conflict,[23] the Northern Ireland conflict,[24] the Basque conflict,[25] and the operations of groups such as the Red Army Faction.[26] Leila Khaled was described as a terrorist in a 1970 issue of Life magazine.[27] A number of books on terrorism were published in the 1970s.[28] The topic came further to the fore after the 1983 Beirut barracks bombings[8] and again after the 2001 September 11 attacks[29][8][30] and the 2002 Bali bombings.[8]

There are over 109 different definitions of terrorism.[31] American political philosopher Michael Walzer in 2002 wrote: "Terrorism is the deliberate killing of innocent people, at random, to spread fear through a whole population and force the hand of its political leaders".[5] Bruce Hoffman, an American scholar, has noted that

It is not only individual agencies within the same governmental apparatus that cannot agree on a single definition of terrorism. Experts and other long-established scholars in the field are equally incapable of reaching a consensus.

There are over 109 different definitions of terrorism. American political philosopher Michael Walzer in 2002 wrote: "Terrorism is the deliberate killing of innocent people, at random, to spread fear through a whole population and force the hand of its political leaders".

Experts disagree about whether terrorism is wrong by definition or just wrong as a matter of fact; they disagree about whether terrorism should be defined in terms of its aims, or its methods, or both, or neither; they disagree about whether or not states can perpetrate terrorism; they even disagree about the importance or otherwise of 'terror' for a definition of terrorism.

The Guardian Limited Key Contacts

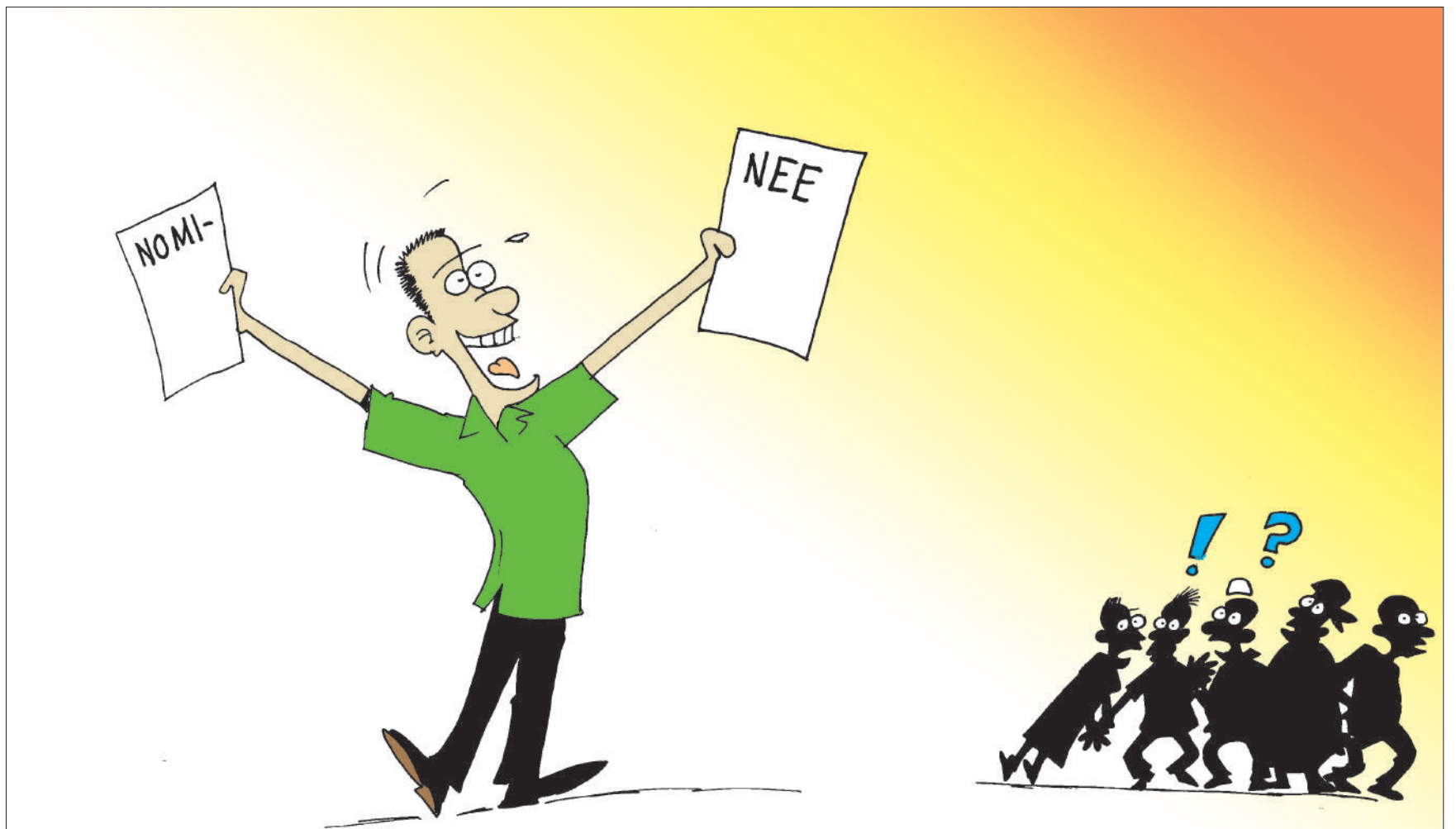
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Election 2020: The role of citizens and political parties

COME 7th December, 2020 Ghanaians will go to the polls to choose (vote) their Members of Parliament as well as a President to run the affairs of the country for the next four years. The right to vote is considered as one of the first generation rights due to its implications for individuals' liberties. Indeed, it is through the exercise of the right to vote that citizens express their preferences for which political party or candidate should govern them and also through which citizens hold governments accountable by voting them out of power if not satisfied with their performance.

It is for this reason that article 45 of the 1992 Constitution grants every citizen the right to vote and eligibility to be registered as a voter provided he or she is of 18 years of age or above and of sound mind. The coming elections will be the 8th successive attempt since the inception of the fourth republic. While this feat is highly commendable, it should not be construed as a mere democratic ritual of picking-and-choosing a party or candidate over the other, but rather an important democratic process for ensuring commitment by political actors towards the provision of social services, protection of fundamental human rights and freedoms, promoting accountability and good governance for the citizenry.

What Should Citizens Consider Before Voting

The desire of every citizen in a democracy is to have the best of life access to basic social services such as clean drinking water, quality education, access to health care services, access to justice, improved sanitation, protection of the environment, provision of safe communities, and protection of the vulnerable and so on. As a matter of fact, these aspirations beyond being described as governance indicators are equally considered as human rights standards under several international human rights treaties ratified by Ghana as well as the 1992 Constitution.

This is rightly so because what use is a democratic system of governance if it is unable to fulfil certain minimum core obligations in areas such as education, health, social protection, food security for its citizens? Again, what relevance is a democratic enterprise if it cannot offer its citizens hope for the future that their living conditions are going to



improve?

Going into the December 7 elections, citizens should therefore be very concerned with some of these critical questions or issues rather than resorting to trivial and divisive matters such as ethnocentrism, violence, name-calling, nepotism or sloganeering which are in themselves counter productive. Certainly, the bread and butter issues should occupy the minds of voters particularly when assessing the social contract documents or manifestoes of the major political parties which will soon be launched by these political parties.

Shouldering the Ultimate Burden What Must Political Parties Do?

Political parties have become indispensable actors within every democracy. They consist of like-minded individuals who come together to contest for political power. Once they win an election, they get access to state power and resources to run and manage the affairs of the country. Against this backdrop, it is therefore of utmost importance that political parties are guided by the realities of a developing society like Ghana where significant number of citizens cannot afford a decent meal, lack of access to quality health care or housing, poor drinking water and a bulging

unemployment situation among the youth.

Another equally important issue of human rights and governance is the pervasive issue of corruption in Ghana. How are political parties going to address the canker of corruption in the country given its implications for human development if given they are to be given the opportunity to govern the country beyond the half-hearted attempts Ghanaians have witnessed so far? What practical and pragmatic interventions are they prepared to introduce to fight corruption? What specific measures do they set out for institutional strengthening of anti-corruption institutions and others in line with Goal 16 of the SDGs? It is undisputed that dissipation of national resources due to corruption denies every country including Ghana the needed resources to fulfill the provision of social services which are considered human rights.

What are the practical measures outlined by political parties in the contestation for political power in this year's elections in their manifestoes in addressing vulnerability, social protection, disability and women and children's rights in line with the SDGs?

The Commission on Human Rights and Administrative Justice (CHRAJ) as a human rights and governance

institution is therefore of the considered view that these issues must underpin the social contract document (manifesto) of political parties going into this election. Since a manifesto well-grounded in human rights principles will to a very large extent address the numerous social challenges faced by citizens.

Appeal

The Commission wishes to call on civil society organisations to continue raising the consciousness of the citizenry on the need to take their voting rights seriously by scrutinizing manifestoes of political parties since they have a direct bearing on their lives. Furthermore, political parties are also reminded to consider the provision of basic social services as human rights. That way, manifestos will be grounded in human rights values and all resources will be harnessed to meet those obligations when elected.

Finally, corruption should be considered by political parties as an obstacle towards meeting the sustainable development goals (SDGs) since it denies the state the much needed resources as well as undermines democratic institutions which certainly calls for concrete and practical measures in their manifestos.

Unleashing the artist inside

YOU finish campus. Google, Wikipedia and photocopied PowerPoint presentations were certainly your best friends and you really did manage to be an honor student. Your parents threw a small soiree in your honor and family friends came in their numbers to drink to your degree. You were an esteemed adult, a learned one at that and they chanted your praises, "When other students were wasting themselves with alcohol and mindless things you were studying, unlike your peers you didn't embarrass us." They chirped, lined up behind you and sung and danced and prayed you get a job because a job is the crown of education in this society.

The gods of 9 to 5 hear your family friend's prayers and you get a job in a listed company in the sixth floor of an uppity building in the heart of the city. A job that discos out of your tongue nicely. When you meet your family friends you stand tall and confidently telling them where you work. You even leave them with something small for soda. Your parents are proud, you now visit them with a paper bag of shopping and they sing your achievement to their friends because after all your achievement is their achievement.

You will buy into the insidious hub-bub and you will feel a sense of comfort and safety. If you get a cold you can run to a hospital like Agha Khan because you have a hefty health insurance package. You can eat in big restaurants and take instagram-filters worth pictures. You put your feet up. You're living society's supercilious dream. You got good grades. You got a nice job and you can now be happy. Only you're not. As time lapses the boulder on your shoulders seems to grow heavier. Everyday you wake up to go to work feels like walking barefoot on hot nails and when you get there you feel as if you're fetching water with a sieve because nothing ever seems to change.

You get to work and power up your desktop, and it shrugs and coughs as if taunting you. You call IT and they punch

three buttons and your machine drags its feet open. You go to the printer, then back to your desk, get coffee, then back to your desk again, go for lunch then come back and try to kill the afternoon and you get this eerie feeling that even a goldfish uses a bigger chunk of its brain than you.

You're lucky and sometimes your boss makes things interesting by shouting at you for an assignment you did tinpotly because your heart was not in it. In fact you leave your soul and your heart at home and the only thing you carry to work is a shell of a body, tired muscles and dropping eye-bags that can carry a week's shopping. You don't even work that much but you're always exhausted. The color is seeping out of your skin and you're losing weight because your job is eating you up but you can't leave it. Why? What will society think, how will I be able to pay my bills, what if this dream I have of being a writer, a musician, a photographer is just that, a dream. So you slave away and in doing so you kill a bit of yourself everyday.

It starts as a small glint, then it grows into a full raging inferno. You don't know what tipped the scale, you don't know if it was Malcolm Gladwell's Outliers or your boss's salvos but you find yourself drafting a resignation letter and washing your hands from your job because society can bicker but it won't be writhing and turning with you when your soul is unsettled. It won't be there helping you through those difficult mornings and damn sure won't be there when you're awash with regret. So you walk, even though you feel a little bit guilty for that woman with tremendous arms, wearing a kitenge dress in your graduation party who prayed her lungs out for you to get a job. You walk, knowing that things will get worse before they get better but it will be different because this time round your heart will be in it.

In his book, Icarus Deception. (Good, good book) Seth Godin talks about Icarus. After his father Daedalus fashioned his wings he warned his son not to fly too close to the sun but Icarus disobeyed



and flew too close anyway. The wax on his wings melted and Icarus the beloved tumbled into the sea. The part we're not told is that Daedalus also instructed his son not to fly too low, too close to the sea because the water would ruin the lift in his wings. So you have to remind yourself to rebel, standup, stand out and make a ruckus because it's far more dangerous

to fly too low than it is to fly too high.

I visited my old Uni a month ago for an alumni forum to talk about how the education there has shaped my life and I met this chap with a CPA-T. That's a full blown certified public accountant, someone a renowned bank or any prestigious financial institution would love to pat on the back. He quit his ransom paying accounting job to pursue abstract art because he felt he was flying too low and he wasn't living his truest life. I was drinking water from a bottle and I almost sprayed it on the

boardroom desk in astonishment and respect.

There was a certain air of admiration for him because inherently people knew he was living his most authentic self and people are attracted to that sort of thing. They want to know the recipe behind it but there is no formula. There is no clear cut way to being all you're supposed to be. The answer is not in Wikipedia or in someone else's story, the answer is in you. That itch in your heart that never quite fades but stops smoldering when you ignore it and bury it into something safe but depressing or make up stories to convince yourself that it's not important.

The guy told us it wasn't easy at first. The money he had saved up fizzled off and he started liquidating small assets and soon big assets followed and in time it got down to the wire and all he was left with was his passion and I wondered if it ever got to that would I really do it? Would I step up to the plate and see it through or would I cave in? Of course, it's trouble-free to say I would but talk is cheap.

He tells us how some people won't look him in the eye or give him the dignity of asking his name when they're interacting when he's covered in paint but says it's okay because even the artists society considers to be 'great' didn't have it easy either. None of them were ordained or preapproved and if they quit because it was hard or they didn't want to put in the good work we wouldn't be enjoying a lot of the things we enjoy today.

You wonder what would have happened if Thomas Edison got a nice job in the sixth floor of some building, we'd probably still be using candles and camp fires. If the Wright brothers sat with their calculators in accounts instead of building the airplane all we would be flying around are kites. Art does not want you to be obedient and follow instructions it wants you to reveal yourself, be a heretic and challenge the status quo. It's scary, but what's the alternative, flying too low and having the water ruin the lift in your wings, sticking to norm, ignoring your itch and having your Thomas Edison and Wright brothers blessing pass you by?

We all have an artist inside of us just ready to be unleashed, exposed, explored and nurtured but are you ready to take the risk, take the higher road, the one less traveled till the long haul?



College Comfort Zone
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Youth voices: Covid-19 crisis is having devastating effects on education, career prospects of young people

By Correspondent Crispin Gerald

THE disproportionate effect of the pandemic on young people has exacerbated inequalities and risks reducing the productive potential of an entire generation, says the International Labour Organisation (ILO).

The Covid-19 crisis is having a devastating effect on the education and training of young people.

Since the outset of the pandemic, over 70 per cent of youth who study or combine studies with work have been adversely affected by the closing of schools, universities and training centers, said ILO director general Guy Ryder.

According to the report 'Youth and Covid-19: impacts on jobs, education, rights and mental well-being', 65 per cent of young people reported having learned less since the beginning of the pandemic because of the transition from classroom to online and distance

learning during lockdown.

Despite their efforts to continue studying and training, half of them believed their studies would be delayed and nine per cent thought that they might fail.

The situation has been even worse for youth living in lower-income countries, who have less access to the Internet, lack of equipment and sometimes lack of space at home.

This highlights large "digital divides" between regions: while 65 per cent of youth in high-income countries were taught classes via video-lecture, only 18 per cent in low-income countries could keep studying online.

"Unless urgent action is taken, young people are likely to suffer severe and long lasting impacts from the pandemic," according to the survey report on the impacts on jobs, education, rights and mental well-being.

The study reports the findings from the Global Survey on Youth and Covid-

19 conducted by partners of the Global Initiative on Decent Jobs for Youth between April and May 2020. This was at the time when the Covid-19 pandemic had rapidly translated into an economic crisis.

The Global Survey aimed to capture the immediate effects of the pandemic on the lives of young people (aged 18-29) with regards to employment, education, mental well-being, rights and social activism. Over 12,000 responses were received from 112 countries, with a large proportion coming from educated youth and those with Internet access.

The survey population is representative of students and working youth with a tertiary education, who together account for about a quarter of youth in the countries sampled.

The study finds the impact of the pandemic on young people to be systematic, deep and disproportionate. It has been particularly hard on young wom-

en, younger youth and youth in lower income countries. Young people are concerned about the future and their place within it.

Young people who were either studying or combining study and work before the onset of the crisis, three-quarters 73 percent experienced school closures, yet not all were able to transition into online and distance learning.

Indeed, Covid-19 left one in eight young people (13 per cent) without any access to courses, teaching or training; a situation particularly acute among youth in lower-income countries and one that serves to underline the sharp digital divides that exist between regions.

Despite the best efforts of schools and training institutions through online learning, 65 per cent of young people reported having learnt less since the pandemic began, 51 per cent believe their education will be delayed, and nine per cent feared their education would suffer and might even fail.

The pandemic is also inflicting a heavy toll on young workers, destroying their employment and undermining their career prospects.

One in six young people (17 per cent) who were employed before the outbreak, stopped working altogether, most notably younger workers aged 18-24, and those in clerical support, services, sales, and crafts and related trades.

Working hours among employed youth fell by nearly a quarter (i.e. by an average of two hours a day) and two out of five young people (42 per cent) reported a reduction in their income.

Young people in lower-income countries are the most exposed to reductions in working hours and the contraction in income.

Occupation was found to be the main determinant for how the crisis has affected young women and men in employment differently, with young women reporting greater losses in productivity as compared to young men.

At the same time as recognising the importance of lockdown measures in safeguarding lives, young people also reported having seen an indirect impact on their freedom of movement.

Moreover, one in three (33 per cent) noticed a marked impact on their right to participate in public affairs, while

over a quarter (27 per cent) experienced difficulties in exercising their right to freedom of religion or belief.

To support and amplify youth voices and actions, this study calls for urgent, targeted and smarter investments in decent jobs for youth, including in the protection of young people's human rights; employment and training guarantee programmes; social protection and unemployment insurance benefits for youth; greater efforts to boost the quality and delivery of online and distance learning; and stronger complementarities with mental health services, psychosocial support and sports activities.

"The pandemic is inflicting multiple shocks on young people. It is not only destroying their jobs and employment prospects, but also disrupting their education and training and having serious impacts on their mental wellbeing. We cannot let this happen," ILO director added.

According to the report, thirty-eight per cent of young people are uncertain of their future career prospects, with the crisis expected to create more obstacles in the labour market and to lengthen the transition from school to work.

Some have already felt a direct impact, with one in six youth having to stop work since the onset of the pandemic. Many younger workers are more likely to be employed in highly affected occupations, such as support, services and sales-related work, making them more vulnerable to the economic consequences of the pandemic.

Forty-two per cent of those who have continued to work have seen their incomes reduced.

This has had an impact on their mental well-being. The survey found that 50 per cent of young people are possibly subject to anxiety or depression, while a further 17 per cent are probably affected by it.

Ensuring that young voices are heard, despite the extreme circumstances, young people are using their energy to mobilize and speak-out in the fight against the crisis.

According to the survey, one in four did some volunteer work during the pandemic. Ensuring that youth voices are heard is critical to delivering a more inclusive response to the Covid-19 crisis.

Giving young people a say in decision making to articulate their needs and ideas improves the effectiveness of policies and programmes and gives youth the chance to participate in their delivery, says the report.

The report also calls for urgent, large-scale and targeted policy responses to protect a whole generation of young people from having their employment prospects permanently scarred by the crisis.

This includes, among other measures, re-integrating into the labour market those who have lost their jobs or who have experienced a reduction in working hours, and ensuring youth access to unemployment insurance benefits and measures to boost their mental health, from psychosocial support to sports activities.



Govt efforts in increasing access to quality healthcare for women, children under five years bears fruit in Manyara

By Correspondent James Kandoya recently in Babati

IN recent years, there has been a very good response in reduction of deaths of infants and children under five years in the country, thanks to government efforts in increasing access to quality healthcare for women and children under five years. In 2018, the infant mortality rate in Tanzania was about 37.6 deaths per 1,000.

Despite a success in children health, there is still a challenge in maternal deaths, where decline in number of deaths is slow compared with success in children health.

There are good signs however as records have shown increase in number of women attending ante-natal care and those who have delivered at health facilities, two very important pillars for safe motherhood.

The important step is to build on these two pillars by matching the quantity (number of attendance) with improving the quality of the services provided during the visits. MomCare project aimed at improving quality of maternal care during pregnancy and childbirth.

About 5600 women have benefited from this project so far, aimed at reducing maternal and child deaths in Manyara region.

MomCare "Safari Salama ya mama Mjamzito" is a digitally enabled patient journey implemented by PharmAccess International-Tanzania office since 2019 in Babati District Council, Manyara region and Siha district in Kilimanjaro region.

The project use digital technology to ensure quality reproductive health services to mothers from early months of pregnancy to reduce deaths related to pregnancy and child mortality rate.

The MomCare Project Manager Johnson Yokoyana said that phase I of the project involved 8 health care facilities while phase II added 7 facilities. He confirmed that the services will be



Hawa Mohamed (35) a resident of Mapeho Village in Babati Rural waiting for services at Magugu health centre in Manyara region

expanded to both Hanang and Mbulu districts to ensure a large number of mothers are covered.

Maternal mortality rate in Manyara region as per December 2018 was 67 per 100,000 per living births while for December 2019 was 63 per 100,000 living births.

"The project priority is given to improving the quality of services through

digital technology and use of data as to ensure the mother and her baby are safe. This help to increase transparency and improve efficiency in maternal care. Project has supported training to medical personnel at respective centres, issuing treatment guidelines and at times supplying medical equipment," he said.

Dr Yokoyana said through the project the mothers are motivated to attend clinics while the project incentivises respective centres to improve medical services. "Facilities are only incentivised when they provide all services as per national

RCH guidelines," he added.

Women registered into the programme are also enrolled into improved Community Health Fund (i-CHF), hence benefitting their dependents.

According to Dr Johnson, MomCare project targets to reach 24,000 mothers upon completion by 2022.

Magdalena Mrema (36) a resident of Hangoni village is one of the women benefited from the Momcare project. She delivered her fourth child early this year at Babati town council hospital in Manyara region.

She said that there is an increase in number of women attending ante-natal service and delivery at the clinic contrary to how it was before and therefore reduce risks to the mother and new born baby.

When recalling, Mrema reveals that in her first pregnancy, she attended clinic when it was six months (24 weeks), while in the second pregnancy at eight months (32 weeks).

"Women must change by attending clinics and deliver at health care facilities to access quality reproductive health care services," she explains.

At the clinic, Mrema was astonished to see improved and free health services to ensure a large number of mothers and their babies are covered contrary to previous days.

"My family and I are now registered with improved - Community Health Fund (i-CHF) for a period of one year to enable accessing quality health services in any health care facilities, thanks to PharmAccess International through Momcare project," she says.

According to her, in her first pregnancy, she paid all the costs which were actually too expensive to her and other women.

In her first visit, she was given soap and mosquito nets by the staffs who had also been trained by the project.

Experience shows that many women attend clinics at six or seven months fearing the cost including ultra-sound. But with i-CHF all services are almost free.

Mrema is not alone; there are many who have benefitted from the project and Hawa Mohamed (35) a resident of Mapeha village in Babati Rural, Manyara region is one of them.

She had heard of the quality of care that staff were giving and was attracted to attend clinics at Magugu health hospital in Babati Rural.

Mohamed, a mother of six children, welcomes the projects with two hands noting that the project has helped women and their families to access free health services which is a big challenge.

Furthermore, women attending clinics are also supplied with free delivery packages and baby diapers depending on the stage of the pregnancy to ensure they deliver babies safely.

Besides that, a large number of mothers and their families are registered with i-CHF that assure them to get quality health care services," she adds.

Mohamed has a special message "I call on mothers to attend clinic at the early months of their pregnancies to avoid unnecessary complications during deliverance.

The projects seek to enrol a large number of women in Hanang and Mbulu districts in Manyara region to offer quality reproductive health care to reduce maternal deaths.

The Enrolled Nurse-RCH Elizabeth Hanju informs that between 300 and 400 women are registered per day at her work station.

Similarly, between 15 and 20 women attend clinic for the first visit while 70 women attend second visit per day.

Furthermore, the project has trained staffs on how to care and serve the customers.

"Indeed, it is great success for us since we attend a large number of women coming for RCH care at our facility daily," she elaborates.

According to her, even after delivery mothers are supplied with three baby diapers every after seven, twenty eight and forty two weeks consecutively to encourage them to attend the clinic.

No matter what happens now, coronavirus will continue to circulate around the world

By Sarah Zhang

THE coronavirus that causes Covid-19 has sickened more than 16.5 million people across six continents, and it is raging in countries that never contained the virus.

It is resurging in many of the ones that did. If there was ever a time when it could be contained, that has probably passed. One outcome is now looking almost certain: this virus is never going away.

The coronavirus is simply too widespread and too transmissible. Experts say that the most likely scenario is that the pandemic ends at some point - because enough people have been either infected or vaccinated - but the virus continues to circulate in lower levels around the globe.

Cases will wax and wane over time. Outbreaks will pop up here and there. Even when a much-anticipated vaccine arrives, it is likely to only suppress but never completely eradicate the virus.

For context, consider that vaccines exist for more than a dozen human viruses but only one - smallpox - has ever been eradicated from the planet, and that took 15 years of immense global coordination. Thus, we will probably be living with this virus for the rest of our lives.

Back in the winter, public health officials were more hopeful about SARS-CoV-2, the coronavirus that causes Covid-19. SARS, a closely related coronavirus, emerged in late 2002 and infected more than 8,000 people but was snuffed out through intense isolation, contact tracing, and quarantine. The virus was gone from humans by 2004.

SARS and SARS-CoV-2 differ in a crucial way, though: The new virus spreads more easily - and in many cases asymptotically. The strategies that succeeded with SARS are less effective when some of the people who transmit Covid-19 don't even know they are infected.

"It's very unlikely that we're going to be able to declare the kind of victory we did over SARS," says Stephen Morse, an epidemiologist at Columbia University.

If not, then what does the future of Covid-19 look like? That will depend, says Yonatan Grad, on the strength and duration of immunity against the virus.

Harvard infectious-disease researcher Grad and his colleagues have modelled a few possible trajectories. If immunity lasts only a few months, there could be a big pandemic followed by smaller outbreaks every year. If immunity lasts closer to two years, Covid-19 could peak every other year.

At this point, how long immunity to Covid-19 will last is unclear; the virus simply hasn't been infecting humans long enough for us to know.

However, related coronaviruses are reasonable points of comparison: in SARS, antibodies - which are one component of immunity - wane after two years. Antibodies to a handful of other coronaviruses that cause common colds fade in just a year.

"The faster protection goes away, the more difficult for any project to try to move toward eradication," Grad says.

This has implications for a vaccine, too. Rather than a one-time deal, a Covid-19 vaccine, when it arrives, could require booster shots to maintain immunity over time. You might get it every year or every other year, much like a flu shot.

Even if the virus were somehow eliminated from the human population, it could keep circulating in animals - and spread to hu-



mans again. SARS-CoV-2 likely originated as a bat virus, with a still-identified animal perhaps serving as an intermediate host, which could continue to be a reservoir for the virus.

SARS also originated in bats, with cat-like palm civets serving as an intermediate host - which led officials to order the culling of thousands of civets.

Timothy Sheahan, a virologist at the University of North Carolina at Chapel Hill, wonders if, with SARS-CoV-2 so widespread across the globe, humans might be infecting new species and creating new animal reservoirs.

"How do you begin to know the extent of virus spread outside the human population and in wild and domestic animals?" he wonders. So far, tigers at the Bronx Zoo and minks on Dutch farms seem to have caught Covid-19 from humans and, in the case of the minks, passed the virus back to humans working on the farm.

The existence of animal reservoirs that can keep re-infecting humans is also why scientists don't speak of "eradication" for these viruses.

The Ebola virus, for example, probably comes from bats. Even though human-to-human transmission of Ebola eventually

ended in the West African epidemic in 2016, the virus was still somewhere on Earth and could still infect humans if it found the right host.

And, indeed, Ebola broke out again in the Democratic Republic of the Congo in 2018. Ebola can be contained through contact tracing, isolation, and a new vaccine, but it cannot be "eradicated".

No one is quite sure why SARS has never re-emerged from an animal reservoir, but this coronavirus could well follow a different pattern. In the best-case scenario, a vaccine and better treatments blunt Covid-19's severity, making it a much less dangerous and less disruptive disease.

Over time, SARS-CoV-2 becomes just another seasonal respiratory virus, like the four other coronaviruses that cause a sizable proportion of common colds: 229E, OC43, NL63, and HKU1.

These cold coronaviruses are so common that we have likely all had them at some point, maybe even multiple times. They can cause serious outbreaks, especially in the elderly, but are usually mild enough to fly under the radar. One endgame is that SARS-CoV-2 becomes the fifth coronavirus that regularly circulates among humans.

In fact, virologists have wondered whether the common-cold coronaviruses also got their start as a pandemic, before settling in as routine viruses. In 2005, biologists in Belgium studied mutations in the cold coronavirus OC43, which

likely evolved from a closely related coronavirus that infects cattle.

Because genetic mutations accumulate at a somewhat regular rate, the researchers were able to date the spillover from cattle into humans to the late 1800s.

Around this time, a highly infectious respiratory disease was killing cattle and, even more curiously, a human pandemic began killing people around the world in 1889. The older people were, the more susceptible they were.

This illness, which produced "malaise, fever and pronounced central nervous system symptoms", was linked to influenza based on the antibodies found in survivors half a century later. However, the cause was never definitively proved from tissue samples.

Could it have been a coronavirus that jumped from cattle to humans? This is all speculative, and the possible links between the other three cold coronaviruses and past pandemics are even less clear, says Burtram Fielding, a coronavirus researcher at the University of the Western Cape.

However, he says that he wouldn't be surprised - that it would also be good

news, in a way, because it would suggest that Covid-19 could become less deadly over time, making that transition from pandemic to common cold.

With a virus, there is a general trade-off between how contagious it is and how deadly it is. SARS and SARS-CoV-2 are illustrative points of comparison: the earlier virus killed a much higher proportion of patients, but it also did not spread as easily.

And what a virus ultimately wants to do is keep spreading, which is much easier to do from a live, walking host than a dead one. "In the grand scheme of things, you know, a dead host doesn't help the virus," says Vineet Menachery, a coronavirus researcher at the University of Texas Medical Branch.

The other four coronaviruses may also be less deadly because we have all encountered them as children and, even if our immunity does not prevent us from getting them again, it may still prevent severe disease. All of this, along with immunity from vaccines, means that Covid-19 is likely to become far less disruptive down the line.

Influenza might be another useful point of comparison. The "flu" is not one virus but actually several different strains that circulate seasonally. After pandemics like 2009's H1N1 flu, also known as swine flu, the pandemic strain does not simply disappear. Instead, it turns into a seasonal flu strain that circulates all year but peaks during the winter.

A descendent of the 2009 H1N1 pandemic strain is still the seasonal flu today. The seasonal peaks never quite reach pandemic heights because of building immunity in the population.

Eventually, a new strain, against which people have no immunity, comes along and sparks a new pandemic - and then it becomes the new dominant seasonal strain. In this way, the long-term outlook for Covid-19 might offer some hope for a return to normal.

"I think this virus is with us to the future," Ruth Karron, a vaccine researcher at Johns Hopkins, says, adding: "But so is influenza with us and, for the most part, flu doesn't shut down our societies. We manage it."

• A syndicated dispatch by The Atlantic.

Getting into the weeds of the African agriculture investing

By Jessica Pothering

GLOBALLY, agrifood tech ventures raised \$21.6 billion sector last year. Yet in an entire decade, 242 known agriculture-related deals in Africa raised only \$616 million, according to "Mapping Agriculture Investing in Africa" from Village Capital.

Agriculture accounts for 40 per cent of Africa's GDP and employs 70 per cent of its workforce. Under-investment and under-development of the sector means that Africa remains a net importer of many staples that could be produced locally.

The report finds that high-level government interventions haven't yielded "granular solutions," particularly around access to finance, including savings, credit, investment or insurance products, and that banks, private investors and philanthropic institutions must play a bigger role.

Africa's farmers and agribusinesses need creative solutions like value-chain finance, "where a fertilizer company sells inputs and the farmer only pays after selling their harvest, or a microcredit bank covers the costs of purchasing fertilizer for a farmer," the report states.

Of the \$616 million in investments counted in the report, 44 per cent went to East African ventures, with Kenya taking the lion's share.

Fewer than 15 per cent of known investors are African-founded funds; most of the capital for direct agribusiness deals in Africa is from foreign-domiciled funds and international development finance institutions.

Investments are generally small and early-

stage, but checks are getting cut. ImpactAlpha's own tally since March: VestedWorld invested in Rwanda's GET IT.

Agri-Business Capital Fund made a loan to Ghana's Dragon Farming. Pearl Capital invested in Uganda's Naseco. AgDevCo backed grain storage tech company Pee Pee Tanzania. Goodwell invested in Nigeria's Tomato Jos and backed Tanzania's East Africa Fruits. Off-grid cold chain tech company Inspira-Farms closed its Series B.

The U.S. International Development Finance Corp. gave Twiga Foods a loan. And the Gates Foundation backed Enko Chem to make eco-pesticides available to African farmers.

Africa's Trade and Development Bank and the African Guarantee Fund committed \$1 million to Grassroots Business Fund in July to finance agribusiness SMEs in East Africa. Vital Capital and USAID's Kenya Investment Mechanism are partnering to unlock \$400 million for African businesses impacted by COVID, including agribusinesses. Societe Generale and CDC are increasing lending to West African banks.



The U.S. International Development Finance Corp. gave Twiga Foods a loan. And the Gates Foundation backed Enko Chem to make eco-pesticides available to African farmers.



Council calls for the need to maintain regular precautions against disease

By Polycarp Machira, Mpwapwa

MPWAPWA District Council has appealed to residents to maintain precautionary measures against COVID-19 despite few cases of the disease in the country.

The call was made here by the district medical officer (DMO), Archard Rwezahura, urging the

public not to take things for granted as the government has made it clear that people should adhere to health guidelines on the disease.

"It is very important that we maintain prevention measures in as much as possible as there few or almost no reported new cases in the country," he said.

He made the statement during

an event to hand over various items including sanitizers and face masks in the fight against COVID-19 in schools and other public offices in the district.

The equipment worth 9.6 million/- was donated by a local non-governmental organisation, Children Dignity Forum (CDF), operating in the region.

They items include thermo

scanner, face masks, sanitizers, pails, apron, spirit, surgical tools and 500 litre water tanks.

They are to be distributed to both primary and secondary schools through the education officers who will relocate them to schools, district medical officer's office, district commissioner's office as well as gender and children's desks at the police

station and district magistrate courts.

Speaking after handing over the equipment to the divisional officer, Albert Mwalayo on behalf of the Mpwapwa District Commissioner, Jabir Shekimeri, CDF project coordinator, Evance Rwamuhuru, said the donation is in support of the government efforts to control

the disease in the country.

"We have given this small donation to help save people in the district in line with the government efforts to control the disease in the country," he said.

For his part, Mwalayo thanked the organisation for the donation, saying it will help maintain hygiene and sanitation in the district. He called on

members of the public to adhere to health experts guidelines.

District secondary education officer, Nelson Milanzi, noted that the equipment will help control the spread of the disease in the district. He mentioned secondary schools to benefit from the donation as Kibakwe, Pwaga, Berege, Kimagai, Igovu and Mazae.

Poor communities turn to ecosystems to adapt to the climate change impacts

By Guardian Correspondent,

THERE was a heated debate among residents of Igombavani village in Mufindi District, Iringa region. It all started with the village environment committee suggesting to uproot all bamboo plants around water sources on grounds that these plants are water guzzlers and, given the severe water shortage that residents face during the dry season, it was imperative that the plants should be removed.

At the beginning of the dry season which now started in May instead of July every year, women would walk over a kilometer twice a day to fetch water needed for domestic use. There was barely enough water in homes. As the dry season grew more severe so did water become scares and women had to walk longer distances in search of water.

"We have to do something to solve this problem. If removing the bamboo is a solution then we have to do it," Angelina Nzowa had said. She had a family of five and her demand for water was quite high.

But there was another group that was against uprooting the plants for reasons that they conserve water and regulate how they use it. "The only place is wet during the dry season is the area around the bamboos. And these plants don't consume much water during the dry season as they shed off all the leaves only to sprout again at the beginning of the rainy season. We must find how best to make them conserve water instead of getting rid of them," explained Flora Mzena, secretary of the community's water user association.

Some residents had argued that bamboos keep their economies afloat; they tap bamboo wine which sells at as much as 2,000/- a litre when the market is good. Removing the plants would be tantamount to removing reliable sources of livelihoods and many families would be affected.

Eventually it was decided that the bamboos should not be removed but no farming activities should be un-

dertaken around bamboo forests particularly those located around defunct water sources.

Bernard Msilu (then 82) had a bamboo forest extending for about half a kilometer around what used to be a water source. He also used to grow maize and vegetables in the area but he was persuaded and was later convinced to vacate the area in order to rejuvenate the water source. "It wasn't this way in the past. We knew when the rainy season would begin and when it would end. The dry, sunny season was also predictable. But nowadays the seasons are becoming chaotic," Bernard Msilu had said.

That debate and the eventual agreement was made four years ago and today the villagers do not regret the decision to leave the bamboos alone. Msilu (now 86) too does not blame himself for having relinquished his piece of land to conserve the water source which now supplies water to the villagers throughout the year.

"Water sources are thriving in almost all bamboo forests and people still get their bamboo wine. No financial cost was involved in conserving the water sources and the call to uproot the bamboos was misplaced," says Rajabu Kadege, chairman of Igombavani water users association, adding that unless the dry season is extremely severe, villagers can get water throughout the year.

Tanzania is among countries that are most vulnerable to climate change, with droughts and severe flash floods disrupting water and food supplies. Sub-Saharan is particularly becoming more vulnerable, experiencing impacts of frequent and intense climate extremes over the years.

A 2018 report by the Intergovernmental Panel on Climate Change (IPCC) suggests measures to limit global warming to 1.5C degrees above pre-industrial times. It also presents an array of actions to be taken in order to adapt to impacts on water and food shortages. They include change of farming technology, shifting from growing traditional food crops to

other types that can withstand global warming and conserving the environment to protect water resources.

Climate change adaptation (CCA) is a response to global warming. It is the process of adjustment to actual or expected climate and its effects that intends to moderate or avoid impacts. Adaptation thus helps individuals and communities to deal with consequences of climate change that cannot be avoided.

"It involves taking practical actions to manage risks from climate impacts, protect communities and strengthen the resilience of the economy," says part of the 2018 IPCC report.

Communities have been adapting to climate variability for centuries, but currently their coping mechanisms cannot respond to the fast-changing climate. Shifting weather patterns as a result of climate change, affecting rainfall and temperature, have had telling impacts on the ecosystem goods and services on which people rely. It is therefore critical to develop adaptation capabilities to be able to deal with these challenges.

However, adaptation is a shared responsibility. Governments at all levels, businesses and households each have important roles to play in a bid to lower the risks posed by the impacts of climate change and even if greenhouse gas emissions decrease today, adaptation will still be needed to deal with the global challenges that have already been set in motion.

"Adaptation measures can help reduce vulnerability - for example by lowering sensitivity or building adaptive capacity - as well as allowing populations to benefit from opportunities of climatic changes, such as growing new crops in areas that were previously unsuitable," reads part of an article published in The Guardian (UK) recently.

In response to these impacts, many countries have focused on infrastructure options such as embankments for flood control or new reservoirs to cope with water shortages. These options can be costly to build and maintain,



and generally do not take the benefits of ecosystem-based approaches into account.

Natural solutions to climate change like ecosystem-based adaptation (EbA) are less costly and more effective at community level. Ecosystem-based Adaptation involving the conservation, sustainable management and restoration of ecosystems are cost-effective solutions that can help people adapt to the impacts of climate change. It is the use of biodiversity and ecosystem services as part of an overall adaptation strategy to help people to adapt to the adverse effects of climate change.

Examples of such nature-based solutions to climate change include sustainable agriculture, integrated water resource management and sustainable forest management.

Conservation, sustainable management and restoration of ecosystems

can help people adapt to the impacts of climate change and reduce poverty at family level. It is a nature-based solution that harnesses biodiversity and ecosystem services to reduce vulnerability and build resilience to climate change.

And in order to achieve the Sustainable Development Goals, reach global biodiversity targets and effectively address climate change, nature-based solutions should be treated as integral to adaptation strategies at global, national and local levels.

According to UNEP EbA protects vulnerable communities from extreme weather while simultaneously providing a variety of ecological benefits so crucial for human well-being, such as clean water and food, and could lift about 1 billion people out of poverty globally. "Though primarily an adaptation approach, EbA can also contribute to climate change mitiga-

tion by reducing the emissions that transpire from habitat loss and ecosystem degradation," says UNEP

EbA focuses on the benefits humans derive from biodiversity and ecosystem services, and how these benefits can be utilized in the face of climate change. Consequently, EbA is a people-centric concept, but one that acknowledges that human resilience depends critically on the integrity of ecosystems. Yet ecosystem health alone does not guarantee human resilience, so EbA is best implemented as an integrated element of a broader adaptation strategy.

According to IUCN the conservation, sustainable management, and restoration of ecosystems to help people adapt to the impacts of climate change is gaining increasing attention, "as such approaches are accessible to the rural poor in developing countries and can be cost-effective."

My brother's death didn't have to happen; it led to grief that's impossible to get over

By Elizabeth Warren

EDWARD-Isaac Dove writes: "Senator Elizabeth Warren's oldest brother, Donald Reed Herring, died of Covid-19 in late April, and I heard that she sometimes mentioned this in conversations about policy, though she was reluctant to talk about it publicly. So when I interviewed her for a story about her pandemic-response work (and her prospects of getting picked to be Joe Biden's running mate), it was only natural to ask how the pandemic had affected her personally.

"For anyone who heard a Warren stump speech during the year she was running for president, her brothers were familiar characters - the Oklahoma family. The three of them were 'the boys'. She was a late-in-life baby - 'My mother always used to call me the surprise!' she'd say. All three of her brothers served in the military. She clearly revered them.

"Don was the oldest - 86 when he died, about 15 years older than Warren. When I pushed her to speak about what had happened, she was audibly emotional. And the story she told - of the coronavirus sneaking up on a loved one, of feeling helpless since she couldn't be with him, and of having to grieve from afar - is, with more than 90,000 deaths from Covid-19 in the United States so far, becoming a sadly familiar American one."

"I just kept imagining what's happening to him (Don). Is he afraid? Is he cold? I kept thinking about whether he was cold," she said, in a moment that captured so much of her sadness and frustration about what had happened. She agreed to let me share what she told me."

It just feels like something that didn't

have to happen. Don had had pneumonia and had been hospitalised. This is back in February. He wanted to go home after he'd been hospitalised and his doctor said: "No, I want you to just go to a rehab and just get some of your strength back."

Pneumonia really takes strength out of you. And, you know, he was old. And so he went to the rehab and was ready to go home. He was packed up and ready to go home when somebody tested positive, and they wouldn't let him leave. And I called him every day for 11 days, and every day he would say, "I'm just fine." In fact, he said, "I think I probably had it before and I'm just too tough and didn't even notice."

And then he got sick, and then he died, by himself. That's the hard part - really hard part. It's hard to process things like this because everything is happening at a distance. And human beings - we're not set up for that. We're wired to be with each other. It makes it hard.

I lost three very important people in my life many years ago in what felt like a short period of time: my mom, my daddy, and my Aunt Bee. Each of them died differently. My mother, very suddenly and unexpectedly. My daddy, lingering cancer. I held his hand as he died. With my mother, I had been there on the day that she died, in the night. My Aunt Bee got sick and then couldn't recover. But I was with them. And I was with my brothers and my cousins and my children. And we shared memories; we grieved together.

It was frustrating the whole time. He had pneumonia, and I was calling every day. And I couldn't be there, but it was clear he was recovering. Then, when the doctor said: "I want you to set up rehab; you'll get your strength



Senator Elizabeth Warren

back," I thought, that's great. We would talk every day and tell funny stories and laugh. And he'd keep me up to date.

And then when he said that the coronavirus test had come back positive, it's like that note you hear far off - a warning. And I remember thinking that I couldn't breathe. And he said: "Bets" - he'd call me Bets or Betsy always - "I feel fine. I feel fine." And for 11 days, I'd call him in the morning, call him in the evening, and he'd tell me, "Oh, it's fine," and laugh. And he was irritated that he couldn't leave. And I had begun to think, this is okay. We're going to get him out of there. In fact, I'd been talking: Would David - my other brother - be the one to pick him up, or was John going to come? You know what I mean: working on the logistics of how to get him out of there.

And then I called, and no one answered his phone, his cellphone. And that had happened a couple of times because he'd been doing something else. But nobody answered.

And so a little while later I called back, and then I got the news that he had been taken to an emergency room. In any other state of the world, I would have been there with him. We all would have been there with him. And instead he was by himself. I just kept imagining what's happening to him. Is he afraid? Is he cold? I kept thinking about whether he was cold. There's no one there to talk to him while he waits for the doctor. There's no one there to be with him while he receives the news.

Then I found out they put him in intensive care. I would get the information via the nurses about what his blood-oxygen levels were. And all I could do would be talk by phone with my brothers. It's not the same. You need to touch people. We have to hug; we have to be with each other.

Then he rallied and I talked to him on the phone. He was a little slurred, and clearly had had a tough time. He wasn't getting out of bed and walking around, but he was doing better. And then he took another dip and it went all the way down.

More than 60,000 families across this country are going through the same thing right now. It's something none of us was prepared for. It's always hard to lose someone you love. But to lose someone when you have to wonder: What were their last days like? Were they afraid? Were they cold? Were they lonely? That is a kind of grief that is new to all of us. And my brothers won't get over this. They just won't. None of us will.

•A syndicated dispatch from The Atlantic.

China makes multi-faceted efforts to ensure grain security

BEIJING

SINCE mid-July, Huang Xiaoping has been busy working in his 110-hectare paddy field, harvesting early rice and sowing for the next season.

Huang also runs a rental business involving farm machinery in a village near the Dongting Lake, China's second-largest freshwater lake in the central Hunan Province, helping local farmers during the "double rush" season.

"We need to fight the current flood and strengthen the embankments," Huang said.

According to China's Ministry of Emergency Management, rain-triggered floods had affected some 54.8 million people in 27 provincial-level regions as of late July, causing direct economic losses of 144.43 billion yuan (about 20.8 billion U.S. dollars).

Restrictions on food exports and panic hoarding in some countries and regions, as well as rampant desert locust, have adversely affected food production.

"The State of Food Security and Nutrition in the World 2020" report released by five agencies, including the

Food and Agriculture Organization of the United Nations, projected that COVID-19 could push up to 132 million people into starvation globally this year.

Though downpours and floods destroyed vast stretches of farmland and agricultural facilities, flood control situation in the hard-hit provinces of Jiangxi and Anhui is improving as the water level in major waterways continues to recede.

The flood control and drought relief headquarters of the two provinces have successively downgraded their emergency response level since early August.

In the face of the floods, the Chinese provinces have been mobilizing resources, using upgraded technology, and providing material support to ensure grain security and make up for losses in production.

For farmers like Huang, time is the essence. In the low-lying township of Liaonan near the Poyang Lake in Jiangxi, Wu Baolin was busy sowing seeds of late rice with two workers. He saw some two hectares of his crops damaged in the floods.

"The harvest is finally guaranteed even if it might be delayed," Wu said,

adding that there is no time to lose when it comes to growing crops.

In Anhui, replantation of single-cropping rice has been carried out on every piece of farmland where the floodwater has receded. As of early August, more than 100,000 hectares of crops had been resowed, accounting for 38 percent of Anhui's total area of farmland needing replantation, according to the provincial department of agriculture and rural affairs.

China's total grain output consists of three parts -- early rice, summer grain and autumn production. Summer grain is the first season of the annual grain production, which accounts for more than a fifth of the annual output.

Various measures have been adopted by authorities to ensure stable grain output amid efforts to control the COVID-19 epidemic, such as fully implementing support policies like the minimum purchase price for rice and wheat and improving the quality of spring plowing.

As the world's top food producer and consumer, China saw its grain output reach a record high of 664 million tonnes last year, the 16th bumper year in a row.



A man uses a drone to spread pesticide on late rice in a rice field in Mixiang Village of Yiyang City, central China's Hunan Province, July 23, 2020. (Xinhua)

The country's summer grain output reached a historic high of 142.81 million tonnes this year, up 0.9 percent from last year, according to the National Bureau of Statistics.

Autumn grain crops, which include corn, middle- and late-season rice and soybean, account for the bulk of China's grain production. The total plantation area of autumn grain has increased steadily this year and the crops are growing fine, thus laying a solid foundation for another bumper harvest.

In order to strengthen the prevention and control of plant diseases and pest, the Ministry of Agriculture and Rural Affairs has called for ramped up efforts against the invasion of fall armyworms, rice planthoppers and rice leaf rollers, the three migratory species of pest that threaten autumn grain production.

Pan Wenbo, a crop management official with the ministry, said despite severe floods in parts of the country, crop

farming remains stable overall. Efforts have been made in grain reserves and circulation, grain purchasing, local grain reserves, and improving the capacity for emergency supply.

The Ministry of Emergency Management and the Ministry of Finance have earmarked 935 million yuan in disaster relief funds to aid local disaster relief work in provinces including Jiangxi, Hubei, Hunan and Anhui. Agricultural authorities have built up a 50,000-tonne seed reserve to cope with disasters and crop failures, with more than 7,000 tonnes of seeds already handled to support crop farming for 320,000 hectares of farmland.

According to the department of agriculture and rural affairs in Hunan, the overall flood situation in the province is relatively stable compared with previous years, and the safety of grain production remains within a controllable range.

Wu Liqian, professor at Anhui Agri-

cultural University, said the flooding is unlikely to cause a sharp decrease in grain production since the reinforced dikes and embankments along the Yangtze River have made farmlands safer. Besides, improved irrigation and drainage facilities coupled with advanced agricultural technologies, have further improved safety.

In Hubei, more than 4,000 sci-tech workers from agricultural research institutions have been providing online and offline technical guidance to local farmers, donating more than 700 tonnes of farming supplies and distributing some 300,000 copies of various technical materials.

"We will continue to listen to the needs of farmers and enterprises, help them solve problems and better serve the recovery of agricultural production," said You Aiqing, a rice breeding expert and deputy head of the Hubei Academy of Agricultural Sciences.

Xinhua

THE GUARDIAN SIMPLE WORD FIT // THE GUARDIAN CROSSWORD --00 125 00--

WORD-FIT puzzle grid with clues: 3 LETTERS: SPY, ARK, ROB; 4 LETTERS: POOL, TOES, SKIN, GAIN, SUSS, AIDE NOTE (7 WORDS); 5 LETTERS: ADOBE, SHARP, HELLO, NOISE, SWALE (5 WORDS); 6 LETTERS: BEACON, SPREAD, ASSETS, EMBARK BEACON (5 WORDS); 7 LETTERS: MOROCCO; 8 LETTERS: SCRABBLE; 10 LETTERS: SUGAR CANES

CROSSWORD puzzle grid with clues: CLUES: Across 1 Selling of black African's to develop; 5 intelligent, bright; 8 to put together with something else; 10 useless; 11 luck, fate; 13 Largest continent in the World; 15 cure; 17 Church of England; 19 the percentage charged on the exchange of one currency to another; 20 ten less than thirty. Down: 1 Breath; 2 Confess; 3 Capital of Italy; 4 a large edible fish of warm seas; 6 admonish, advise; 7 a public paved road as in a town or city; 9 division into phases; 12 Capital of Greece; 14 glowing; 16 respond to something in a particular way; 17 Amateur Athletic Association; 18 an unpleasant person

SOLUTIONS for the word fit puzzle: ENGINEROOM, SAVE DAILY, BEASTLY, PASTOR, ARE, DIARETIS, KOLIBRI, COLOMBIA, RANK, WEETCOINS, OVERRO, OVEN, TNA, MESS, TIGV, SIN, SERENEN, SERRERETHTIC, UNDEIRACTIE, AGED

SOLUTIONS for the crossword puzzle: Across: 1. Selling of black African's to develop; 5. intelligent, bright; 8. to put together with something else; 10. useless; 11. luck, fate; 13. Largest continent in the World; 15. cure; 17. Church of England; 19. the percentage charged on the exchange of one currency to another; 20. ten less than thirty. Down: 1. Breath; 2. Confess; 3. Capital of Italy; 4. a large edible fish of warm seas; 6. admonish, advise; 7. a public paved road as in a town or city; 9. division into phases; 12. Capital of Greece; 14. glowing; 16. respond to something in a particular way; 17. Amateur Athletic Association; 18. an unpleasant person



Thursday 20 August 2020

NCBA Bank targets SME go-getters in local market

By The Banker Reporter

THE merged NCBA Bank Tanzania has vowed to invest in aggressive small and medium size enterprises (SMEs) daring to grow their businesses and contribute towards rapid economic growth of the country.

NCBA Bank Tanzania's CEO and Managing Director, Margaret Karume said SMEs involve the majority of people hence their growth will propel the country to rapid economic growth. Karume who was speaking in Dar es Salaam this week when the new bank unveiled its headquarters, said NCBA Tanzania has an ambition to inspire go-getters in their journey to greatness.

"Through our customer-centred innovation and investment in tailor-made digital banking products, we are ready to facilitate the growth and development of critical sectors of the economy, such as Small and Medium Enterprises, large infrastructure projects and the agricultural sector," she noted.

The NCBA chief promised the government which was represented by Deputy Minister for Finance and Planning, Dr Ashatu Kijaji, that the bank will back efforts by the Fifth Phase Government to build an industrial-based economy.

"I emphasize that through our digital-first approach, we will continue to innovate and share the best in class technological advances and customer service as we provide exceptional financial services - and products that exceed customer expectations, with internationally accepted standards," Karume promised.

In her official remarks, Dr Kijaji said NCBA Bank's leadership has assured her of their commitment to foster an enabling environ-



Deputy Minister for Finance and Planning Dr Ashatu Kijaji (C) cuts a ribbon to officially launch of the new NCBA Bank Tanzania headquarters in Dar es Salaam this week. Looking on (R) is the bank's Managing Director cum CEO, Margaret Karume and outgoing board chairman, Sharmapal Aggarwal (L). Photo courtesy of NCBA Bank.

ment for micro-SMEs and SMEs - to ensure growth and economic empowerment ranging from small and medium enterprises to large corporate organisations.

"Indeed we are all aware that the development of SMEs is a central component of economic growth because

they not only provide employment opportunities to the masses but also are a key contributor to GDP growth and increased tax revenue," she stated.

She added that, "To facilitate this, we need a strong financial services sector that can drive financial inclusion across the country and provide key products

and services that increase access to credit and loans with affordable interest rates to accelerate growth."

The Deputy Minister further added that "Tanzania Development Vision 2025" highlights small and medium-sized enterprises as an important contributor to the country's long-term de-

velopment goals

"It is estimated that Tanzania's SME sector consists of more than three million enterprises which contribute over 27 percent of overall gross domestic product," Dr Kijaji explained while stressing that the banking sector is an important enabler in providing financial assets and access to credit for micro SME's and SME's.

The Minister praised NCBA Bank for its steadfast commitment to support government efforts to create a robust financial sector. "I am deeply encouraged by NCBA Bank for taking action, especially with the M-Pawa product that provides digital access to savings and quick loans via mobile phone hence fostering financial inclusion, the growth of SMEs and empowering majority Tanzanians," she pointed out.

Seconding Dr Kijaji's observations, an official from Bank of Tanzania's Directorate of Financial Sector Supervision, Nassor Omar applauded NCBA Bank for its vigour in spearheading digital financial inclusion to ensure everyone has access to financial services.

"I want to re-iterate, a robust banking system is a cornerstone to building a resilient economy. NCBA Bank's arrival is, therefore, a great addition to strengthening Tanzania's position as a middle-income country, which in tandem with the goals of the government," Omar noted.

The launch of the NCBA Bank Tanzania headquarters will be followed by similar launches of branches across the country notably in Arusha, other parts of Dar es Salaam, Mwanza and Zanzibar.

Dr Mpango salutes bank for 15.2bn/- dividend pay cheque

By The Banker Reporter

TREASURY has commended NB Bank Plc's board and management for continuing to make profit and paying shareholders handsome dividend for several years running.

Finance and Economic Planning Minister, Dr Philip Mpango said this week after receiving a 15.2bn/- pay dividend cheque following the bank's impressive performance last year. "You have been a good performer but I caution you to stay the course and don't sit back at relax yet," Dr Mpango said while congratulating both NMB Board Chairman, Dr Edwin Mhede and CEO, Ruth Zaipuna for their new positions. Dr Mhede who doubles as Tanzania Revenue Authority Commissioner General was elected by NMB shareholder earlier this year while Zaipuna was confirmed by the board as CEO on earlier this month.

Dr Mpango said Treasury which has a 31.8 percent stake at NMB, expressed hope that based on this year's first half performance, next year's dividend will likely be more than the 15.2bn/- which was made last year. Last year Treasury got 10.48bn/- as dividend following another impressive performance in 2018. The Minister however dared bank manager to urgently address the issue of hiked interest rates prevailing currently in the market which are hurting



Finance and Economic Planning Minister, Dr Philip Mpango speaks at a past event.

consumers.

Assuring Dr Mpango of better performance this year, Dr Mdehe said first half results are already an indication that wind-fall profit is readily available. "Now that we have a confirmed CEO, I can assure you that

performance will be much better because in her capacity last year, she couldn't make some crucial decisions," the NMB Board Chairman.

Giving a breakdown of last year performance, Zaipuna said the bank made a 142bn/- net of which shareholders endorsed payment of 48bn/- as dividend which was a 45 percent increase compared to 33bn/- made in 2018.

She said Rabobank which has a 34 percent stake got 16.8bn/- as dividend while other minority shareholders walked away with 13bn/-. "The bank has continued to perform well this year despite the coronavirus associated challenges," she stated while noting that so that net profit has peaked 93bn/- covering the first half of the year.

Zaipuna said the market's largest bank has invested heavily in agriculture with 800bn/- disbursed in loans to farmers while 2.2trn/- has gone to the private sector in general. "We have also invested a lot in community services with a donation of 40,000 desks and 1,000 desktop computers given to several public schools in the country," she noted. NMB's policy requires that one percent of the profit go to charity each year.

SoftBank expands tech sector stock portfolio with \$3.9bn investment

TOKYO

SOFTBANK has invested about \$3.9 billion into 25 of the world's largest technology companies including Amazon, Tesla, Netflix and Alphabet. The Japanese conglomerate owned \$1.04bn of Amazon stock, its biggest investment, a \$475 million stake in Alphabet, \$248.6m of Adobe and \$189m of Netflix, the Tokyo-based company said in its latest filing to the US Securities and Exchange Commission. Its stake in Tesla was worth \$122.9m as of June 30, it said.

SoftBank founder Masayoshi Son is expanding the company's investment activities from private start-ups to publicly traded equities at a time when the biggest technology stocks are near record highs. He unveiled a new asset management arm on an earnings call last week, saying it is part of a broader bet on transformative technologies. The Japanese company is targeting investments of more than \$10bn in public stocks, according to sources familiar with the initiative.

The filing also shows a \$183m stake in Microsoft, \$111.5m in PayPal and \$108.8m in Zoom. Also on the list were several Chinese names including streaming giants Bilibili and iQiyi as well as Singapore's Sea, one of the world's best performers over the past 18 months. While Mr Son has said SoftBank invested in Facebook and Apple, the companies were not listed among the latest disclosure of US-listed holdings.

SoftBank has notched some wins in public stocks over the past years. It profited from investments in Charter Communications in early 2018 and in US chip designer Nvidia. The latest filing showed SoftBank has taken a position in Nvidia worth \$180.9m.

Open banking set to drive Africa's financial inclusion

NAIROBI

THE financial sector in Africa has already witnessed tremendous disruption driven by technologies such as mobile banking, which has played a major role in expanding financial inclusion.

The industry is even set for more changes as new innovations come into being. The next phase of transformation looks set to emanate from open banking, an innovation that allows access and control of consumer banking and financial accounts through third-party applications.

Open banking, experts say, commands the potential to reshape the competitive landscape and consumer experience of the banking industry in Africa. While consumers will be the biggest gainers, banks too will reap significant benefits as they will be able to acquire a set of skills and tools required to build their own ecosystems.

"Open banking in Africa will play a pivotal role in offering financial services to large sectors of the population who have never had access to financial services before," says Polys Hadjikyriacos, the chief business development

officer of digital banking platform at NETInfo.

"It will drive transformation in digital financial services by permitting consumers to own and share their data and enabling banks and fintech companies to utilise this data to offer enhanced products and services to the market."

African banks, he notes, are well positioned to embrace the opportunities created by the technology through transforming their solutions with innovative, agile and efficient ways that strengthen customer relationships and increase revenue for the banks. Sila Obegi, the chief executive of Nairobi-based Meta Capital says open banking has helped a great deal to build a close working relationship between fintech startups and banks.

"There are so many things you can do today through open banking, which were not possible five years ago. Most banks nowadays freely avail their application programming interface (API) documentation which makes it possible for fintechs to build solutions that interact with a wide range of account transaction information," he told Digital Business.

Such platforms, he adds, eliminate the restriction that limit access to customer financial data, with the bank with which they have an account. The account holder will have the ownership of the data and allow them to share with other third parties at their discretion. Through the use of open APIs, business-to-business collaboration are enabled, leading to creation of new ecosystems and business models, for the benefit of financial institutions and their customers alike.

"Examples of new business models can include provision of end to end customer journeys, for example, buying a car, offering a loan, selling insurance or e-commerce," says Mr Hadjikyriacos. Open banking principles also provide an alternative payment instrument, to cash and cards, and can facilitate instant settlement for a purchase.

Bank customers can therefore utilise account aggregation and handle their total net wealth from one application, irrespective of where these accounts are held. Africa, whose population remains unbanked or under-banked, Mr Obegi asserts, can utilise open banking's af-

fordability and accessibility, to facilitate financial inclusion for millions of citizens.

"It will help boost the region's economy by removing barriers to innovation and facilitating access to essential financial products and services. When banks, fintechs, telcos and other third parties in Africa embrace it, they will further strengthen and broaden African financial markets."

The continent is seen as a market of opportunities by the West and the East, where digital transformation could have the highest impact, by solving day to day problems that affect people's live directly.

Kenya, for instance, has been a world pioneer in utilising technology to enable its people to carry out transactions quickly, securely and cost effectively. Experts point out that African banks can benefit from improved customer experience and greater transparency in the region's banking. Because third parties will be pre-authorised to use customer data negating the need to build new data stores of their own, they can quickly adapt to changing trends and offer new and unique services to

Dar outclass peers in EAC, SADC with low inflation rate

By Francis Kajubi

THE country's inflation rate was one of the best in both East African Community and Southern African Development Community blocs during the past year.

Bank of Tanzania's latest Quarterly Economic Bulletin released last Friday shows that headline inflation in SADC which has 16 countries increased significantly to 64.1 percent during the year ending June 2020 from 13.7 percent in the corresponding period of 2019.

The BoT report stated that headline inflation for Tanzania averaged 3.2 percent during the period which was lower than 3.6 percent in the period and 3.5 percent in the corresponding quarter for 2019, mainly due to reduction of non-food item prices particularly petroleum products.

Consumer price index inflation remained subdued and below the country medium-term target of five percent. "During the quarter, Eswatini, Lesotho, Mozambique and Tanzania met SADC convergence criteria of between 3-7 percent," the report stated. It further noted that Botswana, Lesotho, Namibia, Seychelles, South Africa and Tanzania recorded lower inflation rates than in the corresponding quarter in 2019, thanks to low demand and decline in global oil prices. Angola and Zambia had headline inflation rates of above 10 percent on account of higher food prices and local currency depreciation.

"The 64.1 percent increase of



President John Magufuli addressing a virtual SADC Summit on Monday.

the twelve-month headline inflation in the region was largely on account of hyperinflation in Zimbabwe fueled by rapid local currency devaluation coupled with large current account deficit," the Central Bank report explained.

Meanwhile the reports said in the East African Community, headline inflation for the period averaged 5.8 percent compared with 2.1 percent in the corresponding quarter in 2019. Tanzania, Kenya and Uganda registered declines in headline inflation when compared with the corresponding quarter in

2019, owing to a decline in fuel prices. Conversely, Rwanda and Burundi experienced higher inflation rates due to the rise in food prices. Rwanda had inflation of 8.7 percent and Burundi registered 8.4 percent.

Handing over the chairmanship of SADC to Mozambican President Filipe Nyusi, President John Magufuli highlighted achievements made during the past year as including better macro-economic management and fiscal discipline.

He said other achievements are adoption of regional

guidelines for harmonizing and facilitating movement of critical goods and services across the 16 member bloc in the midst of the coronavirus pandemic.

"This has shown how committed our region is in fulfilling its integration agenda. In this regard, going forward, I call upon all SADC member states to continue working together not only in addressing COVID-19 impacts but also in preparing strategies on how to deal with the post pandemic situation," Dr Magufuli said in a virtual summit to contain the virus spreading.



Family Bank chief executive officer Rebecca Mbithi.

Family Bank posts 75pc earnings rise on interest income

NAIROBI

FAMILY Bank reported a 75.2 per cent net profit growth in the half year ended June on the back of higher interest income.

The lender's net earnings in the period stood at Sh638.4 million compared to Sh364.3 million a year earlier. The performance is one of the best in the industry where more players are posting lower profits on increased provisions for coronavirus-related defaults.

KCB Group's net profit, for instance, fell 40.4 per cent to Sh7.5 billion while that of Equity Group receded 24.9 per cent to Sh9 billion over the same period. Family Bank's interest income surged 25.7 per cent to Sh4.1 billion, helped by increased lending and investment in government debt securities.

Its loan book expanded 17.4 per cent to Sh54.8 billion while its holdings of government bonds and T-bills increased 14.6 per cent to Sh10.4 billion. The bank's stock of non-performing loans rose 11.7 per cent to Sh9.1 billion, resulting in provision for the bad debt jumping 32.2 per cent to Sh451.3 million.

Lenders such as Equity and KCB have raised their provisions multiple times of the levels seen in the previous period,

hurting their earnings in the half year ended June. That of Equity, for instance, rose 8.7 times to Sh8 billion in response to defaults jumping 1.5 times to Sh45.5 billion.

Outbreak of the Covid-19 pandemic and public health measures taken to contain it has hurt business and household incomes, causing many borrowers to default or renegotiate their loan terms. Kenyan banks had restructured aggregate loans of Sh844.4 billion or 29 per cent of the industry's Sh2.9 trillion loan book as of June, according to the Central Bank of Kenya.

Family Bank's interest expenses increased 19.6 per cent to Sh1.2 billion, partly reflecting the impact of customer deposits rising 23.5 per cent to Sh66.6 billion.

The lender's non-interest income including fees and commissions declined 1.4 per cent to Sh1.2 billion.

The ongoing reopening of the economy, including resumption of international travel and reduction of night-time curfew hours, is expected to lift business activities and brighten the outlook for bank earnings. The tourism, entertainment, travel and education sectors have suffered the biggest disruption from the public health measures.



UAP Insurance Tanzania's CEO, Stephen Lokonyo shaking hands with Maliki Salum, a form one student at Benjamini Mkapa Secondary School in Dar es Salaam after donating 40 water tanks to several public schools in the city. Right is Headmistress of Minazi Mirefu Secondary School, Aveline Chugulu. Photo courtesy of UAP.

UAP donates water tanks to D' Salaam public schools

By The Banker Reporter

IN a bid to protect children from air and water-borne diseases, UAP Insurance Tanzania Limited has donated 40 water tanks to several public schools in Dar es Salaam.

UAP Insurance which is a subsidiary of UAP Holdings Plc donated the tanks as part of celebrating 100 years of existence in the African market. Speaking during a handover ceremony in Dar es Salaam this week, UAP Managing Director, Stephen Lokonyo said the initiative aims to promote hygiene among students and ensure that they are free from any transmittable diseases.

"We are delighted to join the initiatives driven by the government and other stakeholders in ensuring that our students who are future leaders receive quality education in safe environments," said Lokonyo. He explained that the tanks will be distributed to primary and secondary schools in Dar es Salaam depending on the needs as directed by authorities.

In a vote of thanks, Dar's Regional Education Officer, Boniphace Wilson paid tribute to UAP Tanzania's management for supporting government efforts to improve health and hygiene of students attending public schools by reducing the risk of spreading diseases spread through contamination.

"We are grateful for the support because these tanks will help upgrade the standard of our schools to ensure that students have access to clean water with which they wash their hands thus making the learning environment safer," Wilson said.

The support is part of the company's corporate social responsibility that and has

been an annual event since UAP Tanzania started operations in 2013. The company's CSR focused on health, education and the environment. Apart from Tanzania, the company has footprint across five Africa countries including Kenya, Uganda, South Sudan and Rwanda. UAP made its entry into the Tanzanian market in 2013 through the acquisition of 60 percent shares in Century Insurance Company Limited, renaming the underwriter as UAP Insurance



We are grateful for the support because these tanks will help upgrade the standard of our schools to ensure that students have access to clean water with which they wash their hands thus making the learning environment safer,

MARKETTRENDS

Zambia's Zazu launches pan-African fintech network

LUSAKA

ZAMBIAN fintech startup Zazu has launched Union54, a correspondent network of fintech platforms that seeks to facilitate real-time payments across Africa and offers each member equity.

Launched in October 2015, Zazu originally allowed farmers with extra produce to connect with new markets, but pivoted into the digital banking space in 2017. Its mobile wallet allows customers - even those without a bank account - to send, receive, pay and save money digitally.

The startup, which raised US\$1.4 million in funding late last year, has now announced the launch of Union54, a member-owned association of fintechs across Africa. Zazu has built a digital banking app connected to a debit card, with the startup's contribution to Union54 being the product. Members will operate the product and issue Union54 debit cards in their markets. Perseus Mlambo, chief executive officer (CEO) of Zazu, described the initiative as a union of fintechs across Africa all operating the same product, and each owning equity in the union.

"If successful, the move promises to effect a properly pan-African challenger bank capable of real-time cross-border payments," he said. "We have been directly approaching members for a while now, and we now have just under 10 under serious consideration - contracting will be happening later in the year."

Founding members are given equity in Union54, meaning they are incentivised to stay for the long run. Slated to launch with a multi-currency debit card, Union54's app will allow customers to create joint accounts, including saving groups, and perform real-time cross-border payments, along with other features to be expected from a financial services app.

"With Version 2 of the product, our goal is to leverage that scale by looking at turning cardholders into merchants and opening up our product suite to any business in Africa to integrate into our vast payment APIs," Mlambo said.

Finally NMB Bank gets local CEO as Parliamentary Committee demanded

By The Banker Reporter

IN January this year, Parliamentary Public Investments Committee got hard on NMB Bank Plc's board under its Chairman, Professor Joseph Semboja to speed up the process of hiring the bank's chief executive.

The PIC under its Chairman, Dr Raphael Chegeni wondered why the country's largest bank had no permanent Managing Director since the departure of Dutch national, Ineke Bussemaker in 2018 after serving a three year term since 2015.

"We know that the position of the managing director may require some processes but it is this committee's view that we do not necessarily need an expatriate to fill that position when we have a lot of competent Tanzanians," Dr Chegeni said during a meeting with the bank's top brass in Dodoma.

Since privatization in 2014, NMB has never had a local MD. Bussemaker took over from Mark Wiessing who also succeeded another expatriate, Ben Christianse who was the first Managing Director after the former state owned bank was privatised.

"We will advise the govern-

ment on this accordingly. We want to see what happens when the bank operates under a Tanzanian CEO," the PIC chairman charged apparently amazed by reasons behind three successive expatriates leading the bank.

Treasury has 31.8 percent stake in the bank while Rabobank of The Netherlands has a controlling stake of 34.9 percent stake. Minority investors who include individuals who bought shares when the bank got listed at Dar es Salaam Stock Exchange, have a 13.8 percent stake, hence qualifying it as a local bank.

The PIC's influence became a reality on August 1 this year when Ruth Zaipuna was confirmed as the first Tanzanian CEO of NMB. Zaipuna who has been acting CEO for over a year, also becomes the first Tanzanian woman to lead the largest and most profitable bank in the market since its privatization. NMB shareholders voted to change the position of MD into CEO during a virtual annual general meeting mid this year.

Announcing the news this week was NMB's Board Chairman, Dr Edwin Mhede who said Zaipuna who was acting CEO since the departure of Albert Jonkergow in June 2018.



New NMB Bank Plc's CEO, Ruth Zaipuna being congratulated by the bank's board chairman, Dr Edwin Mhede after her confirmation earlier this week. Photo courtesy of NMB.

Dr Mhede said the long search for NMB's CEO was carefully done and involved many processes which cleared the lady who has been acting in the same capacity with impressive performance

the latest of which is over 93bn/- net profit made during the first half of this year.

"During the whole period of searching, we were carefully looking at getting a suitable candidate

with necessary qualifications and experience but as she led the bank in acting position, the performance was impressive with increased profits, capital and assets base," Dr Mhede who is also Commissioner General of Tanzania Revenue Authority, noted.

In remarks made following her ap-

pointment, Zaipuna said her success belongs to the entire NMB staff members because the impressive performance made during the past two years or so, was a result of team work.

"I hope that we will continue to work hard as a team to serve Tanzanians with the best services and products in the market," she pledged while naming her priorities as being sustained growth, profitability and maintaining the bank's pole position in the market.

"My management will also continue to enforce professionalism among staff members while also giving better remuneration so that many young Tanzanian talents should see NMB as their bank of choice," she promised. Zaipuna assured Treasury, Rabobank and other shareholders that NMB will continue to dominate the market while delivering the best results each year.

Zaipuna started her career in 2002 at PricewaterhouseCoopers specializing in audits of commercial banks and other financial institutions for a decade before moving to Standard Chartered Bank as Executive Director for finance and Chief Financial Officer for seven years.

An associate Certified Public Accountant holder with a Master's degree in Business Administration specializing in finance, Zaipuna got her Bachelor of Commerce specializing in accounting from the University of Dar es Salaam, on her was up.

Money in circulation surges to a new high in Kenya

NAIROBI

THE amount of cash circulating outside the banking system and in people's pockets hit a 13-month high in June, defying Covid-19 economic hardships.

Central Bank of Kenya (CBK) data shows that cash outside banks rose from Sh197.86 billion in May to Sh210.8 billion in June—marking the first time it has crossed the Sh200 billion mark since May 2019 when Kenya retired old Sh1,000 banknotes.

The jump in circulation came in a month when Kenya eased Covid-19 restrictions, reducing the nationwide nightly curfew by three hours to between 9 p.m. and 4 a.m and lifting lockdowns on Nairobi and Mombasa.

Cash outside banks represents the most liquid of monetary assets and is mostly held in bulk by individuals in homes and big businesses such as petrol stations, supermarkets, hardware stores and other big shops. Cash held by banks in their tills declined by Sh4.6 billion, from Sh51.57 billion in May, to Sh46.9 billion in June.

"Due to the prevailing economic environment people are opting to be conservative in where they put their money by taking precautionary measures such as cashing out on their savings leading to an increase in cash in circulation," said Churchill Ogutu, the head of research at Genghis capital. He suggested that most people opted to keep cash in home safes amid the economic uncertainty surrounding the economy in the wake of Covid-19.

This means more liquid cash left the banking system to the pockets of individuals and businesses. The rise defies the hard economic



Central Bank of Kenya governor, Patrick Njoroge

times created by the pandemic that has seen many Kenyans lose their jobs and close their businesses.

Over the period, demand deposits --cash available for withdrawal in banks -- rose by 11 per cent to an all-time high of Sh1.349 trillion in June from Sh1.293 trillion in May last year, indicating that people were looking to have their cash within easy reach. Cash in circulation acts as an indicator of economic times as people tend to hold physical cash for speculative reasons and in anticipation of impending economic shocks.

The pandemic has battered the economy, with the Treasury projecting growth to slow

to 2.5 per cent this year from 5.4 per cent last year. In March the CBK cut the cash reserve ratio for banks to 4.25 per cent from 5.25 per cent to improve liquidity and lending to the private sector as the country started feeling the effects of the pandemic.

Cash outside banks had fallen to a five-year low of Sh157 billion in September 2019 as a result of the Sh1,000 note demonetisation, but has been rising at a slow pace since the end of the exercise early October. The move was designed to stop the flow of proceeds of crime such as corruption and counterfeiting of bank notes. Those exchanging large amounts were required to explain how they acquired the cash.

Credit rating actions on banks slowed last month, S&P states

NEW YORK

IT'S all about fiscal spending. The Covid-19 recovery is taking very different shapes in the world's two largest economies. In the US, retail sales have staged a striking rebound to pre-pandemic levels, while industrial production remains sluggish. The opposite is true in China, where factories are churning but shoppers aren't spending.

Many see China's industrial rebound as a plus for cyclical stocks. In August, energy and industrial companies gained 5.9% and 7.6%, leading the S&P 500 Index toward a record close. The retail revival, meanwhile, is lifting growth stocks, with consumer names continuing their slow, upward crawl.

This might lead you to believe that value stocks can finally perform without a rotation away from growth sectors. That's wishful thinking. Dig deeper and you'll see that the rebound is nothing but fiscal dollars at work. The true resilience of these two economies is still untested.

China feels it has more control over businesses than consumers, so it stimulates its economy by building new bullet trains and 5G base stations. State-owned factories were instructed to reopen as soon as virus cases came down, while Beijing's infrastructure push is underpinning the production rebound.

Will this largesse remain for the rest of the year? China isn't plagued with political stalemates. Yet local governments, which carry out most stimulus projects, are bound by math – and money is tight. Their funding gap will reach as much as 11.5 trillion yuan (\$1.7 trillion) this year, or roughly 12% of gross domestic product, according to the Ministry of Finance. Various levels of the government have issued a whopping 4.3 trillion yuan of notes so far this year, contributing to a bond market rout.

In the US, similarly, it's fiscal stimulus that's propping up retail sales.

From mid-May through late July, the Treasury Department's withdrawals for unemployment benefits averaged about \$25 billion per week; that outlay halved to \$11 billion in the second week of August, as the \$600 unemployment stimulus check was allowed to expire.

BANKING & FINANCE

South Africa banks race to transition to marketplace banking

JOHANNESBURG

SA's big four banks are aggressively repositioning their business model for marketplace banking, as more banks across the globe supplement their products and services with those of third-party service providers, in an effort to strengthen their value proposition.

While traditional banking models have, for years, offered customers generic financial products and services, underpinned by a platform-based model, the marketplace banking model is defined as an "ecosystem" of aggregated products and services sharing similar characteristics presented to customers as a wide range of offerings, according to software development firm Intellias.

Through the marketplace model, banks don't only offer financial products, but are continuously evolving to fully integrate a host of non-financial products from third-party service providers, such as

business management services, health-related products, or even e-hailing functionality, aimed at providing a one-stop shop "platform-as-a-marketplace" service, accessed through their banking interface.

In a new report, titled "The Future of Banking is Built on Trust," research firm Forrester cites the marketplace banking model as one of four major disruptive banking trends of the future, as financial institutions face a stark choice: to own customers or power finance, driven by the need to meet consumer demands in a rapidly-changing financial landscape.

"Driven by changing customer expectations, an erosion of consumer trust and regulatory influence – marketplace banking will be far more prominent by 2025 and table stakes by 2030 as consumers, banks and collaborators help shape banking's next decade. Competence in marketplace orchestration will be crucial as banks move into advanced phases of marketplace banking, as



Standard Bank Group CEO Sim Tshabalala.

open finance models mandate a new era of collaboration," notes the report.

SA's big four banks – Absa, First National Bank (FNB), Nedbank and Standard Bank – are intensifying their digital roadmap to build a marketplace banking experience fit for the 21st century.

Absa says it has introduced various ecosystem services through its partnerships with African fintechs, such as mobile financial services firm Jumo. Last week, the bank announced

a partnership deal with Bolt to offer its customers discounts on rides booked on the Bolt e-hailing app and for food purchased via the Bolt Food App.

"Absa has identified critical marketplaces in which we believe we can make a distinctive contribution to add value to customers, through partners such as Woolworths Financial Services and fintechs such as Yoco, to enable value-added services to the customer," says Christine Wu, managing executive: customer value management at Absa Retail and Business Bank.

"The marketplace banking model can only be achieved if banks have the ability to partner strategically with various players in the ecosystem, while working collaboratively to provide seamless experiences. Various new exciting partnerships are currently in progress to make more of these services available via our open API ecosystem in the South African market."

In May, Nedbank introduced its API marketplace, the Nedbank Avo, the Super App, on its digital platform,

which is currently in beta phase. The app provides its customers and non-customers access. Vishal Maharaj, executive: digital fast lane, explains: "Nedbank is continuously working on enhancements, new features and additional products to offer customers in support of our aspiration of being 'Africa's number one digital financial services provider'."

"The marketplace business model is extremely viable and provides value to clients beyond banking services. Especially in the national lockdown period, which made it very difficult for South Africans to get access to various services like groceries and access to service providers like plumbers and electricians," says Maharaj. In June, Standard Bank announced it had reinforced its platform-based business model in a digital push to "defend its markets and grow new ones."

Africa's biggest bank has partnered cloud providers Microsoft Azure, Amazon Web Services and Sales force to develop infrastructure that would enable it to build partnerships with vendors and service providers to co-create a wide range of customised solutions for its clients.

"We don't want to be the shop; we want to be the mall. We want to provide customers with both our own services and the services of our partners in the Standard Bank Group ecosystem," said Standard Bank Group CEO Sim Tshabalala at the time.

WORLD

Democrats nominate Biden for president

WASHINGTON

DEMOCRATS formally nominated Joe Biden for president on Tuesday, vowing his election would repair a pandemic-battered America and put an end to the chaos that has defined Republican President Donald Trump's administration.

The second night of the party's four-night national convention, under the theme "Leadership Matters," featured elder statesmen like former presidents Bill Clinton and Jimmy Carter, rising stars of the Democratic Party as well as prominent Republicans, who made the case that Biden would return integrity to the White House and normalcy to American lives.

Biden's wife, Jill, an educator, delivered the headline speech from a Delaware high school where she once taught, offering a deeply personal account of how their love helped him heal after his first wife and infant daughter

were killed in a car accident.

"I never imagined at the age of 26 I would be asking myself, 'How do you make a broken family whole?'" she said. The answer, she said, is the same for a broken nation: "With love and understanding." "If we entrust this nation to Joe, he will do for your family what he did for ours: bring us together and make us whole," she said.

Throughout the evening, Democratic leaders contrasted Biden's long experience with what they described as Trump's deadly mishandling of the coronavirus outbreak and his willingness to corrupt democratic institutions.

"At a time like this, the Oval Office should be a command center," Clinton said in a prerecorded video. "Instead, it's a storm center. There's only chaos. Just one thing never changes - his determination to deny responsibility and shift the blame."

With the four-day convention largely virtual due to the coronavirus, delegates



In this image made from video, US Democratic presidential candidate Joe Biden, his wife Jill Biden, and members of the Biden family celebrate after the roll call during the second night of the Democratic National Convention on Tuesday. (AP)

from around the country cast votes remotely to confirm Biden as the nominee in a coast-to-coast roll call that drew instant raves on social media.

In clips that showcased the party's diversity, Democrats explained why they were supporting Biden while putting their own state-specific spin on the proceedings, from a calamari appetizer in Rhode Island to a herd of cattle in Montana.

After hearing from his home state of Delaware, which went last in his honor, Biden appeared live alongside Jill Biden to thank the party for nominating him, more than three decades after his first unsuccessful run for the White House.

"Thank you very, very much from the bottom of my heart," said Biden, who will deliver his acceptance speech on Thursday. "It means the world to me and my family."

RIISING STARS, REPUBLICANS SPEAK

The program started by showcasing some of the party's rising politicians. But rather than a single keynote speech that could be a star-making turn, as it was for then-state Senator Barack Obama in 2004, the convention featured 17 Democrats in a video address, including Stacey Abrams, the one-time Georgia gubernatorial nominee whom Biden considered for a running mate.

"America faces a triple threat: a public health catastrophe, and economic collapse and a reckoning with racial justice and inequality," Abrams said. "So our choice is clear: a steady experienced public servant who can lead us out of this crisis just like he's done before, or a man who only knows how to deny and distract."

As they did on Monday's opening night, Democrats featured a handful of Republicans who have crossed party lines to praise Biden, 77, over Trump, 74, ahead of the Nov. 3 election.

Cindy McCain, widow of Republican Senator John McCain, spoke in a video about her husband's long friendship with Biden. Trump clashed with McCain, who was the Republican

nominee for president in 2008, and the president criticized McCain even after his 2018 death.

Republican former Secretary of State Colin Powell, a retired four-star general who endorsed Biden in June, was one of several national security officials who spoke on the Democrat's behalf.

"He will trust our diplomats and our intelligence community, not the flattery of dictators and despots," Powell said. "He will make it his job to know when anyone dares to threaten us. He will stand up to our adversaries with strength and experience."

Democratic former Secretary of State John Kerry attacked a Trump foreign policy he called "incoherent."

"When this president goes overseas, it isn't a goodwill mission, it's a bloop reel...America deserves a president who is looked up to, not laughed at," Kerry said.

Without the cheering crowds at the in-person gathering originally planned for Milwaukee, Wisconsin, TV viewership on Monday was down from 2016. But an additional 10.2 million people watched on digital platforms, the Biden campaign said, for a total audience of nearly 30 million.

Aiming to draw attention away from Biden, Trump, trailing in opinion polls, held a campaign rally in Arizona, a hotly contested battleground state that can swing to either party and play a decisive role in the election.

Agencies

Putin tells Merkel foreign interference in Belarus' affairs is unacceptable

MOSCOW

RUSSIAN President Vladimir Putin discussed the situation in Belarus with German Chancellor Angela Merkel in a telephone conversation initiated by Berlin, the Kremlin press service said in a statement on Tuesday.

"The parties thoroughly discussed the situation in Belarus following the presidential election," the statement reads. "Russia pointed out that foreign attempts to interfere in the country's domestic affairs were unacceptable and could further escalate tensions," the Kremlin press service added.

"Hope was expressed that the situation would improve as soon as possible," the statement runs.

The German chancellor, in her turn, stressed that the Belarusian authorities must give up the use of force against peaceful demonstrators, the German Cabinet of Ministers' Spokesman Steffen Seibert informed.

"The chancellor said the Belarusian government must refrain from the use of force against peaceful demonstrators, immediately release political prisoners and enter into a national dialogue with the opposition and society to overcome the crisis."

Belarus has seen mass protests following the announcement of the election returns. During the first days there were clashes with the police. According to the Interior Ministry, more than 6,000 were detained.

Several dozen police and demonstrators were injured. According to the Central Election Commission, Alexander Lukashenko emerged the winner with 80.1% of the votes. Svetlana Tikhonovskaya, described as his main rival, received 10.12%.

Agencies



Children have 'nowhere to turn' as COVID-19 hits protection, social services, says UNICEF

UNITED NATIONS

DISRUPTIONS to services for preventing and responding to violence in the home, due to the global pandemic, have left children in more than 100 countries vulnerable to exploitation and abuse, the United Nations Children's Fund (UNICEF) said on Tuesday.

The UN agency's "Socio-economic Impact Survey of COVID-19 Response" revealed that 104 countries out of 136 responding, reported interruptions or suspensions of services such as case management, referral services and home visits by child welfare and social workers, to children and women at risk of abuse.

Violence prevention programs, children's access to child welfare authorities, and national helpline services have also been affected, as countries adopted measures to prevent and contain COVID-19, according to UNICEF.

"We are just beginning to fully understand the damage done to children because of their increased exposure to violence during pandemic lockdowns," said Henrietta Fore, UNICEF Executive Director, in a news release on Tuesday. "Ongoing school closures and movement restrictions have left some children stuck at home with increasingly stressed abusers. The subsequent impact on protection services and social workers means children have nowhere to turn for help."

The survey showed that around two-thirds of countries had at least one service severely affected, including South Africa, Malaysia, Nigeria and Pakistan - with South Asia, Eastern Europe and Central Asia, having the highest proportion of countries reporting disruptions in service availability.

According to UNICEF, even before the pandemic, children's exposure to violence was widespread, with about half of the world's children experiencing corporal punishment at home. Roughly three in four children aged two to four, regularly subjected to forms of violent discipline, and one in three adolescent girls 15 to 19, having been victimized by their intimate partner at some point in their lives. Furthermore, during COVID-19, limited contact with informal support networks such as friends, teachers, childcare workers, extended family and community members have left children and families more vulnerable.

In response, UNICEF is supporting governments and partner organizations to maintain and adapt critical prevention and response services for children affected by violence during the pandemic. For instance, in Bangladesh, UNICEF has provided personal hygiene items including masks, hand sanitizers and eye protectors for social service workers to safely support children living on the streets, in slums, and in climate-affected and hard-to-reach areas, as well as recruiting and training additional social workers for the national child helpline.

"Child protection systems were already struggling to prevent and respond to violence against children, and now a global pandemic has both made the problem worse and tied the hands of those meant to protect those at risk," Fore added.

"In times of crisis, governments must have immediate and long-term measures that protect children from violence, including designating and investing in social service workers as essential, strengthening child helplines and making positive parenting resources available," she said.

Xinhua

Mali president resigns after detention by military, deepening crisis

BAMAKO

MALI President Ibrahim Boubacar Keita resigned on Tuesday and dissolved parliament hours after mutinying soldiers detained him at gunpoint, plunging a country already facing a jihadist insurgency and mass protests deeper into crisis.

Looking tired and wearing a surgical mask, Keita (pictured) resigned in a brief address broadcast on state television after troops seized him along with Prime Minister Boubou Cisse and other top officials.

"If today, certain elements of our armed forces want this to end through their intervention, do I really have a choice?" he said from a military base in Kati outside the capital Bamako where he had been detained earlier in the day.

It was not immediately clear who was leading the revolt, who would govern in Keita's absence or what the mutineers wanted.

Images posted earlier on social media said to be taken at the Kati garrison showed Keita and Cisse surrounded by armed soldiers. Reuters could not verify the authenticity of the videos.

Soldiers who staged the military coup said on Wednesday they plan to form a civilian transitional government that will organize fresh elections.

In a statement broadcast on state-owned television early on Wednesday, a spokesman for the mutineers calling themselves the National Committee for the Salvation of the People said they had decided to act to prevent Mali from falling further into



chaos.

Flanked by soldiers, committee spokesman Colonel Ismael Wague invited Mali's civil society and political movements to join them to create conditions for a political transition that would lead to elections.

"Our country is sinking into chaos, anarchy and insecurity mostly due to the fault of the people who are in charge of its destiny," he said.

Mali has seen months of protests against alleged corruption and wors-

ening security in the West African country where Islamist militants are active, and there have been calls for Keita to resign.

The M5-RFP coalition behind the protests signalled support for the mutineers' action, with spokesman Nuhoum Togo telling Reuters it was "not a military coup but a popular insurrection". Hundreds of anti-government protesters poured into a central square in Bamako to celebrate and cheer the mutineers as they drove through in military vehicles and fired rounds of celebratory gunfire.

A mutiny in 2012 at the same Kati base led to a military coup that toppled then-President Amadou Toumani Toure and hastened the fall of Mali's north to jihadist militants.

French forces intervened the following year to beat them back. But

the militants have since regrouped and expanded their influence into neighbouring Burkina Faso and Niger, attacking soldiers, civilians and Western tourists.

International Condemnation

France and other international powers as well as the African Union denounced the mutiny, fearful that Keita's fall could further destabilise the former French colony and West Africa's entire Sahel region.

UN Secretary-General Antonio Guterres called for the immediate release of Keita and the other detainees.

"I energetically condemn the arrest of President Ibrahim Boubacar Keita, the prime minister and other members of the Malian government and call for their immediate liberation," African Union Chairman Moussa Faki Mahamat said on Twitter. **Agencies**

Top Zimbabwe diplomat denies crisis in country, says situation stage-managed

HARARE

ZIMBABWE'S foreign minister Sibiso Moyo has denied depiction that the country is in crisis, saying activities were stage-managed to manipulate the perception of the international community.

He also denied that there were human rights violations being perpetrated by the state against its citizens, and challenged purveyors of such information to provide evidence of such activities.

The negative reflection of Zimbabwe on social media was internally generated and intended to reach foreign destinations, particularly

ahead of international and regional summits. The Herald newspaper yesterday quoted Moyo (pictured) as saying.

"There is no crisis in Zimbabwe. There are challenges, which are found in any other nation," he said.

He called on Zimbabweans to be patriotic and said that there should be dialogue whenever necessary to deal with sticky issues.

"The whole gamut of issues has been associated with activities that have been stage managed to a point that they are seen as real. As Zimbabweans, we must be Zimbabweans first. That must be our priority.

"It is pointless to destroy your



home as if you have a second country. If there are issues that are not better understood, there must be dialogue," Moyo said.

The Southern African Development Community (SADC), of which Zimbabwe is a member, held its ordinary heads of state and government

summit at the beginning of the week and did not raise any issues about the situation in Zimbabwe.

"Yes, as a nation like any other country we have got challenges, especially under COVID-19. We have had lockdowns. For the past two decades we have been under sanctions and the economy has been limping.

"There is climate change, a direct consequence of drought, Cyclone Idai and lower generation of electricity. So there is less generation of food in the agriculture sector. Government has by all means developed strategies to arrest some of these challenges," he said.

Moyo said the negative perception of Zimbabwe has emanated from within to influence the international community.

"Negativity, which has recently mushroomed against Zimbabwe... Let us look at what is the source. The source is internal, generated locally by our own people for the purpose of social media consumption so that it can reach certain personalities, destinations and capitals, which should respond negatively to Zimbabwe.

"That is the scenario. The consumer is social media and mostly those people who are outside," he said.

Xinhua

China Energy in South Africa holds open day event on wind power project

AN Open Day to showcase operations, COVID-19 pandemic prevention and control measures and resumption of work at the De Aar wind power project, South Africa's largest wind power project, was held on August 10.

Themed "Greener Energy, Greener Life", the event was presided over by Longyuan South Africa Renewables of China Longyuan Power Group Corporation Limited, a subsidiary of Chi-

na Energy Investment Corporation (China Energy), to demonstrate how Chinese SOEs fulfill their responsibilities.

During the event, Beverly, a local employee at the company, ushered viewers around different parts of the De Aar wind farm, including the substation, the central control room, wind turbine tower and nacelle, informing them about the electricity-generation principle, the structure

of the wind turbine and layout of the wind farm, as well as the wind farm's operation and pandemic prevention measures.

According to staff members, the De Aar wind farm has been in stable and safe operation and has provided nearly 2 billion kWh of clean power to South Africa, meeting the power demands of 300,000 households.

Since the pandemic broke out the wind farm has provided more than

200 million kWh of electricity to affected areas.

It went into operation in 2017 and was the first of its kind to be invested, constructed and operated by a Chinese enterprise in Africa.

It is capable of providing about 760 million kWh of power annually, equalling the power produced by burning 215,800 tons of standard coal and reducing emission of 619,900 tons of carbon dioxide.

The farm plays a key role in improving local energy structure and promoting clean and low-carbon development in South Africa.

In addition to wind farm operation, Longyuan South Africa Renewables constructed six classrooms and teaching facilities at a local early learning center.

During the COVID-19 outbreak, it also helped the center purchase food for children.

Msengana, director of economic development of a local municipality, De Aar, stressed the wind farm's contribution to local employment in an interview.

He said that the wind farm has created jobs for local people and played a significant role in supporting development of small and medium-sized enterprises.

People's Daily



Nie Jianru sells a product on a live-stream session.

What helps live-stream hosts sell more products?

NIE Jianru, head of a Chinese professional live-stream marketing team for women's wear that gained 2.7 million followers in just 50 days, recently shared her experience as a KOL during an interview with People's Daily, in the form of a live-stream session.

Though quite familiar with what she was about to start with, Nie still led People's Daily journalists to go through all the routine work before the session kicked off, including product selection, memorizing product features, clothes matching and interaction with viewers.

After meticulous preparation, the session started on schedule at 8:00 p.m.

"Hi, everyone! This is a white blouse made of quality silk. It is snag-resistant, crease-resistant, and durable," Nie said during the live-stream marketing session, introducing everything about the clothes, from its style, texture, workmanship and design.

However, if she treats every commodity equally and spends the same energy on introducing every one of them, the viewers would soon be bored, she told People's Daily. "Product selection is vital for live-stream marketing," Nie said, stressing the importance of selecting "viral" pieces among the clothes. "A great host always selects clothes as a customer," she explained.

Before the session started, she also told People's Daily the importance of interaction with the customers, saying attention must be paid to the comments and bullet screen so as to reply the customers timely. For instance, women consumers, who often have a high standard on clothes matching, would always ask the host what kinds of shoes, bags or pants go well with the clothes they have just bought. "You keep the customers only if you answer to the point," Nie said.

When responding to a follower's comment asking for matching tips of a blouse, Nie explained that the blouse goes very well with black high heels, and flats and slippers would reduce the class of the garment. "Bags with metal chain strap are great for the

blouse, but I recommend you not to match it with canvas bags," she added.

According to Nie, live-stream hosts for women's wear often introduce a new product every five minutes. Every time they are about to finish introducing a product, they would offer discount to promote deals, she said.

"If you like this clothes, please type 'I want it' on the bullet screen," Nie said during the live-stream session, after which lines of 'I want it' started scrolling on the screen. "The customer service personnel would then distribute coupons according to the headcounts," Nie told People's Daily.

By that time, a total of 90,000 viewers had watched the live-stream session, and 5 hundred coupons, worth 100 yuan each, had been issued. "Are you ready? Don't hesitate before you claim the coupons and place orders, because the coupons expire in 2 minutes. Our products are refundable within 7 days, and the shipping is on us," Nie said. Over 100 blouses were sold in just 5 minutes.

The new business of live-stream marketing does boost consumption desire and drive consumption growth. An hour after the session started, transactions mounted to 200,000 yuan, and traditional offline stores will never have a performance like that.

"In offline models, products are sold based on one-on-one marketing, so the daily number of customers received is limited. However, thousands, and even tens of thousands of customers are received in merely an hour on online platforms," Nie explained. She said one thing remains the same - to offer authentic products.

"Only quality, proper price and great after-sales services help you keep your clients. Poor products might get refunded. You will lose a customer for good if he or she buys product of poor quality from you, even once."

"To entertain your followers and think for your customers is the only right way to make your business bigger, rather than only hoping to gain more commission," Nie told People's Daily.

People's Daily

Palestinians not worried about 'nonsense' Israel-UAE deal - Abbas

RAMALLAH

PALESTINIAN President Mahmoud Abbas said on Tuesday that Palestinians were not concerned about the normalization deal between Israel and the United Arab Emirates, referring to the accord as "nonsense".

In his first public remarks since the US-sponsored deal was announced last week, Abbas accused the Gulf Arab state of turning its back on Palestinians living under occupation in the West Bank and an Israeli-led blockade in Gaza.

However, Abbas said: "We aren't worried about the nonsense that happens here and there and especially in recent days, when a trilateral agreement between the Emirates, Israel and America was announced."

Israel, long shunned by most Arab and Muslim countries in the region, on Thursday agreed with the UAE to forge full relations, angering Palestinians who have long looked to oil-rich Gulf states



for support in their quest for statehood.

"They (the UAE) have turned their backs on everything: the rights of the Palestinian people, the Palestinian state, the two-state solution, and the holy city of Jerusalem," Abbas said during a meeting of factions in the West Bank city of Ramallah.

Abbas, 84, accused the UAE of trying to justify the deal by arguing it helped stop Israeli annexations in the West Bank, a move which the United States says it will not consent to for "some time" in order to focus on implementing the agreement.

Agencies

China-Africa solidarity against COVID-19 to strengthen ties

NAIROBI

AT a time when COVID-19 is raging around the world, China and Africa have supported each other in face of the pandemic. The solidarity will serve to strengthen China-Africa ties.

"Indeed, COVID-19 pandemic has only amplified medical cooperation between China and Africa," said Cavince Adhere, a Kenyan international relations researcher, ahead of China's Medical Workers' Day and World Humanitarian Day 2020, holding both on Aug. 19.

"China has made significant epidemic control strides to flatten the curve of community transmissions of COVID-19. Because of the proven dexterity of the Chinese system to manage the pandemic, it is no surprise that African countries look to China to help the continent," said Adhere.

When the novel coronavirus arrived in Africa, fear and panic gripped the continent, however, increasing dialogues, exchanges and policy coordination between African and Chinese medical experts gave the continent a huge head start in controlling the pandemic, according to Adhere.

A friend in need is a friend indeed. Amid the ongoing COVID-19 pandemic, China sent a total of 148 medical workers to 11 African countries as of June 2, according to Chinese Foreign Ministry Spokesperson Zhao Lijian.

Furthermore, 46 Chinese medical teams already stationed on site are also mobilized to help African nations contain the pandemic, and nearly 1,000 Chinese medical personnel have been working in Africa for a long time, according to China's National Health Commission.

Since March, massive medical supplies donated by the Chinese government, companies and individuals have also been distributed to about 50 African countries and regions.

The timely donations, including face masks, disposable protective clothing, forehead thermometers as well as other equipment, have helped alleviate the continent's



Djiboutian Prime Minister Abdoukader Kamil Mohamed (C) awards the Independent Day Medals to members of the Chinese medical team in Djibouti, capital of Djibouti, on May 10, 2020. Xinhua

shortage of medical supplies in the face of the epidemic.

African officials, experts and ordinary people spoke highly of the life-saving medical equipment donations and experience-sharing supports from China. Mikias Legesse, a medical doctor fighting the COVID-19 pandemic on the frontline in Ethiopia, is one of them.

Legesse, who is presently working as COVID-19 Isolation Ward Coordinator at the Tirunesh-Beijing Hospital -- also known as the Ethio-China Friendship Hospital, located in Akaki neighborhood on the outskirts of Ethiopia's capital Addis Ababa, has been actively fighting the COVID-19 pandemic alongside members of the 21st batch of the Chinese medical team in Ethiopia, constituting 16 medical professionals who have specialized in various fields.

"We are lucky because we are the only hospital in Ethiopia that has the Chinese medical team at the moment," said Legesse, adding that "the team members that came from Sichuan shared their experience in detail and we were amazed in their level of action because they controlled the virus very well. We take their experience and translated it into our setup."

During the epidemic, Chinese medical experts traveled back and forth across the African continent, held hundreds of video communication

meetings with their African counterparts, and helped African countries to fight with novel coronavirus, which contributed to Africa's better-than-expected anti-epidemic results.

According to the Africa Centers for Disease Control and Prevention (Africa CDC), the number of confirmed COVID-19 cases across Africa rose to 1,128,245 as of Tuesday, while the death toll climbed to 25,884, with a relatively low mortality rate of 2.3 percent.

Besides the medical teams working in different African countries, China also sent experts to Africa CDC. The specialists played a critical role in shaping the continent's response to the disease. The past months have also witnessed the pairing between leading Chinese hospitals and their African counterparts.

Karim Kabineh, chief of the China-Sierra Leone Friendship Hospital, expressed his gratitude to Chinese doctors' contribution to the country's battle against the virus, saying "together with Chinese doctors in the frontline, we firmly believe we will win this fight."

The anti-epidemic collaboration has not only reinforced the longstanding partnership between China and Africa in the medical field, according to Adhere, but also provided a strong springboard to further broaden and cement Sino-Africa ties.

Xinhua

US-Russia disarmament talks end without breakthrough

VIENNA

THE second round of nuclear disarmament talks between the United States and Russia ended here on Tuesday afternoon without any decisive progress.

US Special Presidential Envoy for Arms Control Marshall Billingslea said after the negotiations that "there are some areas of convergence between Russia and the United States, but we do remain far apart on a number of key issues," reported the Austrian Press Agency (APA).

These issues include whether China has to be included in any new treaty, according to Russian chief negotiator and Deputy Foreign Minister Sergei Ryabkov. Billingslea tweeted after the talks that the two sides had "substantive and serious talks," covering "some groundbreaking topics," but now the "ball is in Russia's court."

Ryabkov, on his part, was quoted as saying on the official Twitter account of Mikhail Ulyanov, Russia's permanent representative to the Vienna-based international organization, "The US insists on the need for a trilateral agreement with the participation of China. Russia in its turn believe(s) that UK and France should also be engaged."

"But in view of non-readiness of the above-mentioned countries, the U.S. and Russia should concentrate on bilateral track," reads the tweet, adding that the Russian chief negotiator had the impression that an extension of the New Stra-

'National security law helps Hong Kong integrate into national development'

HONG KONG

THE national security law in Hong Kong will help Hong Kong participate in the Belt and Road Initiative and integrate into national development, said Xie Feng, commissioner of the Chinese foreign ministry in the Hong Kong Special Administrative Region (HKSAR).

The law plugs national security loopholes in Hong Kong and will usher Hong Kong into a new phase of implementing "one country, two systems," Xie said Tuesday at an online forum on Hong Kong-Indonesia business oppor-

tunities.

Hong Kong will be able to focus on developing the economy, improving people's livelihood and further integrating into national development, which will provide global investors with a safer, stabler and more predictable business environment and brighter prospects for cooperation, Xie said.

The central government and the Chinese people will always be the firm backing of Hong Kong in the face of challenges, no matter the COVID-19 epidemic or the so-called "sanctions" imposed by foreign countries, Xie said.

HKSAR Chief Executive Carrie Lam, vice-minister of foreign affairs of Indonesia Mahendra Siregar, and Chinese Ambassador to Indonesia Xiao Qian delivered speeches at the forum.

The online forum was jointly held by the Commerce and Economic Development Bureau of the HKSAR government and the consulate general of Indonesia in Hong Kong, assisted by the commissioner's office.

The forum gathered more than 900 business leaders and professionals from Hong Kong and Indonesia.

Xinhua

Agencies

Inner Mongolia village embraces new life, strikes balance between husbandry, ecology

MANGLAI village in New Barag Right Banner, Hulun Buir, North China's Inner Mongolia Autonomous Region, has found an effective way to shake off poverty, striking a balance between local husbandry development and ecological conservation.

The grassland there is glimmering in the summer, where fences have been demolished; and cattle and sheep are browsing in vast meadows where green leaves swaying in the wind.

The once impoverished village is now a pioneer in modernized pasture construction. This remarkable transition could not have been achieved without the efforts of Migej Dolge, Party head of Manglai village.

"The separate operation in the past failed to control cost and expenses, so the incomes of the herdsmen were low," Migej Dolge introduced. After repeating discussion and research, he and other village officials finally came up with a clear solution -

to establish a professional sheep breeding cooperative. They centralized 18 households' livestock and pasture based on the principle of free will and distributed the resource to realize large-scale, intensive and professional operation of the cooperative. Four years after the cooperative was established, the 18 households saw a growth of nearly 10,000 yuan (\$1,437) in their annual average income.

The cooperative introduced a rotational paddock grazing

system, which brought benefits and further spurred the enthusiasm for the herdsmen. Under the guidance of Migej Dolge, New Barag Right Banner established its first joint-stock professional cooperative in June 2019 which integrates 26,000 hectares of pasture and 5,800 cattle and sheep. Its members include 248 herdsmen from 88 households.

Keeping a balance between forage and livestock, the joint-stock cooperative made rotational paddock grazing plans,

demolished fences on the grassland, and demarcated rotational grazing pastures and cutting pastures. It secures sustained and healthy development of the husbandry industry while guaranteeing the ecological balance of the pastures.

Villager Aladengtsang's family was once a registered impoverished household. After joining the joint-stock cooperative, he entrusted his 180 sheep to it.

He told the People's Daily that he earned a net income of

110,000 yuan last year, which enabled him to pay off his loans and lifted him out of poverty. "The cooperative is great, and I'll keep working for it," he said.

The joint-stock cooperative has largely lowered the production cost for herdsmen, expanded their employment channels and improved their living quality. "We have benefited enormously by exploiting the pastures in a science-based manner," Migej Dolge told the People's Daily.

Since the 18th National Con-

gress of the Communist Party of China in 2012, Inner Mongolia Autonomous Region has applied grazing ban and forage-livestock balance mechanism to 68 million hectares of grassland. It has also been planting one million hectares of grassland on average each year. The vegetation coverage ratio of grasslands of the autonomous region reached 44 percent last year, up 4 percentage points from that in 2012.

People's Daily

UN tribunal convicts main defendant in Hariri assassination

LEIDSCHEMENDAM, Netherlands

A UN-backed tribunal on Tuesday convicted a member of Iran-backed Hezbollah of conspiring to kill former Lebanese Prime Minister Rafik al-Hariri in a 2005 bombing that set the stage for years of confrontation between Lebanon's political forces.



Hariri (pictured), a Sunni Muslim billionaire, had close ties with the West and Sunni Gulf Arab allies, and was seen as a threat to Iranian and Syrian influence in Lebanon. He led efforts to rebuild Beirut following the 1975-1990 civil war.

Hariri's son, Saad, like his slain father a former Lebanese prime minister, reacted to the verdict by vowing he would not rest until punishment is served, and it was time for the Iran-backed Hezbollah movement to assume responsibility.

"Hezbollah is the one that should make sacrifices today," he said. "I repeat: we will not rest until punishment is served."

Delivering their verdict over several hours, the judges said there was insufficient evidence against three other men charged as accomplices in the bombing and they were acquitted.

"The trial chamber is satisfied beyond a reasonable doubt that the Prosecution has proved the guilt of Salim Jamil Ayyash on all counts charged," said Presiding Judge David Re.

"Mr Ayyash had a central role in the execution of the attack and directly contributed to it. Mr Ayyash intended to kill Mr Hariri and had the required knowledge about the circumstances of the assassination mission, including that explosives were the means to be used."

Prosecutors also established that Ayyash had affiliation with Hezbollah, the tribunal found in its 2,600-page ruling.

Ayyash and the other men were tried in absentia. Ayyash, formally convicted of a terrorist attack and the homicide of Hariri and 21 others, will be sentenced at later hearings.

The three other defendants are also alleged members of the Shi'ite Muslim group, but their role in the attack was not sufficiently established.

Judges said they found no evidence that the leadership of Hezbollah or the Syrian government had played a part in the attack that left 21 others dead, although it noted that days before he was slain, Hariri endorsed a call for Syria to end its then-occupation of Lebanon. Hezbollah has denied any involvement in the Feb 14, 2005 bombing.

While the judges did not say who had planned the attack, they said it was "very likely" that the decision to kill him was only made after a Feb 2, 2005, political meeting at which participants had agreed to call for the "immediate and total withdrawal of Syrian forces from Lebanon."

The verdict comes as the Lebanese people are still reeling from the aftermath of a huge explosion in Beirut that killed 178 people this month and from a devastating economic meltdown.

POLARISED COUNTRY

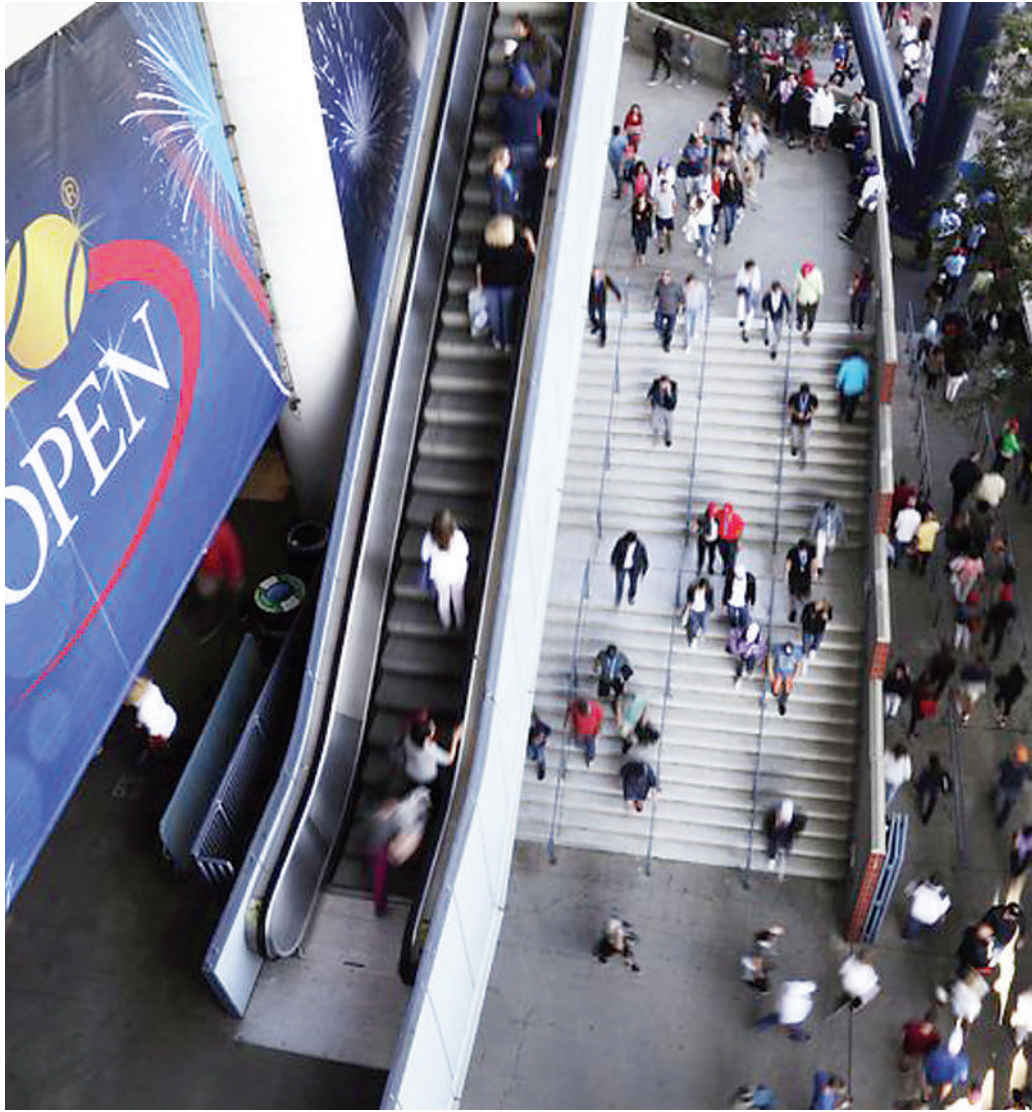
Hariri's assassination plunged Lebanon into what was then its worst crisis since the war, setting the stage for years of confrontation between rival political forces.

Hezbollah leader Sayyed Hassan Nasrallah said on Friday he was not concerned with the trial and that if any members of the group were convicted, it would stand by their innocence.

Agencies

The
Guardian

SPORT



File-Tennis fans move in and out of Arthur Ashe Stadium during the fourth round of the U.S. Open tennis tournament, Sunday, Sept. 3, 2017, in New York. (AP Photo)

'Social distance ambassadors' to monitor players at US Open

By HOWARD FENDRICH

FORTY "social distance ambassadors" will monitor the U.S. Open grounds to make sure players and others are avoiding close contact and wearing face coverings -- the U.S. Tennis Association bought 500,000 masks to distribute -- as part of efforts to avoid a coronavirus outbreak during the fan-free Grand Slam tournament.

"We're trying to leave nothing to chance," Billie Jean King National Tennis Center chief operating officer Danny Zausner said in a telephone interview with The Associated Press, "and make it as stress-free for the players as possible."

The USTA announced Tuesday that one person, who is not a player, turned up positive for COVID-19 out of 1,400 tests administered in the controlled environment set up for the U.S. Open and another tennis tournament preceding it at the same site in New York.

The Western & Southern Open, moved this year from Cincinnati because of the pandemic, begins Saturday. The U.S. Open starts Aug. 31.

Two tests are taken 48 hours apart when a player or member of an entourage arrives at one of the two official hotels or one of the private homes the USTA made available for rent on Long Island. (Eight players chose the private housing option.)

The person, who is asymptomatic, came up positive on the second test and will be isolated for 10 days. Contact tracing will attempt to determine who might have been exposed.

"We expected this to happen," USTA CEO Mike Dowse said during a conference call with reporters. "Mathematically, we expected to have a positive, if not more than one. So we did anticipate this and we have put very specific protocol in place to prevent this from spreading broadly. ... Our No. 1 priority is to take care of this person first, and secondly to prevent the spread from going any further."

Once the U.S. Open begins, a player testing positive would be kicked out of the tournament. "This is all about mitigation of risk, lessening the exposure," tournament director Stacey Allaster said.

She said about 350 players -- roughly 90% of the field -- already are in the "bubble."

Among the elements of the USTA's plan, described to the AP by Zausner:

-- Similar to the on-site ambassadors, who will be split into two shifts of 20, monitors at the hotels will make sure people don't leave their rooms for 24 hours after an initial COVID-19 test. "If they come down for whatever reason -- because they're young -- a security person is there to say, 'Excuse me. You need to be upstairs,' and send them back up to their room," Zausner said.

-- Instead of individual cars ferrying players and others between the hotels and tournament site, about 60 buses will be used, filled to 50% capacity. One person will sit by each window and the adjacent seat will remain empty.

-- Every room on the 40-acre USTA campus was measured and had its air flow analyzed. Some rooms were shuttered, others outfitted with filtration systems to rotate air and "meet hospital criteria," according to Zausner.

-- Arthur Ashe Stadium locker rooms that normally hold up to 300 people are limited to 30 at a time -- and only players, not coaches or other entourage members. And players' access will be restricted to 15 minutes or so, tied to match and practice schedules. "That's a big sacrifice for (players). They're used to hanging out in the locker room, the lounges in the locker room, spending quality time in there with other players," Zausner said. "And that just can't happen under this scenario."

-- Most training and massage tables were moved from locker rooms to outdoors, such as under the viewing gallery for practice courts.

-- The player dining room's capacity was reduced from 300 to 50; hundreds of rented tables and chairs were set up on the Ashe promenade.

-- Sixty-four suites in the main arena, each of which normally generates hundreds of thousands of dollars in annual revenue, are being assigned as personal lounges to the 32 women and 32 men who are singles seeds for the U.S. Open.

"For the players, this has to feel like a U.S. Open -- like, even better than last year's U.S. Open," Zausner said. "The only caveat is that we're building it for 350-plus players but not 800,000-plus fans."

AP

Lillard scores 34 and Blazers beat Lakers 100-93 in Game 1

LAKE BUENA VISTA, Fla.

AFTER sinking a deep 3-pointer midway through the final quarter, Damian Lillard did a little dance and teammate Jusuf Nurkic pointed to his wrist.

This was Dame Time, playoff edition. "Every game since we've been here has been a playoff game. So that prepared us for a game like this," Lillard said. "It's only one win. I'm happy to be here competing in the playoffs again, but we've got to move on to the next one."

Lillard had 34 points and the Portland Trail Blazers spoiled LeBron James' first playoff appearance for the Los Angeles Lakers with a 100-93 victory on Tuesday night in Game 1 of the teams' playoff series.

James had 23 points, 17 rebounds and 16 assists, becoming the first player to have as many points, rebounds and assists in the playoffs. It was his 24th postseason triple-double and his assists were a career playoff high.

"We had a couple of breakdowns, which you can't have down the stretch, especially against a team like Portland," James said.

Jusuf Nurkic had 16 points and 15 rebounds for Portland, which led by as many as 16 points in the first half. The Lakers, making their first playoff appearance since 2013, narrowed the advantage to 57-56 at the break and stayed close the rest of the way.

Trailing 78-75 going into the final period, the Lakers tied it at 78 on Kyle Kuzma's 3-pointer. James' layup gave Los Angeles the lead, and Kuzma added a pair of free throws and another layup to extend it to 84-78.

Lillard's 3-pointer tied it again at 87 with 5:46 to go and CJ McCollum's floater gave Portland the lead. Lillard said afterward he danced after his 3 because the song Blow the Whistle was played in the bubble arena, which Lillard called the "East Oakland anthem."

After Danny Green's layup tied it again for Los Angeles, Lillard nailed another 3-pointer. Anthony Davis' dunk got the Lakers within 95-93, but Gary Trent Jr. made a 3-pointer that put Portland up 98-93 before Nurkic dunked to seal it.

Anthony Davis had 28 points and 11 rebounds for the Lakers.

Portland won the first play-in postseason NBA game since 1956, beating Memphis 126-122 on Saturday to make the playoffs for the seventh consecutive season. The Blazers were among three teams with losing overall records to make the bubble playoffs. No team below .500 had advanced to the postseason since 2015.

The Blazers were without forward



Milwaukee Bucks center Brook Lopez (11) shoots a free throw against the Orlando Magic during the second half of Game 1 of an NBA basketball first-round playoff series, Tuesday, Aug. 18, 2020, in Lake Buena Vista, Fla. (AP)

Zach Collins because of inflammation in his left ankle. Wenyen Gabriel started in his place.

Portland led by 33-17 in the first half after Nurkic's dunk. The Lakers got within 40-38 but couldn't pull in front until Davis' dunk off of James' pass made it 50-49 with just over three minute left in the half. But it was short-lived.

The game was delayed for a time in the first half when the Lakers' rim got tilted and had to be adjusted.

Meanwhile, the Milwaukee Bucks' hopes of winning their first NBA title since 1971 got off to a rocky start.

Nikola Vucevic scored a playoff career-high 35 points and had 14 rebounds, and the Orlando Magic stunned the top-seeded Bucks 122-110 on Tuesday in the league's fan-free Disney World bubble.

Terrence Ross scored 18 points, Gary Clark added 15 and D.J. Augustin had 11 points and 11 assists for the eighth-seeded Magic, who were 14-point underdogs.

Orlando took a 1-0 lead in the best-of-seven series, an intriguing result given that the Bucks can't rely on home-court advantage in these pandemic-altered playoffs.

"We don't care what other people have to say," Vucevic said. "We focus on ourselves and we came out and played a great game on both ends of the floor."

Giannis Antetokounmpo finished with 31 points, 17 rebounds and seven assists for Milwaukee. Last season's MVP was held without a field goal over the final 11 minutes and seemed to get more frustrated as the fourth quarter went on.

"You have to really be ready for what

they do," Vucevic said. "Especially us against a team like Milwaukee where we have to make sure we know their stuff and we are prepared for everything. Tonight, we definitely were on top of that. We did a good job executing the game plan."

The Bucks came into the postseason as the favorites to win the NBA title. But they went 3-5 in seeding games in the bubble, and that sluggish play carried over into the postseason.

George Hill said the Bucks needed to do some "soul searching."

Antetokounmpo didn't go that far, saying the Bucks' energy level was fine, but that they need to make more shots. Milwaukee made 43% from the field and was 14 of 42 from 3-point land.

"There's no magic wand to point and things are going to change," Antetokounmpo said. "You've got to come out, play hard, play even harder, play together and have fun."

Milwaukee swept the season series against Orlando, winning four games by an average of 17 points, but struggled with the Magic's stingy defense, which caused 16 turnovers and repeatedly clogged the lane, forcing Antetokounmpo to settle for jump shots.

The Bucks' frustration was evident when center Brook Lopez stomped on a chair -- and then kicked it -- in the bench area during a timeout.

"Obviously, our main focus was try to make it hard on Giannis, to protect the paint," Vucevic said. "We did that as a team. Gary (Clark) did a great job fighting him and we were able to help."

The Magic led most of the game.

Orlando used an early 15-2 run to build a 51-33 lead midway through the second quarter behind 16 points from Vucevic.

Milwaukee made several runs in the second half, but the Magic had an answer every time.

Vucevic had 14 points in the third quarter, scoring down in the low post against smaller defenders and stepping out to knock down 3s against bigger men as the Magic carried a 13-point lead into the fourth quarter.

The Bucks trimmed the lead to six in the fourth, but Ross had a dunk and a layup off hard cuts to the basket and Augustin and Vucevic added 3s to push the lead back to 14. Evan Fournier, who went scoreless for three quarters, delivered the knockout punch with three 3-pointers in the final five minutes.

The challenge for the Magic will be to maintain their intensity. A year ago they beat the eventual NBA champion Raptors to kick off their opening-round series, but lost the next four.

"We came out with a huge victory," Vucevic said. "Again, it's just one game. We've got to move on."

AP

Britney Spears asks court to curb father's power over her

LOS ANGELES

BRITNEY Spears on Tuesday asked a court to keep her father from reasserting the broad control over her life and career that he has had for most of the past 12 years.

In documents filed by her court-appointed lawyer that give a rare public airing to the wishes of the 38-year-old pop superstar, she asked that her father not return to the role of conservator of her person, which gave him power over her major life decisions from 2008 until 2019, when he temporarily stepped aside, citing health problems.

"Britney is strongly opposed to James return as conservator of her person," the document says.

James Spears has kept his separate role as conservator over his daughter's finances. For the first 11 years of the conservatorship, he served as co-conservator with attorney Andrew M. Wallet, who resigned from the role early last year.

That briefly left James Spears with sole power over Britney Spears' life, money and career, a situation she says she very much wants to avoid repeating.

An email seeking comment from James Spears' attorney was not immediately returned.

Spears says she wants Jodi Montgomery, who has been serving as conservator of her person temporarily, to do so permanently, but she says that doesn't mean she is waiving her right to seek an end to the entire arrangement.

The documents also reveal that Britney Spears has no plans



This combination photo shows Jamie Spears, left, father of Britney Spears, as he leaves the Stanley Mosk Courthouse on Oct. 24, 2012, in Los Angeles and Britney Spears at the Clive Davis and The Recording Academy Pre-Grammy Gala on Feb. 11, 2017, in Beverly Hills, Calif. (AP)



to perform again anytime soon. She last performed live in October 2018, and early in 2019, canceled a planned Las Vegas residency.

The filing gave a rare glimpse at Britney Spears' own wishes in the conservatorship that has had vast power over her for over a decade. She has almost never spoken publicly about the matter, and court hearings and documents in the case are cloaked in secrecy, though last year she addressed the court at her request, suggesting she was seeking changes.

In the papers, Britney Spears praises the

conservatorship and its work overall, saying it "rescued her from a collapse, exploitation by predatory individuals and financial ruin" and that it made her "able to regain her position as a world class entertainer."

The document was filed a day before a status hearing on the conservatorship, expected to be closed to the media and public.

Britney Spears' attorney said that he expects James Spears will aggressively contest being marginalized, and said that Britney Spears has suggested they retain a lawyer with expertise in complex

financial court fights. The conservatorship, known in some states as a guardianship, gave James Spears power over his daughter's career choices and much of her personal life, including her relationship with her teenage sons. Spears' ex-husband Kevin Federline has custody of the boys, but she has frequent visits with them.

AP

Neymar and attacking stars align for PSG in pursuit of Champions League glory

By Andy SCOTT

AN inspired Neymar helped Paris Saint-Germain reach the Champions League final on Tuesday, but the fact that the Brazilian was not their best player against RB Leipzig says everything about the frightening strength of Thomas Tuchel's team and shows why they can be confident of lifting the trophy for the first time.

Neymar has become a different player in his third year in the French capital. His first two seasons at PSG following his 222 million-euro (\$264m) transfer from Barcelona were blighted by injuries and constant speculation about a move back to the Camp Nou.

When it became clear last summer that a return to Catalonia would not happen, he knuckled down and decided finally to make a proper go of it in Paris. This is the end result.

After scoring in both legs against Borussia Dortmund in the last 16, just before the coronavirus brought football to a halt, he was outstanding in the 2-1 quarter-final win over Atalanta last week in Lisbon and even better in the 3-0 demolition of Leipzig.

Neymar hit the post twice in the first half, including from an audacious free-kick wide out on the right as everyone waited for a cross.

The 28-year-old won the free-kick which led to Marquinhos's opener, and it was his flick which set up Angel Di Maria for the second goal, ensuring it was game over by half-time, before Juan Bernat sealed the win.

The only thing missing was a goal of his own.

"What can I say to Neymar to help him score a goal when I scored maybe two in my career," joked Tuchel.

"He scores in training, but he is playing exceptionally well, he is so, so strong. He has a winning mentality, a hunger to win and to show he is capable of being the best player in the world.

"If he scores in the final then I'll be happy."

Neymar later posted a picture on Instagram of himself lying on the ground in agony, a reminder of his

bad luck with injuries in his first two seasons after arriving in Paris for that world record fee in 2017, which has clearly made him even more determined to succeed now.

"Today I am in one piece, with no injuries, able to help my teammates in the best possible way," he wrote.

- Di Maria right at home -

There will be no Ballon d'Or this year, with organisers France Football cancelling the award because of the coronavirus pandemic.

But Neymar will still have a strong claim to be the best player on the planet if he can lead PSG past either Bayern Munich or Lyon in Sunday's final.

"I am sure that if we win the Champions League he will be in a position to win these trophies," said teammate Kylian Mbappe. "He is destined to do so."

Yet while Neymar and Mbappe, the two superstars and the two most expensive players of all time, dominate the headlines, there were standout performances all through PSG's team on Tuesday. In particular, Di Maria.

The Argentine was once the major superstar at PSG before being eclipsed by his attacking colleagues.

Against Leipzig, on his return from suspension, it was he who set up two goals either side of scoring himself.

Di Maria looked right at home in the Estadio da Luz, where he turned out for Benfica for three years and where he was the man of the match for Real Madrid when they won the 2014 Champions League final against Atletico Madrid.

"It is going to be difficult to sleep tonight with the final in mind," he said.

Nothing demonstrates the determination of PSG's Qatari owners to conquer Europe better than their front three, who cost a combined 465 million euros in transfer fees alone.

This version of PSG, after years of underwhelming results in the Champions League, are now tantalisingly close to getting the ultimate return on Qatar's huge investment.

AFP

'PSG simply better' - coach Julian Nagelsmann rues Leipzig defeat

LISBON

RB Leipzig coach Julian Nagelsmann was left ruing his side's mistakes and missed chances after bowing out of the Champions League with a 3-0 semi-final defeat to Paris Saint Germain on Tuesday.

"In the end the opponent was simply better than us, we have to accept that," Nagelsmann said in Lisbon.

Leipzig, founded in 2009, reached the last four for the first time in the Red Bull-backed club's brief history in his first season in charge.

"We were in the semi-finals, we can be proud of that," Nagelsmann added.

Neymar set up Marquinhos' early header to give PSG an early lead, then the Brazil attacker split the defence to create Parisian's second goal for Angel Di Maria before half-time.

"We won't be the first team not to stop Neymar and we won't be the last," Nagelsmann said.

Left-back Juan Bernat scored the French champions third against the run of play to put PSG into Sunday's final against Bayern Munich or Lyon, who meet on Thursday.

"Paris played a very, very good game. We made one or two mistakes too many. In the first ten to 12 minutes we did well and had good situations," Nagelsmann said.

"It was an unfortunate mistake for the opening goal from a set piece and it was hard to come back after the second goal, because Paris have a lot of quality.

"We had a good start at the start of the second half, but then conceded the third goal from nothing, during a period of good pressure from us."

Having won their group, then knocked out last season's finalists

Tottenham and an experienced Atletico Madrid side in the knockout stages, Nagelsmann failed to hide his disappointment at the missed chance to reach the final.

"The feelings of frustration will take a few days to get over," he admitted.

"The attitude of my players was great. We showed character on the pitch, but you have to accept when the opponent is stronger."

Meanwhile, Thomas Tuchel heaped praise on his Paris Saint-Germain side after they cruised into their first ever Champions League final, putting the French side on the brink of coveted European glory.

"Incredible, that's why we're here to play in the final and to win," Tuchel told French broadcaster RMC.

"We showed our quality, our hunger, determination. A good mix which showed we deserved the win."

"The team showed once again the hunger to win, to play together, to suffer. They made the most of it."

PSG's easy 3-0 win over RB Leipzig at the Estadio da Luz in Lisbon showed all the composure on a big European occasion that they have lacked in recent seasons.

Tuchel's outfit have set up a meeting with either on-fire Bayern Munich or fellow French side Lyon in Sunday's final, which could see the Qatari-owned club finally realise their owners' ambitions.

"I felt the pressure before the game, it wasn't easy, I have players who love the pressure of key matches I'm never relaxed," said Tuchel.

"We know well that Bayern are the favourites, it will be difficult against Lyon, but we'll see. It's obviously the biggest challenge of my career."

AFP

After a decade of failure, PSG are finally on the brink of European glory

By Mark Ogden, Senior Writer, ESPN FC

PROJECT Paris has not come cheap for Qatar Sports Investments. At the last count, Paris Saint-Germain's owners had spent more than €820 million in transfer fees, recruited some of the world's most high-profile players and coaches and endured nothing but failure in the Champions League every season since buying the club in 2011.

But after cruising to a 3-0 semifinal victory against RB Leipzig on Tuesday, when superstar forwards Neymar and Kylian Mbappe both rose to the occasion with outstanding performances, PSG are now just 90 minutes from realising the dream of their ambitious and supremely wealthy owners by winning the Champions League and making all of the investment and heartache (and maybe even those financial fair play punishments dished out by UEFA) worth every bit of it.

No team has been built to win the Champions League quite like PSG, not even Manchester City, whose Abu Dhabi owners have spent more than £1 billion on players since taking ownership of the club in 2008 and have yet to enjoy the satisfaction of even reaching the final. City have had to overcome stiff competition to earn success in England before even thinking about the Champions League, but PSG have become so utterly dominant in France since the Qatari takeover – they have won seven of the past eight Ligue 1 titles – that domestic commitments have become little more than preparatory competitions for the one that really matters.

PSG did not lavish a world-record €222m on Neymar in 2017 to maintain their grip on French football. Similarly, the €180m spent on Mbappe was not designed simply to weaken AS Monaco and diminish the biggest threat to the club's dominance of Ligue 1. Every signing and appointment since the world changed for PSG nine years ago has been done with Champions League success in mind.

David Beckham was signed briefly in 2013 to boost PSG's global image following the earlier arrivals of Zlatan Ibrahimovic and Thiago Silva, who will make his farewell appearance in Sunday's final against Bayern Munich or French rivals Lyon. Multiple Champions League-winning coach Carlo Ancelotti was hired right at the outset of the Qatari project to turn PSG into a European powerhouse, while the likes of Angel Di Maria, Edinson Cavani, Marco Verratti and even Gianluigi Buffon were brought in to give the team experience and quality at the highest level.

None of it seemed to make any difference. Year after



After a decade of lavish spending and failure, PSG have finally reached the Champions League final. (Agencies)

year, PSG fell short in the Champions League, so much so that the clash with Leipzig was the club's first semifinal since a defeat against AC Milan in 1995.

After the humiliating round-of-16, second-leg defeats against Barcelona (6-1) and Manchester United (3-1), in 2017 and 2019 respectively, it seemed as though PSG were cursed to fail. But Thomas Tuchel's team have now taken the club to new heights by reaching the final in a season when the odds appeared to be stacked against them like never before.

With the COVID-19 pandemic leading to the cancellation of the Ligue 1 season, PSG arrived in Lisbon for the final eight mini-tournament having played just one competitive game since March – the Coupe de la Ligue final victory against Lyon last month. How could they compete against

Europe's elite having been forced to sit and watch as all of their rivals returned to action in their own domestic leagues?

But having beaten Atalanta with a dramatic, late fight back in the quarterfinal last week, PSG looked fit, sharp and unbeatable against Leipzig in Benfica's Estadio da Luz. Neymar and Mbappe repeatedly pulled apart the Leipzig defence, with Di Maria also causing havoc in attack for the French champions. At the back, Silva organised a rock-solid PSG defence alongside Marquinhos, whose headed goal set the team on their way to the victory before further goals from Di Maria and Juan Bernat.

On this performance, PSG showed that they have the attacking threat to hurt Bayern, if the favourites overcome Lyon to reach the final. And if they meet Lyon, PSG will know they have more than enough to beat the

seventh-best team in France.

But after so many millions have been pumped into the squad, PSG should be precisely where they are right now: counting down to a Champions League final.

They will not be popular finalists due to the manner of their rise, which saw them fined €60m by UEFA in 2014 for breaching financial fair play regulations, and many will regard it as proof that money buys success if they lift the European Cup on Sunday. But PSG and their owners will leave that debate to others. For them, Sunday is the opportunity to plant their flag on the summit of a mountain that they have continually failed to scale.

Only one French club – Marseille – has won the Champions League, but PSG are now just 90 minutes away from emulating their great rivals and doing it themselves.

Barca appoint club legend Koeman manager

BARCELONA

BARCELONA have appointed Ronald Koeman as the club's new coach on a two-year deal following the dismissal of Quique Setien on Monday.

Koeman, 57, leaves his role as Netherlands boss to take over at Camp Nou. His contract includes a break clause at the end of the first year in the event that the new Barca president – elections will be held next March – wants to bring in their own coach.

Koeman said: "It was an honour to be the national coach of Netherlands. For the past two-and-a-half years I have done everything I can to achieve successes with 'Oranje'. I look back with pride on what we have achieved together in that period. The Dutch national team has a bright future. I am convinced of that. Everyone knows that Barcelona is my dream club. It feels very special to me to be able to become a coach there."

Former Hoffenheim coach Alfred Schreuder, who was Erik ten Hag's assistant at Ajax during their memorable 2018-19 campaign, will be Koeman's No. 2.

ESPN reported on Friday, ahead of Barca's 8-2 defeat to Bayern Munich in the Champions League, that Koeman had been sounded out as a possible replacement for Setien, who only took charge in January. Talks accelerated over the weekend following the club's record European loss.

The former Everton and Southampton coach earned legendary status at Camp Nou as part of Johan Cruyff's "Dream Team" when he scored the goal which clinched their first-ever European Cup in 1992.

Koeman returned to Barca as assistant coach to Louis van Gaal between 1998 and 2000 and has been linked with the top job at the club on various occasions since.

Along with Xavi Hernandez, he was one of the candidates considered in January when Ernesto Valverde was fired. Barca eventually appointed Setien after Xavi turned them down, with Koeman, at the time, focused on leading Netherlands at the European Championship.

However, a number of circumstances have changed since then, with the coronavirus pandemic forcing the postponement of Euro 2020 until 2021.

Koeman, meanwhile, underwent a heart procedure in Amsterdam in May after experiencing chest pain. Sources close to the coach said he is in "perfect health" as he prepares to get to work at Barca.

The Dutchman has never hidden his desire to coach Barca and has maintained a close relationship with the city throughout his professional career. He recently brought a house in Vallvidrera on the outskirts of Barcelona.

Sources at the Catalan club say they have turned to Koeman as they believe he will garner immediate respect among the players. The relationship between the squad and Setien was at breaking point by the time they were hammered by Bayern. The overriding feeling at Barca was that he failed to win the dressing room



Ronald Koeman

from day one because of his relatively limited achievements as both a player and a coach.

Another source at Barca pointed to how Koeman cleared out an ageing squad at Valencia in 2007 and he will have to do a similar job in Catalonia – the average age of the starting lineup against Bayern was nearly 30.

ESPN reported earlier this year that only three players aren't up for sale – Marc-Andre

(Agencies)

Gwiji by David Chikoko



SPORT

After a decade of failure, PSG are finally on the brink of European glory

COMPREHENSIVE REPORT, PAGE 19



One of the Mount Hanang race organizers, Wilhelm Gidabuday.

JKT Tanzania close in on signing Yondani

By Correspondent Adam Fungamwango

MAINLAND Premier League's JKT Tanzania's management is now in discussion with former Yanga defender, Kelvin Yondani, with a view to sealing a contract with the latter for the 2020/21 season.



Thabiti Baraji, JKT Tanzania's vice-chairman, stated his side has received the technical bench's recommendations, seeking to rope in the player to reinforce the squad's defense.

He disclosed the leadership sought to communicate with Yondani (pictured) through the defender's friend, Mwyni Kazimoto, who features for JKT Tanzania, to inform the former of the plan.

"We had to use Kazimoto to as well deliver our message to Yondani and find out whether he has signed for another outfit," the JKT official disclosed.

"We got good answer and early this week I communicated with the player, hopefully I will meet him within two days to listen to his needs," he said.

He noted the two parties will listen to each other's needs, adding he hopes they will reach agreement, given they need the experienced player.

The JKT Tanzania official acknowledged the defender has played at the top level for many years, the latter also knows the Mainland Premier League well.

"We are giving our all so that we can reach agreement with Yondani in an effort to get him to play for us in the 2020/21 season," he disclosed.

"I believe everything will move on smoothly and we will in the end get his sign."

Yondani is one of players that were released by Yanga after serving the side from 2015, having joined them from rivals, Simba.

The domestic top flight's KMC FC has officially signed another former Yanga defender, Andrew Vincent 'Dante' on a one-year contract.

The registration was carried out on Monday evening and Vincent is now officially a KMC FC player.

The KMC FC social media account confirmed the recruitment after publishing a photo of the player signing a contract with the side.

Apart from Vincent, KMC FC have roped in defender, David Mwaia, who had been turning out for Iringa's Lipuli FC. He has sealed a one-year contract with KMC FC.

Vincent had joined Yanga in 2016 from the other domestic top flight side, Mtibwa Sugar.

He had though come into disagreement with Yanga officials in the just ended season, leading to his refusal to play for the club.

He was later brought back to the team and played for the remainder of the domestic top flight.

Vincent is seen as a replacement for defender Abdallah Mfuko that has joined Kagera Sugar.



Simba SC Head of Information and Communication Department, Haji Manara. PHOTO: COURTESY OF SIMBA SC

Vital'O FC jets into Dar tomorrow for 'Simba Day'

By Correspondent Joseph Mchekadona

BURUNDI soccer giants, Vital'O FC, are expected to jet into Dar es Salaam tomorrow for an international friendly match against Simba SC.

The game gears towards celebrating the climax of the latter's week of charity activities, dubbed 'Simba Week'.

The match is to take place at the Benjamin Mkapa Stadium on Friday, with the day being dubbed 'Simba Day'.

Simba SC Head of Information and Communication Department, Haji Manara, said the Burundian side, which finished sixth in the Burundi Premier League, has confirmed to arrive in the country on Friday ready for Saturday's match.

He said Simba are preparing well for the day which will also be used to introduce new sign-

ings for the Msimbazi Street-based club.

Some of the new Simba signings that are expected to be introduced on the day include Bernard Morrison, Charles Ilanfy, David Kameta, Joash Onyago, Ibrahim Ame, Larry Bwalya and Chris Mugalu.

"Our friends, Vital'O from Burundi, have confirmed that they will be in the country on Friday ready for the game which will also be used to introduce our new signings and new jersey to our fans, supporters and football stakeholders in the country," he said.

Manara stopped short mentioning high profile people who will grace the occasion which is used as the climax of 'Simba Week'.

He also disclosed that Simba courted Vital'O after failing to get top football teams from Cameroon, Egypt, Zambia and

other nations due to the Coronavirus pandemic.

Many airlines are yet to resume operation as a measure for controlling the spread of the pandemic.

He, however, said Vital'O are equally a good side as they have assembled good players for the coming 2020/21 football league.

"The hunt for a team to play with us on our day took us to many places like Cameroon, Ghana, Egypt, Zambia and other places, but we failed to find a team as many airlines in those countries are locked down due to Coronavirus pandemic," he disclosed.

"But at the same time, Vital'O are not a weak team, they are in the process of rebuilding their side ahead of the coming league and on top of that Simba Day is the day for celebration, not playing high profile

friendly match," he stated.

"Some people (our rivals, Yanga) are underrating Burundi football, they forget that we have many Burundians coaching our country's Premier League teams and they (rivals), as well, are linked to a Burundian to serve as their head coach, so should we say there is no football in Burundi?" he queried.

Simba SC will also use the day to celebrate the club's success of winning three trophies in the just ended season.

They clinched the season's Vodacom Premier League trophy and later went on to lift the Federation Cup top honour, edging Namungo FC 2-1 in the final.

Simba SC had, before winning the two titles, cruised to a resounding victory over Azam FC to win the Charity Shield, in the season curtain raiser.

Over 500 athletes set for Mount Hanang race

By Correspondent Joseph Mchekadona

MORE than 500 athletes are expected to compete at the Mount Hanang Marathon scheduled for next month in Manyara.

Wilhelm Gidabuday, one of the directors of Gidabuday Sports Tourism Foundation and the race's organizers, said the event will take place on September 13.

He noted it will involve 10km race and 5km Run/Walk at Katesh, Hanang in the region.

He said the organizers will use the event to sensitize people on the importance of peace especially this time when the country is preparing for the coming General Election.

Gidabuday, who is also former Athletics Tanzania (AT) Secretary General, also disclosed that the Mount Hanang Marathon will be used to introduce the proposed Hanang District Olympic size Multi Sports Arena.

"We are expecting to have more than 500 participants, most of whom are youths, as part of sensitization of peace as Tanzanians are heading to the October General Elections," he stated.

"We are going to invite all of the living athletics legends from Manyara, we will specialize the race day as a unique day to introduce Hanang District's proposed Olympic Size Multi Sport Arena," he said.

Manyara is known to have produced top athletes namely John Stephen Akhwari, Gidamis Shahanga, the late John Bura, Gerway Suja, Francis Robert Naali, the late Simon Robert and so many others, who have successfully raised Tanzania's flag world wide.

He pointed out Gidabuday Sports Tourism Foundation also organizes Muungano Day Run, which was supposed to take place on April 26 this year but was postponed due to Coronavirus pandemic.

EATV THURSDAY

MORNING @ 11:00

DADAZ.

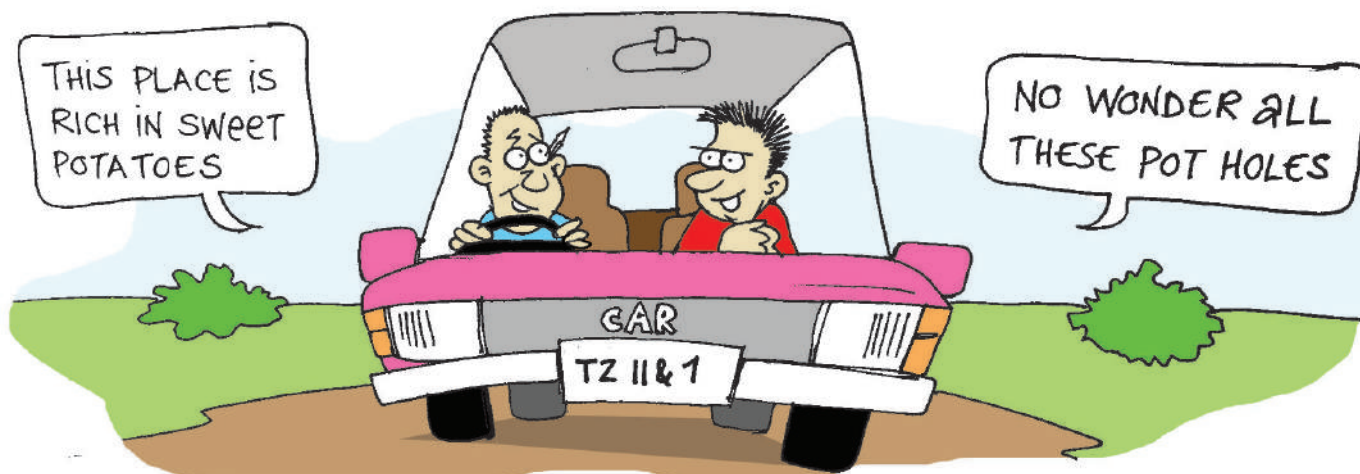
DADAZ A show that explores social and political issues from a feminine perspective.

eastafrika RADIO

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

88.1FM DAR ES SALAAM

Flexibles by David Chikoko



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