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EVALUATING POLICY-MAKING AND IMPLEMENTATION IN TANZANIA  
THE CASE OF THE URBAN HOUSING POLICY

a Thesis presented by

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(Tanzania)

in partial fulfilment of the requirements for obtaining the Degree of

**MASTER OF DEVELOPMENT STUDIES**

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The Hague,

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EVALUATING POLICY-MAKING AND IMPLEMENTATION

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The Case of the Urban Housing Policy.

by

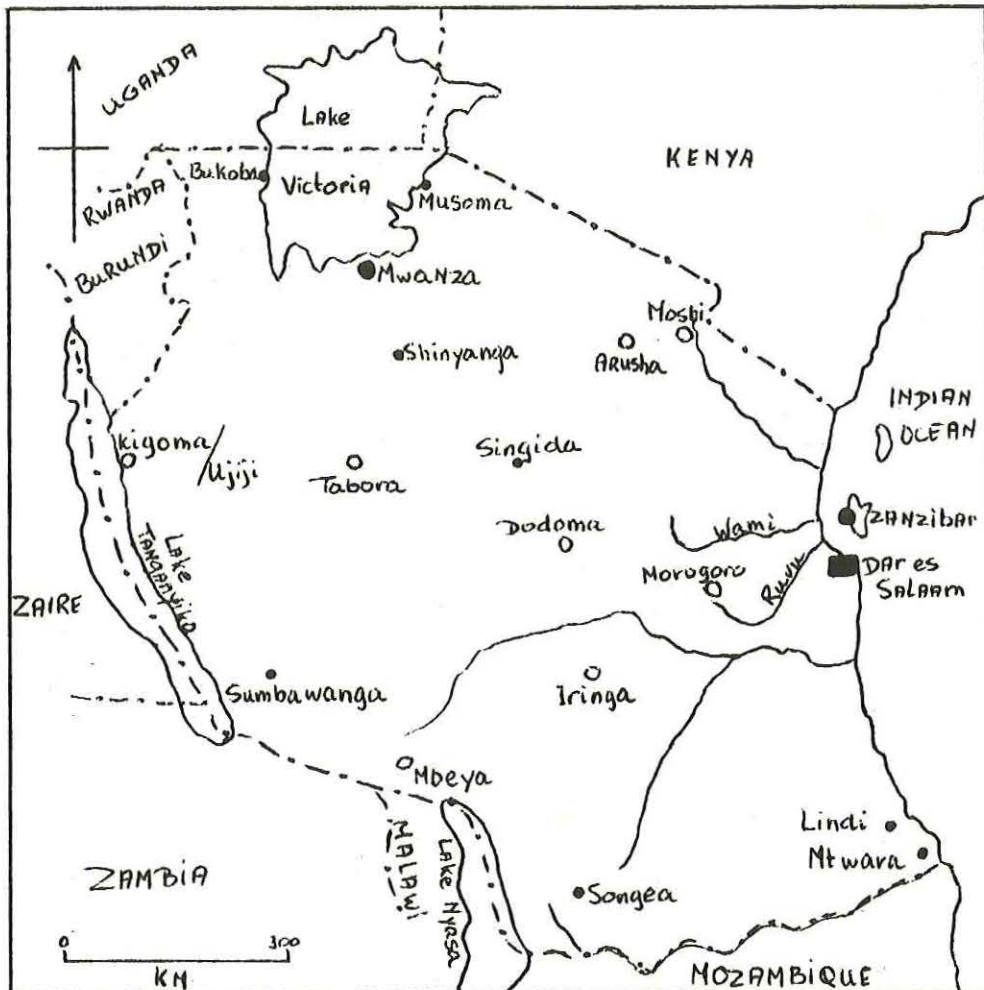
Ombeni Sefue.

A THESIS SUBMITTED TO THE INSTITUTE OF SOCIAL STUDIES, THE HAGUE, IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE AWARD OF A MASTERS DEGREE IN DEVELOPMENT STUDIES, SPECIALIZATION IN PUBLIC POLICY AND ADMINISTRATION.

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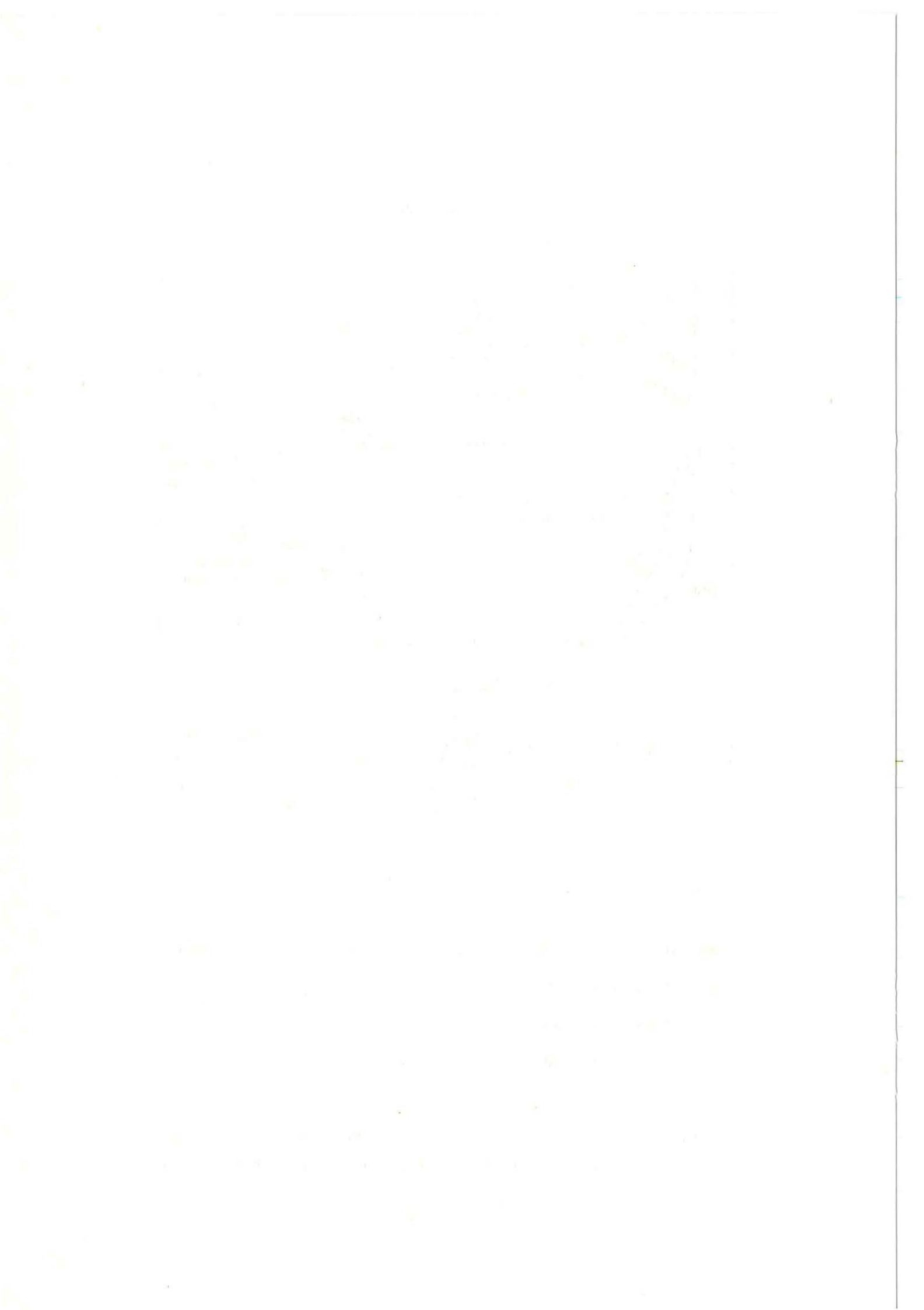
# T A N Z A N I A



## LEGEND

- Dar es Salaam - 967,350 inhabitants (1981 estimate)
- Over 100,000
- Over 50,000
- Over 20,000

Source : Extrapolations on 1978 Population Census results from Central Bureau of Statistics.



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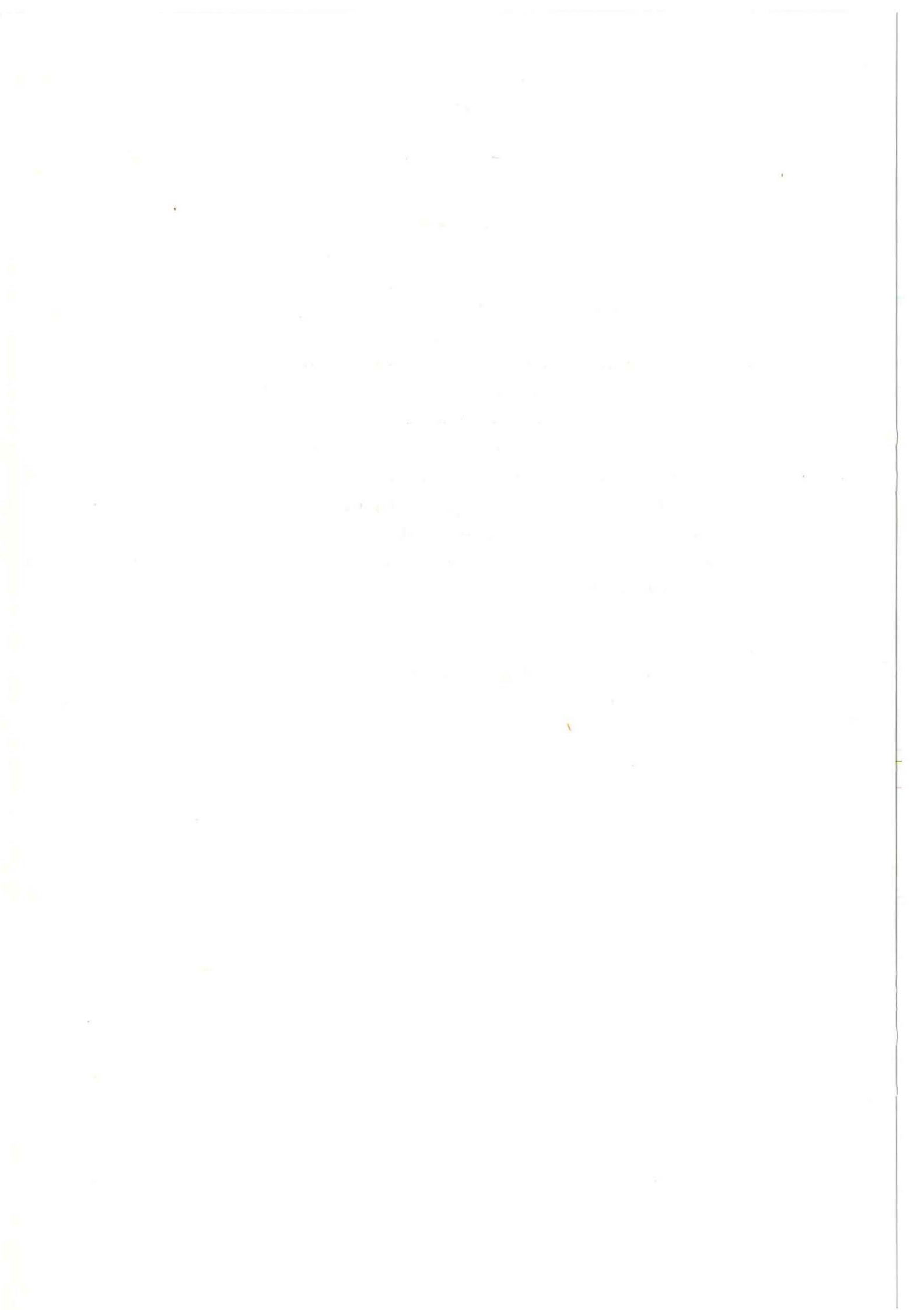
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Needless to say, the ideas, views and opinions expressed in this thesis and responsibility for the whole work or any part thereof, remains my own.

O. Sefue,  
The Hague,  
December, 1981.



## INTRODUCTION

### THE RESEARCH PROBLEM.

The choice of the policy on urban housing as a case in the evaluation of policy-making and policy implementation has been determined by several factors. One is that the housing policy is one of the policies I am most knowledgeable about because I work with the Ministry of Lands, Housing and Urban Development. The second factor is my own essentialistic conception of what really constitutes the housing problem and what could and should be done about it. Thirdly, the choice has also been determined by my own reservations about policy responses over the years (1961-1980) to the housing problem.

The housing problem in urban areas has both quantitative and qualitative aspects. The former is mostly objective and is an observable fact of urban life. There are just not enough houses for everybody. This does not necessarily entail street-sleeping. The African tradition of hospitality and the concept of extended family highly restrict recourse to the streets. Instead one observes and experiences overcrowding. Too many people share too few rooms and too few sanitary and kitchen facilities. As far as this aspect is concerned, what is at issue is not the quality of the houses or of the facilities thereof. At issue is just the numbers. The demand for houses and facilities exceed by far existing houses and facilities and the capacity of existing institutions to provide them.

The qualitative aspect is less objective and more subjective because it entails standards and definitions. Not only are the houses and facilities too few,

but they are also in many cases of poor quality. They do not conform to standards acceptable to the municipal councils. By some quasi-mythical criteria of quality, they are considered sub-standard and non-conventional and constitute what has been called slums and squatter settlements. Policy proposals, therefore, are expected in the final analysis to increase the supply of adequate housing of the required standard to meet rising housing requirements at prices everyone can afford.

#### PURPOSE OF THE RESEARCH.

Using the urban housing policy as a case study, this research forms part of an attempt to evaluate policy making and implementation in the first 20 years of independence. In addition the research is intended to provide a new approach and a new framework for policy evaluation in Tanzania. The new approach should be more behavioural than normative, practical rather than theoretical. The lack of realistic and adequate criteria in existing models for evaluating policies in developing countries dictates that policy evaluators must look elsewhere for meaningful evaluations. Emphasis must be on the socio-political contexts rather than on existing normative and prescriptive models developed in developed countries.

In developing this new approach the purpose is to provide a combined evaluation of policy output, content and impact plus an evaluation of policy processes and institutions of formulation and implementation. Both evaluations are at each stage to be related and linked to the socio-political context and generally to the multiplicity of factors that determine political and

governmental decisions and actions. The purpose is not only diagnostic but also prescriptive. The thesis will, therefore, consist of a set of recommendations for the improvement of both policy formulation and implementation. The aim is to provide a systems approach to the housing requirements problem.

#### METHODOLOGY.

This study is based on secondary data and to a large extent on my own experience in the Ministry of Lands, Housing and Urban Development. The choice of the time-frame (1961-1980) has been determined by two factors. One is that 1961 is the year when Tanzania mainland became independent and as such is an important landmark and turning point in the history of Tanzania.<sup>1)</sup> The other factor is that a period of twenty years to me appears to be sufficiently long to permit a meaningful evaluation.

In order to have a manageable size of a set of criteria for evaluation, I have developed an evaluative framework consisting of four separate but related items : Description, Evaluation, Diagnosis and Prescription for both policy formulation as well as implementation.

##### a. Descriptions.

Evaluations that do not start with proper and adequate descriptions of what is to be evaluated may not only be shots in the dark for the evaluator, but they may also confuse readers, inhibit analysis and comparison and generally reduce the usefulness of such evaluations. My framework pays a lot of attention to a thorough description of the socio-

political context of the policymaking and implementation scene. In Tanzania the socio-political context is probably the single most important explanatory variable of policy-making behaviour and policy content. There will also be descriptions of processes, structures and processes for policy-formulation and implementation.

b. Evaluation.

Evaluations will be made of four main policy aspects : Outputs, Impact, Processes and Institutions. Evaluations of policy outputs and impacts can often be tricky and lead to goal traps and false comparisons and conclusions. I believe that my experience with the Ministry of Lands, Housing and Urban Development, and the fact that I am now carrying out the evaluation from without the ministry will help me to make a more balanced and objective evaluation. In other words I intend to make the evaluation of policy output not a mere validation exercise but also both an immanent and transcendent evaluation of goals and objectives which will in turn be evaluated on both essentialistic and instrumentalistic criteria.

The evaluation of processes and institutions will be supplemented by the use of Dror's secondary criteria for evaluation or ascertainment of the quality of policy-making and implementation systems. <sup>2)</sup> Sometimes it is not easy to provide an objective evaluation on the basis of policy output and impact only. There is often disagreement on the criteria for evaluation of policy output and impact. An evaluation of the style of policy-making would thus improve on the evaluation of outputs and

impact. In other words, it is not only matters of substance that are involved here, but also matters of style, ways and means.

c. Diagnosis.

This is derived from descriptions and evaluations. Weak points and obstacles to better policies and strategies for ameliorating the housing problem are to be identified in both matters of policy substance and style of policy formulation and implementation. The diagnosis will have to take into full account the realities of the socio-political context as an independent variable. The diagnosis will, therefore, not be based on some normative models but each issue will be considered on its own merit and setting.

d. Prescription.

It might not be possible to provide the right prescription to these problems. Indeed it is naive to pretend that easy solutions exist. However, this last component of my framework will consist of a set of recommendations for improving both the substance and style of the urban housing policy blended and synthesized from the earlier components of the framework.

DEFINITION OF IMPORTANT CONCEPTS.

Housing.

For the purposes of this thesis, the term housing refers both to the process and the product of providing shelter for human beings. A house then consists of a one-family dwelling and when such a dwelling is in a

flat or in a row of houses it is called a housing unit. In legal terms a dwelling is not a house unless it conforms to existing laws and building regulations. In this thesis housing refers to all kinds of dwellings whether they conform to such regulations and laws or not. In addition the concept of housing is used in a sense to include all the necessary facilities for sanitary and decent living. Such services include clean piped water, sewage and drainage, waste disposal, kitchen, bath and toilet facilities, and other infrastructure. The inclusion of these services is, however, for purposes of qualification only and the absence of such services does not deny a dwelling the title of a house. It remains a house but one which is poor and unhygienic.

#### Conventional Housing.

This is the official terminology for houses or housing units that do conform to standards and regulations under existing laws. They are also built on legally occupied land. These standards and regulations refer not only to the quality of the house or housing unit as such but also to the use and occupation of such houses. This may refer, for example, to levels of occupational density, the keeping of livestock, etc.

#### Non-conventional Housing.

By official definition this category would include all other shelters or dwellings that are not conventional. These include what has by official terminology been called slums and squatter settlements. Both these terms and the terms "non-conventional" itself imply a negative value judgement. The implication is that non-conventional housing is an undesired phenomena of

urban life which has to be got rid of. As various research findings have found out this is not necessarily so. <sup>3)</sup> The problem sometimes is not with such housing as such but with official conceptions and definitions based on some unrealistic and often quasi-mythical criteria. Despite my strong reservations about the appropriateness of such terminology I have been forced by lack of alternative concepts to adopt these definitions in this thesis - but only for purposes of isolation and categorization and not otherwise. Squatting refers to the illegal occupation of land and housing on such land regardless of the quality of the houses. Slums on the other hand refers to the quality of houses which in this case is considered to be below laid down regulations and standards - regardless of the legality of land occupation.

#### Occupational Density.

This term is used to refer to the number of people per habitable room. It will be used as a measure of overcrowding. To me, an arbitrary but reasonable minimum space per person is 6 m<sup>2</sup>. In this case, taking a standard room in Tanzanian urban areas as being 12 m<sup>2</sup>, a density of 2 persons per room is the maximum acceptable density. A higher density constitutes overcrowding.

#### Low-Income Group.

This is the lowest group in a general categorization of urban dwellers in terms of monthly incomes. It refers to the bread-winner of a household. The arbitrary categorization of urban dwellers based on gross monthly incomes is as follows:

- a. T.Shs. upto 1.000/= per month = Low Income.

b. T.Shs. 1,000/= - 2500/= per month = Middle Income.

c. T.Shs. above 2500/= per month = High Income.

The present minimum wage is fixed at Shs. 600 per month.

#### Low-Cost Housing.

Simply put, the term low-cost housing will be used to refer to housing aimed to serve low income earners and which such low income earners can afford - either for rent or purchase.

The concept of low-cost housing should not, however, be confused with the other concept of housing for low-income groups. Poor people can live in houses that are not low-cost through subsidies etc. At the same time, as indeed often happens, non-low income earners may live in low-cost housing. It is of course possible for both concepts to refer to one and the same thing.

#### Urban Areas.

In this thesis I have adopted a definition of urban areas that was used in the Tanzania 1978 National Population Census. It is a rather loose definition that includes simply all regional and district headquarters. It also includes some other selected towns which are neither regional nor district headquarters but which have populations of over 5000 people. As such the definition includes some rather small townships that in most other parts of the world would be considered to be mere villages. But for the purposes of my thesis the definition of urban areas is needed only for categorization and isolation of 'urban' from 'rural' areas. It also makes calculations easier when using the same definition that was used in the census.

In this case, the wider definition has increased the ratio of urban to rural and to total population than is usually seen in the literature.

Notes.

- 1) In this thesis, unless otherwise stated, the name Tanzania refers only to Tanzania Mainland which covers the area formerly called Tanganyika. The name Tanzania was adopted after the union between Tanganyika and Zanzibar in 1964.
- 2) Y. Dror, Public Policy Re-Examined (San Francisco, Chandler, 1968) pp. 50-69, 154-196 and 105-119.
- 3) See for example:  
R.M. Solzbächer, "East Africa's Slum Problem : A Question of Definition" in Josef Gugler (ed.), Urban Growth in Sub-Saharan Africa (Makerere Institute of Social Research, Makerere University - Kampala, 1970), pp. 45-52.



## PART I

### POLICY FORMULATION

## CHAPTER I

DESCRIPTION AND ANALYSIS OF THE  
SOCIO-POLITICAL CONTEXT.1.1 Abstract.

As my point of departure, I am giving hereunder a relatively lengthy discussion of the socio-political context within which policies are made in Tanzania. More often than not I am left dissatisfied by the existing literature on policy evaluation in developing countries. Among other things, I am dissatisfied by shallow and inadequate descriptions and analyses of socio-political factors. I am sometimes made to feel that authors are so enthusiastic to find faults in policies that they have little time to understand the environment in which policy-formulation takes place. It is only after faults are identified probably as a result of using wrong criteria for evaluation, that explanation for such faults is sought in blanket concepts such as culture and other socio-political factors. In addition to using wrong criteria, such authors often end up making false comparisons and blanket generalizations. I intend to avoid that.

What I am presenting here is a sketch, lengthy but a sketch all the same of the main forces, both overt and covert, conscious and unconscious, that determine policy-making behaviour and thus shape policies. The discussion I am presenting here will in the final analysis boil down to four main issues. The first is that President Nyerere is the single most important force in the policy-making scene. He has charted out Tanzania's course almost at will and he dominates the policy-making processes. The second factor is that the

rest of the policy-makers struggle between themselves and between their institutions for Presidential support. In so doing there emerges mutual distrust between them and their needs for personal or institutional survival become stronger.

A third factor is that as the ultimate repository of power, the President has been able to give power and eminence to institutions of his own choice. Party supremacy for example would be no more than a myth had it not been for the backing that Nyerere has given to the Party. When compared with the government bureaucracy the Party is so deficient of the necessary analytical power and tools of analysis (including information) that it could not possibly on its own impose its will on the government. Consequent upon this is the fourth factor namely that ideological considerations have an upper hand over economic rationality especially for policies made by the Party.

## 1.2 Historical Perspective.

Tanzania was colonized first by the Germans during the last decade of the last century. After the Germans were defeated in the First World War, the British took over until 1961 when Tanzania became independent. It is understandable, therefore, that it is the British influence that became dominant and shaped political and administrative structures that Tanzania inherited. After 1954 there was a rallying of political forces of opposition behind TANU <sup>1)</sup> in a struggle for independence. To the minds of many, it was more a struggle against the British rather than against the political and administrative institutions. These institutions were carried over into the first years of independence with a constant and gradual replacement of white faces

by black ones.

Strong nationalistic feelings among the people who took over the machinery of state (and who happened to be the very people who were involved in the struggle for independence) dominated and shaped policies at least upto 1964. These people wanted to show that they were now in control and that they were able to bring the "fruits of independence" to the people. It was an extension of the struggle for independence.

The Westminster model of parliamentary democracy that was inherited from the British is based on the concept of opposition party politics. But the 'de facto' (though not 'de jure') existence of one party politics in view of very weak opposition to TANU, consistently eroded the usefulness of this model. At independence, for example, the National Assembly inherited the high status of a supreme policy making body but as early as 1963 such status became a controversial issue. As Okumu has said, "This historical legacy caused Members of Parliament to regard themselves as a group apart from and superior to TANU as far as their decision-making role was concerned ... (E)ven the prime minister .... regarded the National Assembly as 'the voice of the Nation and fount of authority, which must remain sovereign'". 2)

In January 1963 the TANU National Executive Committee made the first most substantial decision by the Party. It was the decision to make Tanzania a 'de jure' one party state. The National Assembly was not even consulted. All it was asked to do was to give the report of the commission on setting up a one party state the necessary legislative approval. 3) The party was, as it were, asserting its own position vis a vis other institutions. After the constitution was ammended

in 1965 to make Tanzania formally a one-party state, the Party went ahead and exercised its newly acquired "superiority" over the National Assembly. Saul reports that in October 1967, the Party National Executive Committee was empowered, inter alia, "to suspend any leader".<sup>4)</sup> Indeed after a futile attempt to re-assert the supremacy of the legislature over the party in 1968, a number of Members of Parliament who consistently opposed party supremacy over the legislature were purged.<sup>5)</sup> The effect of this on party-state relations and on the behaviour of Members of Parliament is discussed in subsequent sections.

### 1.3 Ideological Climate.

The Arusha Declaration of 1967 is clearly the biggest ideological decision ever made so far and it has far-reaching consequences on policy-making behaviour. It provided a framework within which all future decisions and policies had to be made. It is a framework for building a socialist state in Tanzania based on the concept of "Ujamaa". In this case any discussion or description of the socio-political context of policy-making in Tanzania that neglects or belittles the effects and role of the Declaration must be extremely deficient.

President Nyerere, the architect of the Arusha Declaration, argues that socialism is "an attitude of mind" and that "in a socialist society it is the socialist attitude of mind, not the rigid adherence to a standard political pattern, which is needed to ensure that the people care for each other's welfare" and further that the "possession or non-possession of wealth" has no relevance to socialism'.<sup>6)</sup> An interesting area for empirical study would be the extent to

which there has been a change in attitudes since 1967 from "embryonic capitalism" (to use Nyerere's own words) towards a true belief in socialism among the policy-makers. In the absence of such a study, my speculative, yet logical argument is that there has not been much change in attitudes. Indeed it is often the "rigid adherence to standard political patterns" and forceful confinement to ideological straight jackets that has shaped policy making behaviour. Tools for such coercion in the post-Arusha period include the Leadership Code and the Party Guidelines (Mwongozo) of 1971.

Nyerere himself when reviewing achievements after ten years of the Arusha Declaration had the following to say:

But although formal political education is important, people learn just as much if not more from observing the behaviour, the attitudes, and the expectations, of avowed socialists, and especially socialist leaders. The Leadership Code (and its later extension to all Party Members) was therefore one of the most crucial aspects of the Arusha Resolution. For it has ensured that those who aspire to lead, or to take an active part in, our movement towards socialism have been forced to share the problems of the mass of the people. And we have been quite successful in observing the Code ... But observing - or rather, not breaking - the Leadership Code is not enough. We have to be believing socialists. Party leaders have been known to break the code as soon as they cease to be leaders. This shows that they just wanted to hold office; they were not believers in Ujamaa. 7)

I would venture further to suggest that the ideological climate has created hypocrites and opportunists. Leaders who would proclaim themselves to be avowed socialists but who in reality have not the "attitude of mind" that Nyerere talks of. They conform to party discipline not because they believe in the ideology but because under the circumstances it is the best rational choice for their personal survival and welfare. Opportunists and hypocrites would naturally be "yes-men" interested in 'proving' to the President that they are most committed and loyal. Because this is their goal, they fail to address themselves to the real issues and problems of the society which become secondary to their opportunism. In so doing they deny the policy-making system of positive analysis and constructive criticism that is crucial in a one party democracy.

#### 1.4 Some Social and Cultural Factors.

It is generally accepted that Tanzania is relatively free from tribal and religious interests and pressures that can substantially affect policy-making or spatial distribution of values and benefits. Historically the tribal system in Tanzania has not produced a dominant and powerful single tribe - like in the case of the Kikuyu in neighbouring Kenya for example. Although Muslims, according to some sources, are the majority, adherence to different religions appear to be generally homogeneous. The dominance of Christian missionary schools since early this century has led to a disproportionate large number of Christians in top government positions and a good number of Muslims in such positions passed through Christian schools. But none of these factors have disrupted the peaceful and

harmonious co-existence between different religious and thus do not affect policy-making. Perhaps another reason for the peaceful co-existence of tribes and religions is the careful apportionment of these top positions between the various tribes and between Muslims and Christians when the manpower resources permit such a move. All in all tribal and religious affiliations have not been a substantive source of political cleavage. 8)

Although such social and cultural factors do not substantially affect policy-making, they are nonetheless important in implementation of policies. It is at this stage that the policy clients' cultures, social values, religions and other beliefs can positively or negatively affect policy-implementation. These factors are usually localized and their impact is at a small scale but it would be myopic for policy-makers to ignore them entirely.

### 1.5 Social Classes.

I think the concept of social classes deserves separate consideration. The existence of clear and coherent social class interests among the people who staff the state apparatus can determine the nature and content of public policies. Policies may be deliberately geared towards serving the private interests of such policy-makers or for patronage, political or otherwise. The question, therefore, is whether there exists in Tanzania a class consisting of, among others, top Government and Party Officials involved in policy formulation. If so what effect does it have on the nature and content of policies made. The point of departure would naturally be 'essentialistic' - what makes a social category of people a class ?

Traditionally, no strong indigenous social classes existed in Tanzania except in few rural areas such as in Iringa and Bukoba. But after independence it became clear that there was a burgeoning of class interests among top public officials and other private businessmen, farmers and other well-to-dos. Some of the writers on class relations in Tanzania such as Saul,<sup>9)</sup> and Shivji<sup>10)</sup> have made extra effort to reveal underlying and covert class consciousness and class interests among top public officials even after the Arusha Declaration. I agree that there exists a common relationship between them to the means of production and that they are often characterized by coherent social existence and socio-economic interests. But I do not agree on the emphasis put on class tendencies which would tend to make these officials appear as a class in their own right. To be a class they need to be united also in terms of property relations and they must be united at the ideological level. They need a high degree of self-consciousness of their class position which would make them stand out in isolation from existing classes leading to class antagonism.<sup>11)</sup> I am still to be convinced that the existing commonalty of some interests among the social category of people manning the state machinery is sufficient to make them a class. Class interests do not, therefore, as a matter of deliberate and conscious choice, shape policies to serve class interests. Other forces are at work in the Tanzanian policy-making scene that would easily counterveil class interests in the formulation of policies. Some of these forces are discussed elsewhere in this chapter.

## 1.6 Institutions for Policy-Making.

### 1.6.1 - The Party National Executive Committee.

Before 1967 the Party played a basically but important role of providing a legitimate base for the regime. Indisputably it played well this ideological role. By 1967, however, the Party was also adopting a coercive role especially after being declared 'supreme' in policy-making. Still it remains a matter for empirical study as to how far the Party using its 'power', its ability for providing cohesion within the state and its ability for penetrating many spheres of life, has been able to positively and actively influence policy-making. In any case the Party 'strong' as it is and institutionalized as it is, provides another legitimate policy outlet which can be used to get through policies that would have difficulty in passing through the Cabinet or Parliament.

In practice, the top policy-making organ of the Party is the National Executive Committee (NEC) which apparently derives its power and influence from the President of the Republic who is also the Party Chairman. As Harry Goulbourne observes, the President wearing these two hats could easily tilt the power balance in favour of either NEC or National Assembly. But as it has happened, President Nyerere has always given more policy-making authority to NEC since around 1964. He has always taken important (and one might say delicate) policy papers to NEC rather than the Cabinet and National Assembly. To quote Goulbourne:

... Nyerere has always taken particularly important policy papers/proposals to the NEC rather than to the Assembly. This was the

case with the Arusha Declaration itself, the Mwongozo, Education for Self-Reliance, the Musoma Declaration, the matter of enshrining Party supremacy, and many other important issues affecting the Government, areas of particular conflict/tension and the nation as a whole. In this respect it is possible to speak of the NEC having become a legislative body for some time now : it makes effective use of directives, takes part in the formation of public policy, provides a forum for debate; indeed, it would appear to be the only effective debating forum. On the other hand the National Assembly does not participate in any noteworthy way in the total process of decision-making nor is it called upon to offer critical comments on what has been decided at the NEC; its task is restricted to rubber-stamping decisions taken elsewhere because it is still, in legal terms, the body responsible for effecting legislation of a certain type....

In this sense therefore, the de facto Parliament of Tanzania is the NEC of the Party.<sup>12)</sup>

Perhaps Goulbourne's conclusion stretches the argument too far. What concerns me, however, is that too much "paper power" has been given to an institution that suffers from lack of up to date tools of analysis, information, and manpower necessary for effective and efficient decision-making.<sup>13)</sup> While it is true as Msekwa says that after 1965 the Party began penetrating the government bureaucracy and put the civil service at the disposal of NEC "for purposes of collecting in-

formation or preparing position papers" <sup>14)</sup>, it remains a matter for empirical investigation how far this move has improved the policy-making capacity of the NEC. My view is that this simply strengthens the potential influence of the government bureaucracy over the Party. In other words it would appear that in effect it is the bureaucracy penetrating the Party rather than the other way round. The control over information and tools of analysis enhances the position of the government bureaucracy vis a vis the Party. But again how far the bureaucracy actually exploits this potential influence in its favour is questionable and remains a matter for empirical investigation.

#### 1.6.2 - The National Assembly.

Raymond F. Hopkins has made a "microscopic role analysis" of Members of Parliament in Tanzania which helps to explain their roles and behaviour. <sup>15)</sup> I will use a number of his findings in this section. As I mentioned earlier the Tanzania National Assembly (or Parliament) is modelled along the British Parliamentary system but it does not work like one because of the absence of opposition party politics. Also in matters of determining real policy it plays a subordinate role to the other two major institutions of policy-making namely the Party NEC and the Cabinet. Key in the functioning of these three institutions is a mild form of "democratic centralism" (Lenin) and a developing culture of "closed politics" (Hopkins) both of which are enshrined in the concept of party discipline characteristic in one-party political systems. Party discipline emphasizes conformity and discourages divergence

of ideas. Sensitive issues are discussed privately and consistent critics have little future in Parliament.

Hopkins' study has revealed traces of role ambiguity (for example among Regional Commissioners who are ex-officio M.Ps). There are also cases of conflict between official role expectations and the MPs own expectations and that of their constituents. Different expectations naturally lead to different behaviour by different MPs. Such differentiated behaviour is entrenched by the MPs own personality, differentiated socialization and external constraints. <sup>16)</sup> Members of Parliament like other leaders are bound by the Leadership Code. They are, therefore, not wealthy and depend entirely on their salary and other allowances. This instils in them a high survival value - survival to be achieved by conforming to official expectations of their roles and not their own expectations or those of their constituents.

Official expectations are summed up by President Nyerere into three main tasks :

- " 1) To act as a bridge ... between people and government for transmission of ideas;
  - 2) to deliberate on new legislation;
  - 3) to keep the government actively devoted to the people's interests by intelligent criticism"
- <sup>17)</sup> They exclude the right to criticize government policy at public meetings. There has not been a clear definition of what is intelligent criticism and what is not. In such ambiguity, latent political norms emerge dictating that controversial subjects are best avoided or at least commented upon only in a constructive manner.

These norms are not a result of organized pressure by the President or the Party. Rather they are a product of a multiplicity of the factors discussed earlier. The result has been a marked decline of criticism against government policies since independence, sometimes making parliamentary debates "rather boring" in the words of one Member of Parliament. <sup>18)</sup>

The Tanzanian MP is, therefore, more of a communicator rather than a deliberator of policy. It is only those MPs that are also members of NEC or Cabinet that have a real chance to deliberate on the policy substance in their other capacities. One MP went as far as saying that his role is "To get the people to obey the government and to let them know the government policy". <sup>19)</sup> Even the criticism that occurs in Parliament, is neither systematic nor organized and it always crumbles in the face of the relatively articulate, well-informed and organized defense of government policy by members of the cabinet. As a result the government almost always has its way. The extent of disorganization of the backbenchers is seen in their lack of understanding what to do in case they disagreed with a government policy proposal. <sup>20)</sup>

### 1.6.3 - The Cabinet.

At independence, the inherited Westminster model provided for a cabinet consisting mainly of elected members individually and collectively responsible to Parliament and the country. The Cabinet was the central decision-making institution. But after the Republic of Tanganyika Act came into effect on 9th December 1962, the Presi-

dent was given extensive powers and henceforth all ministers were to be appointed by him alone and their role as the cabinet became only advisory to him. However, at that time Nyerere still referred to the Cabinet as "the principal instrument of policy" and the new constitution did not result in any immediate significant down-grading of the cabinet. It was not until 1967 that elitist views of the Party became significant.

Cranford Pratt gives a list of factors that complicated the operation of the cabinet and made it less effective after 1962.<sup>21)</sup> The first is that the union with Zanzibar in 1964 brought into the cabinet Sheikh Abeid Karume as Vice President and other Zanzibari Ministers who were "completely inexperienced in acting within a well-structured government system". As a result discussions had to be made less sophisticated, less analytical and they were conducted in Swahili which had a less complete vocabulary necessary for clear decision-making and clear decisions.

The second factor was President Nyerere's practice of what Dr. Carol Fisher called "'The politics of accommodation'" in which he was reluctant to discipline disobedient cabinet members who were less committed to cabinet decisions. The third factor was "poor relationships which existed between some ministers and the senior civil service during the first several years of independence". There existed hostility and suspicion which undermined the necessary working relationship between the cabinet and the civil service. The last factor was the weakness of the President's Office due to a scarcity of

senior and qualified staff necessary to enforce cabinet procedures and maintain inter-ministerial coordination and cooperation.

These factors eroded the importance of the cabinet and by 1966 it did not occupy any more the central position in the Tanzanian governmental system. Added to this was a general decline in the political importance of many cabinet ministers and thus the cabinet became less important politically. The President also gradually abandoned his "politics of accommodation" and started promoting major policies of his own design even without reference to the cabinet. <sup>22)</sup>

#### 1.6.4 - The President.

It is obvious that President Nyerere is the most important person in the policy-making scene both as an individual and as an institution. The constitution provides for an executive President and as one Nyerere stands at the top of the government bureaucracy, personally appointing ministers, principal secretaries and all top government officials - to whom they must allege loyalty. He, at the same time, is the Party Chairman standing at the top of the Party bureaucracy. As such he has "control" over anyone who matters in the policy-making scene. <sup>23)</sup> In fact he has such vast powers that he himself concedes that he has sufficient power to be a dictator if he wanted to be one. <sup>24)</sup>

Added to his vast powers, is Nyerere's own personality and qualities as a leader which have made him extremely popular in Tanzania and even outside Tanzania. In discussing his leadership

style, Hopkins says that it is characterized by three main qualities: strength, independence and legality. His pattern of decision-making is not uniform. At times he likes to decide "for himself or in discussion with a varying but small set of colleagues, policies which are then announced or proclaimed rather than debated or submitted for approval". Sometimes when he is determined about an issue, he makes unilateral decisions and acts as he thinks right, and then rely on his ability for articulate and convincing communication to explain the reasons for his decision. 25)

Powerful and influential as he is then makes him able to get through policies of his own choice with little, if any, opposition. For any institution, minister, or other top official developing a closer personal relationship with the President is an extra resource for such an institution or person in getting through particular policies of their choice.

Nyerere's other quality is his own confidence in himself and his other qualities. He, at the same time, is very skeptical of foreign advice as has been recently exemplified by his confrontation and disagreement with the IMF. He is also suspicious of leaders within his government who tend to agree with such advice that he considers to be subversive to the policies of socialism and self-reliance. Any foreign-inspired strategy proposals are, therefore, always treated with extra caution.

#### 1.6.5 - Government Bureaucracy.

My aim here is not to give a detailed description of the role of the bureaucracy in policy-

formulation. Rather it is an attempt to clarify a few issues related to this role. There are some generalizations in the literature about the influence of the bureaucracy in policy-making in developing countries that I do not think are relevant to Tanzania. Fred Riggs for example argues that in view of imbalanced political development in developing countries, the bureaucracy enjoys significant institutional autonomy and thereby dominates the policy-making process.<sup>26)</sup> Along this school of thought are people like Ferrel Heady, S.N. Eisenstadt, Lucian Pye, David Abernethy and Bereket Selassie.<sup>27)</sup>

Tanzania, however, fits more or less in the second school of thought propounded by, among others, Y. Dror, R.S. Milne and A.L. Adu. As I explained in the previous section, President Nyerere is the most powerful force in the policy-making scene. All other cliques, politicians, and the bureaucracy itself struggle with each other for his favour. Secondly the eminence of the Party and the personal strengths of some other politicians such as some of the ministers, make them exercise their own discretion in policy-making regardless of bureaucratic analysis and advice. While it is true that if the advice of the bureaucracy were to be followed, the bureaucracy would be most influential, it is also true that such advice is not always sought and when sought, not always followed.

Major policies have been made, for example, by the Party without consultation with the bureaucracy or without the advice of the bureaucracy being followed. Examples include the decision to

unite with Zanzibar, the Arusha Declaration, 'Mwongoro', Musoma Resolution, Universal Primary Education, Capital Transfer to Dodoma, etc.

I have also argued earlier in this chapter that the bureaucracy does not constitute a social class. It is just a social category whose interests, while similar, are not articulated in a sense to deliberately influence or re-direct policy-making in their favour.

## 1.7 Overview of Determinants of Policy-Making Behaviour.

### 1.7.1 - Determinants at the National Level.

First and foremost is the need for a break with the past and for bringing rapid development (economic and social) to the whole country through a policy of socialism and self-reliance. It is a need to "run while others walk" to use President Nyerere's own words. Goran Hyden uses the same words to term the style of policy-making as one of "we-must-run-while-others-walk".<sup>28)</sup> In pursuit of this style Tanzania has defied just about all conventional models of policy-making. It has instead engaged itself in a "frontal attack" on poverty and other social and economic maladies. The style is characterized by big decisions, often with far reaching consequences, but made at times without understanding their consequences or implications.

Hyden lists four features of this style of policy-making.<sup>29)</sup> The first is "the urge to do everything and do it at once". It is an impulsive "frontal attack" characterized by "operations"

(such as the villagization programme), and "matters-of-life-and-death" (such as the efforts to increase agricultural production in 1974/75). Anyone familiar with the Tanzanian scene is aware of numerous such "operations" aimed at mass mobilization of men and resources to be achieved within set deadlines or ultimatums.

The second feature is what I called above a tendency to make big decisions with little understanding of consequences and implications. As Hyden says "They start running and take the consequences as they occur" which is close to what Hirschman calls "'the motivation-outruns-understanding" style of policy-making'. Examples include the Arusha Declaration, 'Mwongozo', Musoma Resolution, Universal Primary Education, etc.

The third feature is a disregard for the past as a source of guidance. As Dror has rightly said, the colonial past is irrelevant for developing countries.<sup>30)</sup> And indeed this is even more pronounced in Tanzania which wants "to break with the past in very explicit terms". This enables policy-makers to push forward policies which would have otherwise been ruled out by conventional criteria of economic rationality.

The fourth feature derives from high public expectations as a result of the dramatic way in which such big policies are introduced. Public employees, therefore, walk in an environment where expectations almost always exceed what could possibly be achieved. The officials suffer a sense of anxiety and insecurity especially taking into account the characteristic frequent transfers and

dismissals of public officials.

The second determinant especially after 1967 is ideological. The Arusha Declaration and subsequent policies that were more ideological than otherwise, have left the policy-makers with fewer policy alternatives. Even when alternatives could be found which would be ideologically acceptable, such alternatives are not sought due to a lack of analytical initiative and boldness. Coupled with a sense of insecurity, ideological considerations have been self-transformed into straight-jackets in which all policies must be contained. Over-emphasis on ideological considerations have also led to an overemphasis on equity objectives while at the implementation stage evaluations of implementation emphasize on attainment of growth objectives. These issues will be discussed in greater depth in later chapters on housing policy.

#### 1.7.2 - Determinants at the Individual Level.

The personal behaviour of top government and party officials is for different officials governed by different factors. On this basis I am attempting a loose, subjective and speculative categorization of such officials. While this categorization is not based on concrete empirical study, it is nevertheless logical. The first category is that of officials with a closer and personal relationship with the President and who on the basis of such a relationship are confident and can influence policy-formulation. The second category is that of confident officials whose confidence is derived solely on their technical competence. These will try to influence policies

on the basis of genuine analysis and evaluation. The third category is that of officials who are opportunists. These do not rely on technical competence but are at the same time not confident of their relationship with the President. They feel insecure and will try anything to please the President. They do not have their own strongly-felt opinions. The final category is that of outright hypocrites. People who do not believe in what the President stands for but will put themselves in the forefront in defense of such policies and often make themselves even more radical than the President while they do not really believe or practice what they preach.

In most cases, therefore, the greatest factor is the need for personal survival in the system. There has not been much study on the categorization of top officials in this manner but the work by Hopkins is quite useful and partly supports my subjective categorization. <sup>31)</sup>

In his study, he even came across a top government official who had written on his desk "PERSONAL SECURITY COMES FIRST". <sup>32)</sup>

#### NOTES.

1. TANU : Tanganyika African National Union.
2. John J. Okumu, "Party and Party-State Relations" in Joel D. Barkan and John J. Okumu (eds), Politics and Public Policy in Kenya and Tanzania (Praeger Publishers, New York, 1979), p. 47.
3. Ibid, p. 48.

4. John S. Saul, "Background to the Tanzania Elections 1970" in Lionel Cliffe and John S. Saul (eds), Socialism in Tanzania, Vol. 1 - Politics (East African Publishing House, Nairobi, 1972), p. 291.
5. See two articles by H.U.E. Thoden van Velzen and J.J. Sterkenburg, "Stirrings in the Tanzanian National Assembly" and "The Party Supreme" in Cliffe and Saul (eds) op.cit. pp. 248-253 and pp. 257-264 respectively.
6. Julius K. Nyerere, Ujamaa - The basis of African Socialism, (Dar es Salaam, Mimeo, 1962 p. 1) as quoted in Ahmed Mohiddin, "Ujamaa na Kujitegemea" in Cliffe and Saul (eds) op. cit. p. 165.
7. Julius K. Nyerere, The Arusha Declaration Ten Years After, (United Republic of Tanzania, Govt. Printer, Dar es Salaam, 1977)p.23 (Emphasis is mine).
8. For a detailed study of tribal and religions affiliations see Raymond F. Hopkins, Political Roles in A New State - Tanzania's First Decade, (Yale University Press, New Haven and London, 1971), pp. 74-78.
9. See for example, John S. Saul, "The State in Post-Colonial Societies : Tanzania" in Harry Goulbourne, (ed), Politics and State in the Third World, (Macmillan Press Ltd., London, 1979), pp. 70-91.
10. Issa G. Shivji, The Class Struggle in Tanzania

(Tanzania Publishing House, Dar es Salaam, 1975).

11. See also the following works on the class position of bureaucrats :
  - a. Roger Murray "Second Thoughts on Ghana", in New Left Review, 42 (March-April 1967).
  - b. Claude Meillasoux, "A Class Analysis of the Bureaucratic Process in Mali" in The Journal of Development Studies (Jan. 1970)
  - c. Hamza Alavi, "The State in Post-Colonial Societies : Pakistan and Bangladesh" in New Left Review, 74 (July-August 1972), pp. 59-81.
  - d. Ken Post, Arise Ye Starvelings (Nijhoff, The Hague, 1978).
12. Harry Goulbourne, "The Role of the Political Party in Tanzania Since the Arusha Declaration" in H. Goulbourne (ed) op. cit. p. 217.
13. For details on these deficiencies see among others :
  - a. H. Bienen, Tanzania: Party Transformation and Economic Development (Princeton University Press, 1967).
  - b. Pius Msekwa, "Towards Party Supremacy" (M.A. Thesis, University of Dar es Salaam, 1974).
  - c. B. Mwansasu, "Commentary on Mwongozo wa TANU, 1971" in The African Review, Vol. 1 no. 4 (April 1972), p. 26.
14. P. Msekwa, op. cit. p. 47.

15. Raymond F. Hopkins, "The Role of the M.P. in Tanzania" in The American Political Science Review, Vol. LXIV (June 1970), no. 2, pp. 754-771.
16. Ibid, pp. 761-763.
17. As quoted in, ibid, p. 763.
18. Ibid, p. 758. For statistics on the decline of criticisms see Hopkins, Political Roles in a New State, op. cit. p. 281.
19. Hopkins, "The Role of the M.P. in Tanzania", op. cit. p. 765.
20. For details see, ibid, pp. 767-768.
21. Cranford Pratt, "The Cabinet and Presidential Leadership in Tanzania, 1960-1966" in Cliffe and Saul (eds), op. cit. pp. 226-240. (The factors are discussed on pp. 231-233).
22. Ibid, p. 236.
23. For a detailed discussion of the powers of the President and their evolution see, ibid, pp. 226-240.
24. Raymond F. Hopkins, Political Roles in A New State, op. cit. p. 207.
25. Ibid, pp. 204-208.
26. Fred Riggs, "Bureaucrats and Political Development: A Paradoxical View" in Bureaucracy and Development ed., J. La Palombara, (Princeton, N.J., Princeton University Press, 1963) p. 120.

27. For a brief discussion of this school of thought and the next one, see Goran Hyden, "Administration and Public Policy" in Barkan and Okumu (eds) op. cit. pp. 93-95.
28. Goran Hyden "Public Policy-Making and Public Enterprises in Tanzania" in The African Review, Vol. 5, no. 2, (1975) pp. 141-165.
29. Ibid, pp. 152-153.
30. Y. Dror, Public Policy-Making Re-examined (San Francisco, Chandler, 1968), p. 116.
31. Raymond F. Hopkins, op. cit.
32. Ibid, p. 114.

## CHAPTER 2

TECHNICAL ANALYSIS OF THE  
HOUSING PROBLEM2.1 Abstract.

I now take up for further discussion, the housing problem as mentioned in my introductory chapter. I will first discuss the values of the government with regard to housing and relate them to the existing situation. It will be seen that whereas government and political leaders proclaim high and idealistic values about housing, the reality in terms of existing housing conditions and in terms of actual remedial efforts by the government and the Party fall far short of solving the existing and future housing problem. The famous Party Guidelines (Mwongozo) of 1971, for example, confidently assert that "the Party has already given guidelines on socialism in rural areas, education for self-reliance etc. There is still the need to clarify the Party's policies on other matters, such as housing ..."<sup>1)</sup> It is now ten years since, and there is yet to come out such a clarification. I believe this to be partly a result of the inherent weaknesses of the Party as it is now for handling such a technical task. These weaknesses have already been discussed in chapter 1.

This chapter also carries an analysis of demand and supply questions in the housing sector. Demand for housing is mostly determined by the size of the population and the average household size. Population growth will, therefore, almost always lead to an increase in the demand for housing. Demand in this case, however, is not taken to mean the economic term

of effective demand which must be accompanied by financial ability to afford housing at a given price. Rather, the term refers only to a felt need or requirement for a house which is not necessarily accompanied by financial ability to pay for it.

Demand is also in terms of both quantitative and qualitative aspects of housing. There may be demand for a net increase to the existing housing stock because some people have no houses to live in or they are overcrowded in too few houses. Demand may also be for improvement of existing houses in terms of design, structure and services which does not lead to an increase in the housing stock but to an increase in the value of existing stock. Supply, therefore, will also be in terms of a net addition to existing stock or in terms of a supply of improvements and better services.

## 2.2 Values and Realities of the Housing Problem.

### 2.2.1 - Housing as a Basic Human Need.

One philosophy behind Tanzania's policy of socialism (ujamaa) is the concept of equality of man. Equality in the sense that all men have equal right to the basic things in life, like life itself, food, clothing, shelter etc. In the absence of further clarification on this issue there exists an implicit ambiguity about a delicate matter of choosing between two principles of distribution : access to and right to housing. Making a categorical choice between the two is such a sensitive issue that it has always been sidetracked, but it is nonetheless a very important policy issue.

At the government level it is clear that access to is the preferred principle of distribution. The government and other public institutions try to provide housing or facilities for homeownership to anyone who can afford them, that is to those with disposable income. This is bureaucratic pragmatism which accepts that everyone has equal right to housing but also that under existing state capacities and resources, the state can only do so much. The clients must also come up with a resource of their own, namely, their disposable income which would then give them access to certain types of housing, or other facilities, and at the same time help to support other housing schemes.

At the political level there is an implicit emphasis on the right to principle of distribution. Through eloquent, extensive and often dramatic lip-service, politicians tend to put the right of everyone to goods and services above any other resource they might or might not have. Such political, or indeed, ideological idealism runs contrary to bureaucratic pragmatism and in view of Party 'supremacy', bureaucrats prefer to avoid an open confrontation of their values and those of politicians. While there is nothing substantially wrong with this ideological idealism, the lip-service paid to it raises false hopes in the masses which in turn leads to assumptions of incompetence on the part of policy implementation.

### 2.2.2 - Socio-Political Values and Issues.

At this point I just want to clarify on a number of assumptions held with regard to the relationship between housing and some of these values and issues. It is beyond doubt that where housing was particularly poor, there exists a positive correlation between improved housing and better health. But such firm conclusions cannot be made about other social maladies such as crime, child delinquency, perverse social relationships, etc. This is clear from studies in East Africa by, among others, Richard E. Stren <sup>2)</sup> and R.M. Solzbacher <sup>3)</sup>. A.A. Laquian also has done a summary of similar studies in other parts of the world. <sup>4)</sup> In fact these studies disprove the stigma often attached to the social and political life in areas of poor housing.

Another issue is the relationship between housing and political stability. There is every reason to believe that poor housing conditions can be a source of political unrest. Indeed as Stren's work on Mombasa shows, governments often promote housing improvement programmes not for their own sake but as a political strategy to bring greater stability and increase human productivity. But for each situation the actual impact of better housing on health, education, productivity, deviant behaviour etc. can only be ascertained by actual empirical studies.

### 2.2.3 - Economic Importance of the Housing Sector.

The allocation of scarce resources among competing needs in a poor country is more often than not determined by an ambiguous choice

between Consumption and Investment or Production.

As Rweyemamu rightly states, "the problem of allocating resources between consumption and investment is one of the most intricate to resolve unambiguously".<sup>5)</sup> Should housing be considered as consumption or productive capital? In all Tanzanian development plans, housing is regarded as social infrastructure and hence basically a consumption item with less economic priority than productive capital. While it is true that consumption capital can also be productive, most of the time it is given less priority.

It is likely that such categorization is derived from classical economic theory. In his Wealth of Nations, Adam Smith talks of "mere dwelling houses - like clothes and household furniture" producing nothing. Keynes in his General Theory of Employment, Interest and Money specifically mentions housing as an example of consumption capital.<sup>6)</sup> This is a naive perspective based on micro rather than macro-economic analysis. It cannot be right, for example, to view housing as being distinct and apart from the building materials industry. But in all development plans they are taken to be separate.

The adoption of a macro-economic perspective would help to develop an economic case for increased investment in the housing sector in urban areas and generally make it more competitive in the 'scramble' for scarce resources. In fact, the housing sector in urban areas has a lot of economic potential. Housing construction, for example, provides a lot of direct employment for all categories of labour. It has multiplier effects on the

building materials industry, and on other infrastructure. A dynamic housing sector encourages savings and enhances income creation and capital formation. In addition better housing has a positive contribution to social welfare which in turn improves productivity, health and social relationships.<sup>7)</sup> Recent extensive studies by the United Nations and other aid organizations support this view and state that a dynamic construction sector is a sine qua non for successful development in other sectors of the urban economy despite its own low rate of return on capital as compared with alternative investment in agriculture, mining and industry.<sup>8)</sup>

#### 2.2.4 - Existing Housing Conditions.

My first task here is to determine a set of indicators which taken together can best illustrate housing conditions both in terms of quantity and quality of housing. The indicator I have chosen for quantity is additional housing (in terms of units and value) as a percentage of existing demand. For the purposes of this thesis I find such an indicator to be more illuminating than the standard indicator of number of dwellings constructed per 1000 people which is usually found in United Nations and World Bank literature. For quality I have chosen four indicators:

- a) Durability of dwelling,
- b) occupancy rates or occupational density,
- c) presence (or absence) of the following facilities : piped water, electricity, kitchen, water bath and water toilet,
- d) drainage and waste disposal facilities.<sup>9)</sup>

At this point I do not want to discuss housing conditions in terms of quantity because they will be discussed in a better perspective in 2,3 below. The 1967 population census shows that 54,2 % of all urban households in selected urban areas were living in semipermanent houses. <sup>10)</sup> In Dar es Salaam city, the figure is 57,4 %. The extent of overcrowding is shown in Table 1 below. According to our definition having more than two people per room is overcrowding. As far as other facilities are concerned, 73,72 % of the households had no electricity and 37,6 % had no kitchen. 1,46 % had kitchen outside their houses, 33,85 % shared kitchen indoors and only 24,68 % of the households had their own private kitchen. Almost a whole 30 % of all urban households had no access to clean piped water as seen from Table 2 below.

Unfortunately census reports do not contain statistics on the condition of drainage and sewage and waste disposal. But from my own observation, municipal trucks pass around now and then to collect garbage from dustbins located in a number of places. The trucks can also come to suck up waste and excreta from pit-latrines that are most common in squatter settlements and other low-income estates. Even where water toilets are used, if the

Table 1 : Overcrowding in Urban Areas.

Town	Number of households	Households with 3 or more pers. per room	% over- crowding
Arusha	9,255	3,391	36,64
Bukoba	2,342	609	26,00
Dar es Salaam	83,431	28,066	33,64
Dodoma	6,106	2,240	36,67
Iringa	5,114	1,892	37,00
Kigoma/Ujiji	5,209	1,211	23,25
Lindi	3,465	634	18,30
Mbeya	3,054	1,183	38,74
Morogoro	7,304	2,271	31,09
Moshi	7,726	2,825	36,57
Mtwara/Mikindani	5,953	1,315	22,09
Musoma	3,755	1,658	44,16
Mwanza	9,859	3,256	33,03
Tabora	5,662	1,511	26,69
Tanga	17,579	5,455	31,03
Total	175,814	57,517	32,72

Source : Bureau of Statistics.

Table 2 : Private Households by Index on Housing Standard.

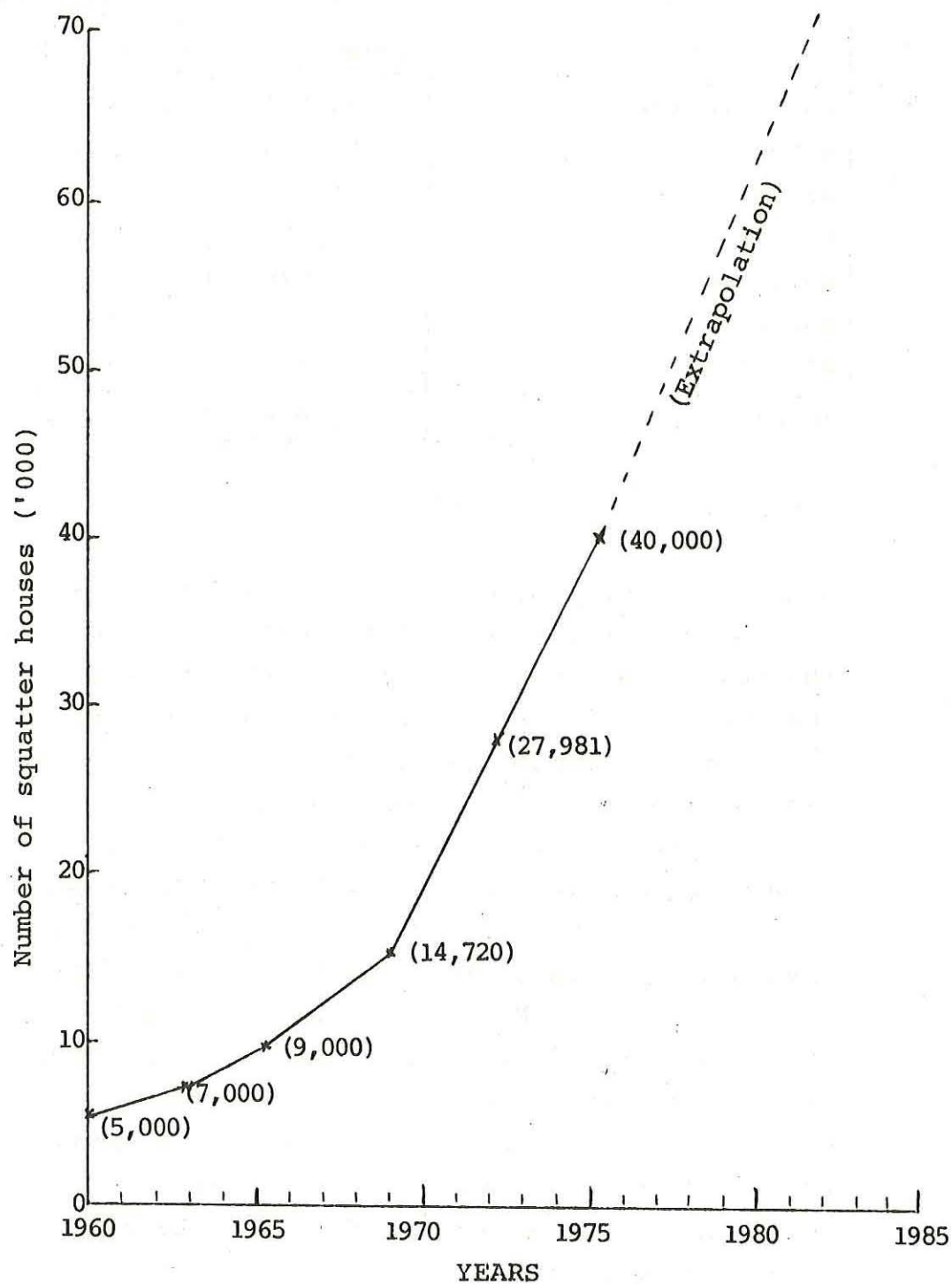
	Households	% of total households
water in (private)	24,917	14,17
water in (share)	28,700	16,32
water outside	64,463	36,67
no water	52,391	29,80
water bath	11,970	6,81
water toilet	1,500	0,85
all facilities	25,317	14,40
Total	175,818	

Source : Bureau of Statistics.

sewers are not connected to trunk sewers, the trucks collect the waste from collection pits near the houses. A fee is charged for this service by the municipal councils. Drainage is generally very poor and temporary overflow of water especially during rains is a common sight.

Despite government efforts to check the growth of squatter settlements, by 1972 an estimated 44 % of the population of Dar es Salaam lived in such areas. The figure for Dodoma was 49 % in 1974. The Ministry of Lands, Housing and Urban Development has kept a record of the growth of squatting in Dar es Salaam through periodical counts from aerial surveys. <sup>11)</sup> Figure 1 below shows the rather rapid trend in the growth of squatting in Dar es Salaam. At this rate the number of squatter houses in Dar es Salaam could be about 80,000 by 1985.

Fig. 1 : Squatter Population Growth in Dar es Salaam.



Source : Ministry of Lands, Housing and Urban Development.

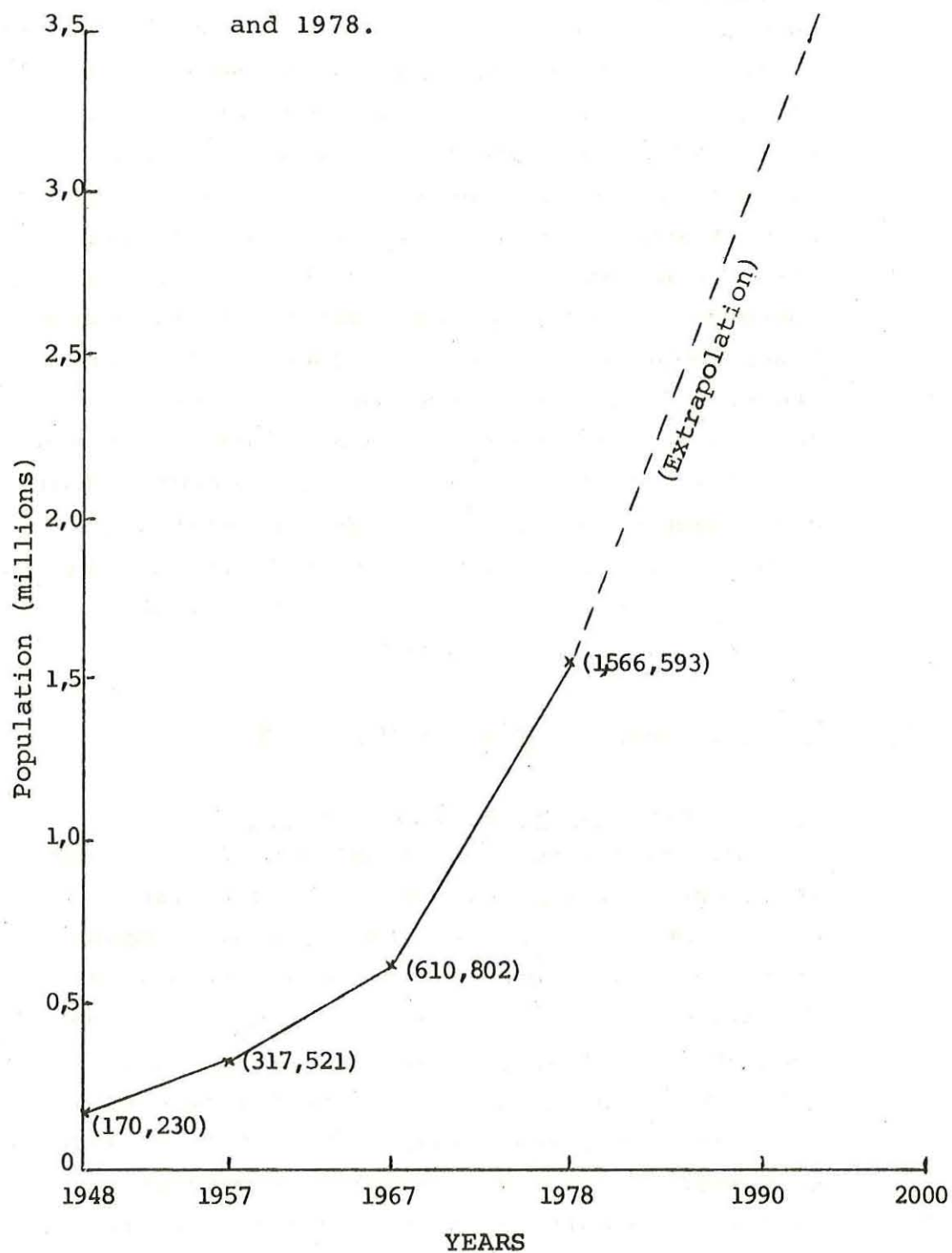
The most common house design in squatter settlements is the "swahili" house which is prevalent along the East African coast. Traditionally it is built using local materials namely "boriti" (mangrove poles for internal framework of the walls and roof), "udongo" (clay or mud) and "makuti" (palm-leaf thatch). The floor is usually neither smooth nor hard. While this traditional design has remained, there has been considerable improvement in the building materials being used. Concrete or cement blocks replace "boriti" and "udongo" in wall construction while "mabati" (corrugated iron sheets) replace "makuti". Walls are often plastered and floors are smoothed or even cement-covered. <sup>12)</sup> These improvements, among other things, must lead to a reconsideration of the blanket stigma that has always been attached to squatter houses.

## 2.3 Housing Supply and Demand Questions.

### 2.3.1 - Rate of Urban Population Growth.

Demand for housing as defined in this thesis is almost entirely determined by population growth. While it is true that Tanzania remains among the least urbanized countries in a least urbanized continent, it is also true that urban population in Tanzania has been growing rather fast. The recorded population of selected urban areas in census years 1948, 1957, 1967 and 1978 is summarized in Figure 2 below. From 1948 to 1957 urban population grew at 7,1 % annually compared to only 1,5 % in rural areas. Between 1957 and 1967 growth rates were 6,4 % in urban areas

Fig. 2 : Urban Population Growth in Selected Towns in Census Years 1948, 1957, 1967 and 1978.



Source : Bureau of Statistics (The towns are :

Arusha, Bukoba, Dar es Salaam, Dodoma, Iringa, Kigoma, Lindi, Mbeya, Morogoro, Moshi, Musoma, Mtwara, Mwanza, Tabora and Tanga).

as against 2,9 % in rural areas. <sup>13)</sup> Figures for the period 1970-1980 are 8,5 % and 3.3 % respectively. In 1960 the ratio of urban to total population was only 5 %, in 1970 it was 8 % and during the 1978 census it was 10,8 %. Today it is estimated at 11,5 %. <sup>14)</sup>

According to the 1978 census, the average household size is 4,2. Total urban population in 1980 is estimated at 2,1 million and with a growth rate of 8,5 % per annum. This means a net increase of 178,500 people a year or 42,500 new households. This then is a rough working figure representing the net increase in demand for housing in urban areas each year.

The shown figure can be safely assumed to be an estimate for replacements, overcrowding and new family formations each year. The distribution of this demand by income groups is illustrated by Table 3 below which clearly shows that the government should concentrate on low cost housing or rather on housing for low income earners who constitute 81 % of the demand for housing.

### 2.3.2 - Rate of Construction for Conventional Housing.

The policy before the 1970's had been to satisfy housing demand through slum clearance and the construction of so called conventional housing. The rate of such construction therefore,

Table 3 : Urban Housing Needs by Income Groups.

Income group	% Total Urban Households	Monthly income per household (Shs)	% Monthly income affordable for rent	Yearly need in unit 1971/72
Low	50	0-300	10	8,500
	31	300-500	10	5,250
Low Subtotal	81	0-500	10	13,750
Medium	11	500-1000	11 plus	1,875
High	8	1000 plus	15-25	1,375
Total	100	-	-	17,000

Source : Ardhi Planning Unit. 15)

determined the supply of housing that was considered acceptable. Table 4 below is a summary of conventional housing units built by the government and private sector for residential purposes. It is clear from the table that the rate of such construction has been declining and is significantly lower after independence in 1961. The mean rate from 1954 to 1972 is 642 units a year which is lower than ever was the case between 1954 and 1961.

Figures in table 4 do not include houses built by the National Housing Corporation (NHC) and other public institutions. In the First Five Year Development Plan (1964/65-1968/69) the corporation built 4,700 units but most of them were part of a slum clearance programme and therefore there was no substantial increase to the housing stock. The addition was only about 600 units a

**Table 4 : Government Buildings and Buildings  
Completed for Private Ownership  
1954 - 1972.**

Year	Private	Government	Total
1954	200	532	732
1955	214	610	824
1956	286	462	748
1957	273	1,231	1,504
1958	252	592	844
1959	198	692	890
1960	229	545	774
1961	150	1,262	1,412
1962	82	537	619
1963	81	376	457
1964	112	-	112
1965	138	-	138
1966	113	181	294
1967	163	300	463
1968	93	295	388
1969	160	861	1,021
1970	263	66	329
1971	198	50	248
1972	202	199	401
Total	3,407	8,791	12,198

Source : Bureau of Statistics, Statistical Abstracts 1964 and 1973 (Govt. Printer, Dar es Salaam)

year. In the second plan (1969/70-1973/74) NHC planned to build 2000 units annually, that is, a total of 10,000 units over the plan period. In

fact performance was below 50 % of the target due to problems that will be discussed in subsequent chapters.

Between 1973 and 1979, NHC used Tanzania Housing Bank loans to build about 2561 houses (141 in 1977, 180 in 1978 and only 50 in 1979). The Office of the Registrar of Buildings (another public housing corporation) in the same period could only build 393 units (24 in 1977, none in 1978 and only 6 in 1979). But after the Tanzania Housing Bank (THB) was established in 1973 private house construction especially under home ownership basis, has improved. In 1976 the Bank issued loans for 1218 houses in urban areas. In 1977 the figure was 1355 houses and 1609 in 1978, and 1758 in 1979 (but this includes loans to NHC and Registrar of Buildings). <sup>16)</sup>

Taken together, the net increase in conventional housing stock still falls far short of the annual demand at present of 42,500 units a year.

### 2.3.3 - Rate of Non-conventional Housing Construction.

Stren has identified two main factors that explain the rapid growth of squatting. The first is legal/administrative which makes it easier, cheaper and quicker to squat rather than obtain land through the legal/administrative machinery. The second is economic. Lower costs of construction for squatter houses, faster returns on investment and the system of costs compensation all encourage squatting. <sup>17)</sup> But there is also the fact the society is forced by an urgent need to solve the existing housing problems to find short-

cuts. In other words it is a response of the urban poor to the failure of the state to provide so called conventional houses at rates and prices that satisfy all household pocketbooks and needs.

If we are to disregard the official categorization of houses into conventional and non-conventional, the figures in Table 4 are misleading because they understate private investment in shelter construction. As Figure 1 shows a lot of private investment in housing goes to squatter housing construction. By simple linear extrapolation, there should be about 63,000 squatter houses in Dar es Salaam this year (1981). The average compound yearly increase in squatting in Dar es Salaam between 1963 and 1972 was 16,6 %. In the period 1969-72 alone it was 24 % per annum. Adopting an average occupancy rate of 8 persons per squatter house <sup>18)</sup>, the 63,000 houses must hold about 504,000 people, that is about 52 % of the entire city population in 1981 as compared to only 44 % in 1972.

#### 2.3.4 - Improvement of Squatter Settlements.

The number of squatters could be considerably reduced only by changing definitions, attitudes and doing a little paper-work. I have argued earlier that some of the squatter houses, with or without government help, have improved greatly from the traditional "udongo" and "makuti" houses. Even when they are still of poor quality, squatter houses must be accepted for what they are - housing for many of our urban residents. The policy issue then is how to help the landlords in squatter houses (or owners as the case may be) to improve their houses and make them more durable

and hygienic. This of course, will not solve or satisfy the demand for new housing but it will help satisfy the demand for better quality housing. We need to reconsider the enforcement of irrelevant and rigid building standards which are beyond the abilities of every one of our urban dwellers. This is part of Tanzania's policy strategy since the mid-1970's and will be discussed later.

#### NOTES.

1. Page 3 of TANU Guidelines as reproduced in The African Review, Vol. 1, no. 4 (August 1972).
2. Richard E. Stren, Housing the Urban Poor in Africa : Policy, Politics and Bureaucracy in Mombasa (Institute of International Studies, University of California, Berkeley, 1978). Stren also discusses similar studies in his "Urban Policy Analysis" in African Studies Review, Vol. 15 no. 3 (December 1972), pp. 489-516.
3. Regina M. Solzbacher, "East Africa's Slum Problem : A Question of Definition" in Josef Gugler (ed), Urban Growth in Sub-Saharan Africa (Kampala, Makerere University, 1970), pp. 45-52.
4. Aprodicio A. Laquian, Rural-Urban Migrants and Metropolitan Development (Toronto; Methuen Publications for INTERMET, 1971), pp. 145-146.
5. J.F. Rweyemamu, "Planning, Socialism and Industrialization : The Economic Challenge" in

- Development and Change (Institute of Social Studies, The Hague), Vol. III, 1971-1972, no. 3, p. 30.
6. Both authors as quoted in Niels Ove Jørgensen, Housing Finance For Low Income Groups with Special Reference to Developing Countries, (Bouwcentrum, Rotterdam, 1975), p. 17.
  7. Ibid, pp. 38-40.
  8. See for example :
    - a. United Nations Department of Economic and Social Affairs, World Housing Survey, 1974 (U.N., New York, 1976), p. 2 and pp. 95-111.
    - b. U.S. Agency for International Development Office of Housing, Preparing a National Housing Policy (USAID, Washington D.C. 1974), pp. 4-5.
  9. The choice of indicators for housing are discussed in :
    - a. Wolf Scott, Measurement and Analysis of Progress at the Local Level, Vol. 1, An Overview (United Nations Research Institute for Social Development, Geneva 1978), pp. 78-79 and Annex 6.
    - b. U.N. Department of Economic and Social Affairs, op. cit., pp. 11-14 and pp. 40-57.
  10. Unless otherwise stated, these figures are calculated from Tanzania Central Bureau of Statistics, 1967 Population Census, Volume 2, Statistics for Urban Areas, (Dar es Salaam, 1970). Figures from the 1978 census with similar details are yet to be published.

11. For a discussion of the methodology see Richard E. Stren, Urban Inequality and Housing Policy in Tanzania : The Problem of Squatting (Institute of International Studies, University of California, Berkeley, 1975) pp. 59-62.
12. See also, ibid, pp. 68-69.
13. Ibid, pp. 21-23.
14. Figures extracted from World Bank, World Development Report, 1980, except for 1980-81 figures which were calculated from Bureau of Statistics, 1978 Population Census Preliminary Report (Dar es Salaam, 1980).
15. As quoted in United Republic of Tanzania, The Economic Survey, 1971-72 (Government Printer, Dar es Salaam), p. 103.  
Note that the categorization of income groups is different from mine. The table is only used to convey the general pattern of distribution of demand over various income groups.
16. The figures above are quoted from the following sources :
  - a. United Republic of Tanzania, Third Five Year Development Plan for Economic and Social Development, July 1, 1976 to June 30, 1981, Volume I (Government Printer, Dar es Salaam, 1976), p. 75.
  - b. Jamhuri ya Muungano wa Tanzania, Hali ya Uchumi wa Taifa Katika Mwaka 1979-80 (Mpigachapa wa Serikali, Dar es Salaam, 1980), pp. 100-101.

- c. Jamhuri ya Muungano wa Tanzania, Hali ya Uchumi wa Taifa Katika Mwaka 1978-79 (Mpigachapa wa Serikali, Dar es Salaam, 1979), pp. 90-91.
  - d. United Republic of Tanzania, The Annual Plan for 1978/79 (Govt. Printer, Dar es Salaam, 1978), p. 3.
  - e. Jorge E. Hardoy and David Satterthwaite, Shelter : Need and Response - Housing, Land and Settlement Policies in Seventeen Third World Nations (John Wiley and Sons, Chichester, 1981), pp. 181-183.
17. R.E. Stren, op. cit., pp. 62-76.
18. The rate was determined by a sample survey study of some 500 squatter houses in Dar es Salaam selected at random in 1972. For details see ibid., p. 60.

## CHAPTER 3

### POLICY RESPONSE TO HOUSING NEEDS.

#### 3.1 Abstract.

In this chapter I provide a description of the response of the policy-making machinery (discussed in chapter 1) to the housing needs and problems discussed in chapter 2. Although my time-frame is 1961-1980, I start off a few years before in order to find explanation for the inherited state of affairs on the eve of independence in 1961. I will then trace the evolution of the philosophy behind what is now (1981) the de facto housing policy. Because of the importance of the Arusha Declaration both at the philosophical and ideological level and at the practical level as well, I use it as a landmark thereby adopting a pre-Arusha perspective and a post-Arusha perspective. The rest of the chapter will consist of a description of actual policy response in terms of policy output. By policy output I restrict myself to policy objectives as they emerged over time.

#### 3.2 Evolution of the Philosophy behind Housing Policy.

##### 3.2.1 - The Inherited State of Affairs.

The housing situation and policy at independence can only be best understood in the wider context of the British colonial attitude towards the African urban dweller and his needs. Their attitude was based on a misconception that since Africans were basically a rural people, the few that come to work in urban areas are only temporary residents who sooner or later will return to

their original villages. At first they were not even expected to bring their families along to town. Urban areas were thus stratified on a racial basis with Africans forming the lowest, poorest and "temporary" urban group. Next came Asians and Arabs with Europeans at the top. Ordinances made with regard to the development and planning of towns clearly reflected this racial stratification while housing policies with regard to Africans reflected their supposedly "temporary" residence in urban areas.

The Township Rules made in the 1920's divided urban land into :

1. a residential area for Europeans,
2. a residential/commercial zone for Asians,
3. a residential zone for Africans and
4. an industrial zone.

Other legislation such as the Town Development Control Ordinance, 1936 and the Town and Country Planning Ordinance, 1956, stratified residential areas into low density plots (one acre or more) for Europeans, medium density plots (8000 sq.ft. to one acre) for Asians, and high density plots (2,500 sq.ft. to 4,500 sq.ft) for Africans.

Leases for low density areas were long-term while those in high density areas were only short-term. <sup>1)</sup> In 1956 a building code based on the 1927 London Building Act was made for Dar es Salaam, <sup>2)</sup> and is still in force. Community facilities such as tarmac roads, sewers etc. were to be distributed on the criteria of ability to pay through road frontage premia. As a result only low density areas used by high and middle income earners got such services. In the basically African high density areas only dirt roads and primitive and cheap

sanitation were provided despite the fact that they were used by a much larger proportion of the population. <sup>3)</sup>

The colonial government spent most of its housing sector funds to build expensive residences for Europeans and other expatriates. In 1952 for example the ratio of European to African population in urban areas was 1 : 24 but allocation of funds for housing for Europeans as against funds for African housing was at a ratio of almost 1 : 1. <sup>4)</sup> The African Urban Housing Scheme, as it was called, clearly reflected the colonial attitude towards Africans. Houses built were the cheapest possible ones mostly consisting of single room units. They represented a paternalistic approach to the housing problem but they were also aimed at reducing the chances of excessively poor housing being a cause for political unrest. Better housing was also needed to increase the productivity of the African labour force. For similar reasons an African Urban House Loan Scheme was started in 1957 in response to recommendations of the East African Royal Commission, 1953-1955, Report. Its successes were, however, of dubious value and only 600 units had been completed under the scheme by 1963. In 1960 it was replaced by an Urban Roof Loan Scheme - but generally housing finance was hard to get before independence.

### 3.2.2 - The Pre-Arusha Period (1961-1967).

Among the first things that the new government did after independence was to show its concern for poor housing and housing shortage facing the mass of African urban residents. It was these people

who had backed the struggle for independence and they needed to see the "fruits of independence" in concrete terms such as improved housing. The government found itself obligated to show in real terms a marked break from the colonial philosophy of "temporary and poor" African urban dwellers. As a preparation for a frontal attack on housing shortage, two Israeli consultants were contracted under an international cooperation project with the state of Israel to prepare recommendations for the :

1. Adaptation of the present housing policy to the special conditions of Tanganyika and to the possible scope of investments.
2. Organization of a National Housing Authority.
3. Other problems which arose during the course of (their) stay in Tanganyika. <sup>5)</sup>

Indeed in 1962 The National Housing Corporation was established by an Act of Parliament. In the same year, the government wanted to show its solidarity with tenants by getting through Parliament the Rent Restriction Act which was aimed at protecting tenants from exploitation by landlords. In 1963 a legal process began of nationalizing all land so that every one may have access to land for building his or her own house. In 1964 a housing finance scheme called the Revolving House Loan Fund was started to help civil servants build their own houses in view of scarce government quarters. In the same year at the initiative of the President the National Housing Corporation started a slum-clearance project at Magomeni in Dar es Salaam. The aim was to clear

away poor housing and build better houses for the owners of the poor houses on tenant-purchase terms. These strategies are discussed further in 3.3 below.

### 3.2.3 - Post-Arusha Period (1967-1981).

By 1967 there was still no coherent housing policy. There was only a patchwork of sub-policies concentrating on single issues such as rent and land control, buildings for low income earners etc. After the Arusha Declaration the philosophy behind some of these sub-policies changed according to the ideological wind of change that followed the Declaration. It also was a beginning of a long march towards the formation of a single coherent housing policy.

In 1968 the Ministry of Lands, Housing and Urban Development was formed by putting together divisions dealing with urban development which were formerly in different ministries. This was advantageous both structurally and functionally. The new ministry set itself to improve on previous policies. The National Housing Corporation stopped the slum-clearance approach and was instead required to increase the rate of construction of low cost housing limiting itself to houses costing between Shs. 6,000 and 11,000.

People with middle and high incomes were urged to build their own houses. In this regard institutions for housing finance were established and serviced plots were increased so as to try to meet rising demand for such plots. In order to cut construction costs a strategy of import substitution for building materials was adopted and a Buildings

Research Unit was established. As a logical consequence of the Arusha Declaration all buildings worth Shs. 100,000 and above or those rented at Shs. 833,30 and above per month were nationalized and entrusted to a Registrar of Buildings. In 1972 a rent subsidy was introduced for public servants in which everyone of them living in a public house would only pay a certain percentage of his/her gross salary as rent and not the economic rent.

Unfortunately upto now (1981) no single coherent housing policy exists. But it seems all the groundwork for such a policy has been completed. When presenting his ministry's budget proposals for 1981-82, the Minister for Lands, Housing and Urban Development stated that the housing development policy proposals were complete and had been sent to various institutions for review and comment after which they will be forwarded to the Party and Government for approval.

### 3.3 Policy Objectives.

#### 3.3.1 - Removal of "Landlordism".

In the pre-Arusha period the pursuit of this objective was seen as an extension of the struggle for independence aimed at freeing urban dwellers from the exploitative practices of landlords and landowners. In the post-Arusha period, however, the pursuit of this objective can only be seen as a logical consequence of the Arusha Declaration and the policy of socialism and self-reliance. Following hereunder is a discussion of the main policy documents and strategies for the achievement of this objective :

a. Rent Restriction Act, 1962.

Among other things, this Act fixed a standard economic rent which was to be 14 % of the construction cost regardless of the actual costs and depreciation. Secondly the Act was to henceforth govern the relationship between landlords and tenants. It provided for a Rent Tribunal to resolve landlord-tenant disputes. Going through the Act, it becomes obvious that above anything else the purpose of the Act was to protect the interests of tenants. How far the Act has been successful in this endeavour is, however, a different matter.

b. Land Control Legislation.

In 1963 all land held under freehold titles was converted into government leaseholds under the Freeholds Title (Conversion) and Government Leases Act, 1963. In 1968 all other land was nationalized under the Customary Leasehold Enfranchisement Act, 1968. In effect, all land was made public property. The President, through land officers, was to grant rights of occupancy to natural and legal persons usually for 33, 66 or 99 years. The rights of occupancy contain conditions on the use to which the land may be put and can be revoked if such conditions are broken. The rights may also be revoked in the public interest and compensation for unexhausted improvements paid.

Tanzania believes that land is a God-given gift or resource to which all people should have equal access. These legislation are designed to put into practice this belief and effectively restrict speculation on land for private profits.

It also ensures that anyone who wants to build a house for his or her own occupation can have easy access to land for that purpose no matter how poor he or she is. Of course a Land Rent and Service Charge is levied (equal to about 10 % of the unimproved lands' economic value) as determined periodically by government values plus a small amount for services installed.

c. The Leadership Code.

This was a direct product of The Arusha Declaration. The code lists down conditions of leadership which all government and party leaders must adhere to. The code was later extended to include all Party members. Initially, and among other things, the code was intended to prevent leaders from using their influence and access to resources for their own private gains. The code, therefore, prohibits inter alia the ownership of houses for renting by leaders.

d. The Acquisition of Buildings Act, 1971.

This legislation was a follow-up on the earlier nationalizations that followed the Arusha Declaration. It empowered the President to acquire (or nationalize) all rental buildings with a value of Shs. 100,000 or more, or those fetching a monthly rent of over Shs. 833,30. The Act provided for an Appeals Tribunal through which on appeal from ex-owners, buildings erroneously acquired could be restored to the ex-owners. There was also a Hardship Committee which returned houses whose ex-owners depended entirely on the rental income for their livelihood. An office of the Registrar

of Buildings was created to administer the over 3000 buildings acquired (of which over 300 were restored to their ex-owners by the Appeals Tribunal alone). Buildings less than 10 years old were compensated for and all tenants in acquired buildings automatically became tenants of the Registrar of Buildings. People most affected by the Act were Asians, a few Europeans (mostly British), Americans and a few well-off Africans.

### 3.2.2 - Building and Provision of Public Housing.

A generally assumed difference between a "capitalist" and a "socialist" housing policy is that in the former system distribution of housing is through the market and the mode of distribution is by "access". In the latter the system of distribution is by state intervention and the mode of distribution, at least at the ideological level, is by "right". This dichotomization may only be valid for analytical purposes and may become less clear at the practical level. State intervention may be based on paternalistic "the-government-knows-best" attitudes, but one cannot also rule out paternalistic attitudes in the public housing schemes of "capitalist" systems. It is, therefore, not surprising that in both pre- and post-Arusha periods, public housing schemes have been paternalistic. I will discuss the major public housing programs.

#### (i) - Government Housing.

Government housing programs started as far back as the colonial period. They started with the construction of expensive and luxurious quar-

ters for colonial officials and other expatriates. They later included a second category of medium cost houses and later a third category of low cost housing called the African Urban Housing Scheme. The last two categories were usually under the care of local governments while the first category was usually under the central government. These three categories of government housing have remained intact upto now although the names of the categories and the people living in them may have changed. After independence, for example, as the Africanization of the public service was under way, African senior public servants moved into the hitherto exclusively white first grade housing in the suburbs of the towns.

(ii) - The National Housing Corporation (NHC).

When the NHC was established in 1962 it was given a rather broad mandate including the mobilization of financial and other resources for housing construction all over Tanzania and for the improvement of existing housing conditions. It was the first bold venture by the new government to solve poor housing conditions and housing shortage through active state intervention. The major aims in the formation of NHC (as they were then) can be summarized into :

- a. To build residential houses to meet the rapidly increasing urban population.
- b. To minimize, and eventually to eliminate, the shortage of residential houses.
- c. To clear slums and to rebuild modern residential houses. This also included the improvement of unsuitable houses in urban areas. <sup>6)</sup>

The objectives are clearly over-optimistic and I will discuss in Part II of this thesis how realistic they were and how far NHC was able to achieve them.

(iii) - Registrar of Buildings.

As stated earlier, this public housing organization was established to administer the buildings acquired in 1971. It was soon, however, given an additional mandate to build more high cost residential and non-residential buildings. This was probably aimed at compensating for the drastically reduced private investment in such housing following the enactment of the Acquisition of Buildings Act.

(iv) - Other Public Institutions.

The government has over the years increasingly urged employers to build houses for their employees. This is partly an inevitable consequence of the realization that the NHC and the Registrar of Buildings could not possibly meet the housing demand of all urban workers. Of course company housing also comes as part of company incentive policies and attempts to increase productivity of their workers. The fact, however, is that such housing is still on a small scale and often serves only top officials of these institutions. The majority of workers still have to rely on NHC or private housing - except of course in the case of factory and estate housing where almost all workers are offered housing at the factory or estate site.

(v) - Rent Subsidy.

Late in 1972 the Cabinet introduced a rent subsidy scheme for government and other public employees in which such employees staying in public housing would pay a percent of their gross salaries as house rent instead of paying the economic rent. At the then prevailing salary scales those earning upto Shs. 750.- per month paid 7½ %, those earning Shs. 751.- to Shs. 1,500.- paid 10 % while those above paid 12½ %. The difference between the economic rent and the amount paid by the employee is either appropriated by the government (if amount paid exceeds economic rent) or subsidized by the government (if amount paid is less than the economic rent).

Although this scheme does not increase the number of houses, it improves access to existing costly houses by all public employees regardless of their income. Another objective is of course ideological and redistributive because high income earners pay more and in the process subsidize low income earners.

3.3.3 - Facilitate Private and Owner-Occupier Housing.

If public housing cannot solve the housing shortage problem, then the only ideologically acceptable recourse would be to encourage owner-occupier housing programs to supplement direct state intervention. Instead of the government concentrating all its resources in a futile attempt to satisfy demand by public housing, part of the resources are devoted to facilitating private housing construction especially under owner-occupier housing. This strategy has other advantages

in that it encourages private saving and highly accelerates investment and employment in the housing and related sectors. The psychological satisfaction of home-ownership on secure tenure is also in itself a stabilizing factor for urban dwellers and highly desirable politically and economically. I will discuss the major strategies for facilitating home-ownership.

(i) - Tenant-Purchase Schemes.

For the majority of low and middle income people who cannot afford to employ consultants and contractors, the Tenant-Purchase option is desirable in that it saves them from the problems of housing construction, acquisition of land and building materials, finance, etc. The NHC embarked on a tenant-purchase scheme at the time it was engaged in slum-clearance. By the late 1960's the scheme, just like slum-clearance, was abandoned. The Tanzania Housing Bank (THB), however, has a different but similar program whereby instead of lending cash to clients, it builds houses for them which are automatically mortgaged until a client pays up the loan. In this case, however, the down-payments and instalments are relatively high and only people with higher incomes can afford them.

(ii) - Provision of Serviced Plots.

Four main factors have combined to create an upsurge in the demand for serviced plots of land since the early 1970's. These are:

1. the land control policy which improved access to land;
2. the acute housing shortage;

3. the possibilities for housing finance and
4. the urging by the government for people to supplement the efforts of public housing institutions.

These initiatives have been so successful that the government finds it difficult to cope with the increased demand for serviced plots. It should also be noted that the provision of serviced plots is a strategy for better land utilization. It is also aimed at curbing squatting that is caused by a shortage of surveyed and serviced plots.

(iii) - Housing Finance.

Housing finance organized in a way to serve all people regardless of their status or income is a new phenomena in Tanzania. The colonial government did not bother too much about it because it believed that incomes of Africans were so low and irregular that they could neither understand nor develop a demand for mortgages. In 1957, however, the colonial government initiated an African Urban Housing Loan Scheme (AUHLS) and encouraged the private First Permanent Building Society (FPBS). The AUHLS was designed to make loans available to those Africans who could save only a small down payment and whose unreliable and low incomes made them "poor risks". The scheme operated on a revolving fund with loans being repayable for upto 20 years. As Bienefeld and Binhammer put it, "The venture must be regarded as an attempt to create a market where according to purely economic criteria, there was none".<sup>7)</sup>

While the government tried to work the sub-economic sphere, it encouraged the FPBS to take

care of the small but hopefully growing mortgage market. In fact the market remained small and the FPBS, on the point of collapse, had to be taken over by the Commonwealth Development Corporation in 1960, after which it became an independent wholly owned subsidiary of the corporation under the name of the First Permanent (East Africa) Ltd. Except for the Diamond Jubilee Investment Trust and various small building societies for and by the Ismaili community, all housing finance initiatives had collapsed. <sup>8)</sup>

At the sub-commercial level the AUHLS too had failed and in 1960 a new policy strategy was adopted in the formation of the Urban Roof Loans Scheme (URLS). The aim was to make structural improvements so as to encourage the growth of a different form of housing credit for example by giving roofing sheets instead of cash. This was in order to build new houses as well as to improve existing houses. The scheme was first operated by urban local authorities, but was taken over by NHC in 1962/63 but by 1965 the scheme was also abandoned.

In 1964 a new scheme called the Revolving House Loan Fund (RHLF) was created and it lasted upto 1969. This was aimed at a particular market: civil servants who because of their growing number the government could no longer provide housing for all of them, and because of the absence of commercial sources of housing finance. But after the Arusha Declaration and the ensuing Leadership Code, and because of other administrative problems including the use of the loans by top government officials to build houses for profitable resale

instead of owner-occupation, the fund ran into serious problems.

In 1968 the Commonwealth Development Corporation sponsored the Permanent Housing Finance Company of Tanzania Ltd. (PHFCT) which started to operate in 1969 taking over business from the First Permanent (E.A.) Ltd. Its creation made the RHLF unnecessary and it died. The objective of the PHFCT was "to make finance available for the purchase and construction of owner-occupied housing... in the range of Shs. 30,000.- to Shs. 100,000.- in the scheduled residential areas of Dar es Salaam, Tanga, Moshi, Arusha, Morogoro and Mwanza". The maximum mortgage loan was 75 % of value or cost of house unless security is provided in addition to the mortgage collateral.<sup>9)</sup> This scheme was therefore strictly not for low income earners.

The seemingly endless and futile search for a meaningful and realistic housing finance policy culminated in the establishment by an act of parliament of the Tanzania Housing Bank (THB). It took over the assets and liabilities of the PHFCT and working under the Ministry of Finance, it had the following main objectives:

- a. To enable a low income person to get a residential housing loan from the bank; something which was impossible under the operations of PHFC(T).
- b. To enable groups of people, such as cooperatives, to secure loans for building decent houses, and for purchasing of or producing construction materials, equipment, etc.
- c. To enable workers secure housing loans through their employers, and also to enable peasants secure such loans.

- d. To educate people on how to produce and use materials by making maximum use of locally available resources, for the construction of low cost houses.
- e. To issue commercial loans for building construction and for the production of building materials.
- f. To mobilize savings so that people can save and build decent and modern residential houses. <sup>10)</sup>

For the first time there was a single finance institution to satisfy housing finance needs for everybody. Special efforts were to be made to reach the lowest-income groups. The objective was not only to increase the magnitude of housing finance but also the distribution of such finance; to satisfy both the commercial and the sub-economic sectors.

(iv) - Housing Cooperatives.

So far most housing cooperatives are employment based. The idea of cooperatives was conceived in the second Five Year Development Plan (1969-74) partly in pursuit of the policy of socialism and self-reliance, but more important was an attempt to give low income earners greater access to housing finance, to residential plots, to building materials and technology through their own collective efforts. The government saw in this strategy a hope of further activating the need and success of home ownership schemes which would supplement public housing projects. As incentives to cooperatives, they were to be given preference over individuals in loans, in plot allocation and in the

distribution of building materials. In addition the housing division of the Ministry of Lands, Housing and Urban Development in liaison with THB gives them free technical advice.

At present there are 19 registered societies in Tanga, Mbeya, Arusha, Mtwara, Mwanza, Dodoma and Dar es Salaam regions. Six others for Iringa and Dar es Salaam are in the pipeline. This idea remains one of the major components of the present housing policy. This was disclosed by the Minister responsible for housing when he delivered his Ministry's budget proposals to the National Assembly for the year 1981/82.

(v) - Building Materials Industry.

As foreign exchange position got worse especially after the energy crisis of 1973/74, more emphasis was put on locally available building materials. Existing domestic industries were to be expanded and new ones built; and research was to be undertaken on the possibilities of new options in the use of locally available materials for housing construction, and on further import substitution of other imported materials. After the decision to transfer the capital from Dar es Salaam to Dodoma in 1973 new building materials industries were built in Dodoma. The existing Wazo Hill Cement plant was to be expanded to produce 600,000 tons of cement a year by 1980/81. New cement industries were built in Tanga and Mbeya to increase total cement production from 266,000 tons a year in 1975 to 1,350,000 tons in 1981. <sup>11)</sup> The emphasis on building materials was particularly strong in the Third Five Year Plan (1976-

1981). In the 1978/79 financial year, for example, 31,1 % of total funds allocated to the industrial sector was earmarked for the cement programme. <sup>12)</sup>

Other areas for emphasis included roofing materials, pipes for drainage and plumbing, and timber and timber products, etc. The Building Hardware and Electrical Supplies Company (BHESCO), a public corporation, was established to import those building materials not available locally including window glasses, sanitary ware, explosives and electrical appliances. <sup>13)</sup> In the long-run, however, these too are intended to be produced locally.

(vi) - The Buildings Research Unit.

This unit was started in order to carry out research on the availability, usefulness and possibility for mass production of locally available building materials. This, in addition to research on cheaper house designs and standards related to limiting factors of climate, culture, hygiene, health, size of plots, costs of construction etc., is intended to produce better houses at much lower prices which even peasants and low income earners can afford. As far as building materials are concerned, research has been successful on items such as burnt bricks, pozollanas bricks, tiles, lime, gypsum boards, sisal reinforced concrete for roofing, etc. The promotion of the use of locally available materials has aims beyond the saving of foreign exchange. The move promotes the use of domestic natural resources and provides employment in addition to lowering costs of construction.

### 3.3.4 - Improve Existing Poor Housing.

The decision to abandon slum-clearance and instead improve or upgrade areas of poor housing was a realistic change in official attitudes towards such areas. Slums and squatters were no longer regarded as the problem but were accepted as an inevitable dwelling place for almost half of the urban population. They are not the problem but a manifestation of the underlying problems of poverty and limited state capacity and resources to solve the problems.

Among other things squatter settlement upgrading involves the provision of secure tenure and basic infrastructure and services such as piped water, primary schools, community centres, electricity, clinics, storm water drains, roads, etc. These activities are carried out under the World Bank aided Sites and Services Project of the Ministry of Lands, Housing and Urban Development in liaison with the Tanzania Housing Bank. Under phase I of the project (1974-78), 8,800 existing houses were affected by improvements benefiting 160,000 people. The second phase started in 1978 and it aims at helping 315,000 low income earners in the urban areas of Dar es Salaam, Morogoro, Iringa, Tanga and Tabora. This figure represents  $\frac{2}{5}$ ths of all existing houses in poor settlements. A key element in the project is the keeping of lower standards compared to western practice. <sup>14)</sup> The THB also issues loans to squatters with secure tenure for improving their houses with free technical assistance from its own staff in collaboration with the Buildings Research Unit.

### 3.3.5 - Reduction of Unnecessary Rural-Urban Migration.

Since the demand for housing is mainly a factor of population size, unnecessary migration to towns creates an unnecessary housing shortage. One strategy in reducing such migration has been the improvement of rural life so as to relax the "push" forces by reducing the urban-rural imbalances. Nine "growth poles" were determined in upcountry towns to help divert investment from Dar es Salaam to upcountry areas and thus reduce skewed migration trends. In the rural areas themselves there has been intensive development and organization of ujamaa villages, rural cooperatives and small scale industries. Life in rural areas is not so rosy as yet but successes in the program are considerable. Out of the 8,320 registered villages, 6000 have village cooperative shops, 2900 have dispensaries, 7600 have primary schools and 3100 have clean water supplies. <sup>15)</sup> Still it is difficult to measure the exact impact of this effort for while it is true that migration is still high, it could have possibly been much higher in the absence of the efforts to improve rural life.

A second option has been the forceful repatriation of the urban unemployed people back to their villages of origin, or settling them in new villages etc. This strategy is more of a short-term solution and it has no lasting effect since some of the repatriated people come back again to urban areas later. Repatriates are expected to be absorbed by the agricultural sector in view of the abundance of public land for farming.

NOTES.

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8. Ibid., pp. 182-183.
  9. Ibid., pp. 191-192.
  10. United Republic of Tanzania, Third Five Year Plan, op. cit., p. 76.
  11. Ibid., p. 70.
  12. United Republic of Tanzania, The Annual Plan for 1978/79 (Government Printer, Dar es Salaam, 1978), pp. 16-17.
  13. Ibid., p. 25.
  14. Jorge E. Hardoy and David Satterthwaite, Shelter : Need and Response; Housing, Land and Settlement Policies in Seventeen Third World Nations (John Wiley and Sons, Chichester, 1981), p. 183.
  15. "New African" Magazine (London, February 1981), pp. 30-31.

## CHAPTER 4

## EVALUATION OF POLICY OBJECTIVES.

4.1 Abstract.

Before I move on to discuss and evaluate policy implementation, I wish to critically review and evaluate policy response (or output) in terms of policy objectives. In other words, what follows is a narrow but detailed evaluation of policies as intentions and not policies as effects, impacts, performance or meta-policy-making. I find intentions and objectives to be such important variables in policy formulation that I prefer for analytical purposes to deal with them separately.

It is not easy to make micro-evaluations of policy intentions and objectives. Unlike in economic evaluations, we do not have here a set of ready-made and scientifically testable criteria for evaluation. The non-existence of hard evidence means a recourse to soft evidence which in turn makes the evaluation prone to subjectivity and bias regardless of whether it is immanent or transcendent. I will, therefore, spend the first part of the chapter discussing a number of crucial theoretical considerations, issues and problems particularly with regard to the choice of criteria and sub-criteria for evaluation. A number of selected objectives will then be evaluated in the light of selected criteria.

4.2 Theoretical considerations.

There has been a growing concern in the literature over the possible dangers of using objectives and goals as criteria for evaluating policies. One reason behind

this is the fear of the goal trap. In order to avoid the goal trap, for example, Irwin Deutscher suggests a shift from goals and objectives to processes as criteria for evaluation.<sup>1)</sup> While I share this concern for the goal trap and the need to avoid it, I at the same time think that objectives are important criteria especially in developing countries where I want to play down the role of models of policy-making. To me an important evaluative task of universal applicability would be an evaluation (or rather a micro-evaluation) of the objectives themselves.

Just as the essentialistic search for the right intentions and right solutions to the right problems is mythical, so is the search for properistic criteria for evaluating objectives. Policy intentions or objectives are not good or bad in themselves. They are only more or less suited to a particular problem in a given set of circumstances at a particular period of time. Meaningful criteria must, therefore, be "Popperistic". They must be based on situational analysis and be pragmatic. I will call such criteria situational criteria thereby giving them a necessary dynamic character. What follows hereunder is a discussion of a number of such criteria.

(i) - Perceptive harmony at the problem level.

The housing problem, wide as it is, can be viewed from very different perspectives in which case there will be very different remedial courses of action. One may see it as basically a problem of inequitable resource allocation in which case the policy objective could be equity through state intervention. Another person may see the problem from an economic point of view whereby solutions should be found in investment,

employment and growth in the housing and related sectors. The list of possible different perspectives is long, including social, political and cultural ones. Because of their differences in educational and professional backgrounds together with differentiated socialization and interests, policy-makers at the individual level are likely to hold different perspectives to the problem. Even when perspectives are similar, different people may attach different priorities to the parts of the problem. With such narrow perspectives, they strive for short-cut solutions which besides getting in conflict with each other fail to solve the problem in its wider sense.

Unless there is some form of agreement as to the essence of the problem and the priorities to be attached to its component parts, the search for objective solutions, however genuine the intentions, is bound to be unrealistic. This necessary perceptive harmony depends on objective diagnostic skills of the policy-makers and even more on a conscious and genuine attempt to see the problem from a much wider perspective. This quest for harmony need not be essentialistic.

I am not exactly a believer in the theory of definitions and as such find any search for the problem as if it were something objective and static as being futile. But I am also a strong proponent of a certain minimum level of congruence that is absolutely necessary at the problem identification level.

(ii) - Cognitive congruence about the desired state of affairs.

Very often when policy-makers are obsessed with a need to solve a pertinent and politically urgent problem they risk a pathological temptation to consider the

solution of the problem to be the desired state of affairs. Of course this need not be necessarily so. A social problem is not something objective and static like a boulder on a road where all you have to do to drive through is simply to push it out of the road. There are many intervening variables, and the proposed solutions may cause a series of other effects all of which must be taken into account in the determination of the desired state of affairs. This calls for futuristic skills in the policy-makers and just like at the problem identification level, there should be agreement among the policy-makers.

(iii) - Validity and reliability of objectives.

This criteria in a way measures the prescriptive skills of the policy-making system. The basic question is : Taking into account the problem and the desired situation, do the policy objectives constitute a valid and reliable course of action ?

(iv) - Equity versus Growth.

It is absolutely important in the formulation of objectives to specify in concrete terms the distribution of emphasis between equity and growth. For each policy or sub-policy a desired or optimal mixture between equity and growth must be determined not only to guide performance but also to enhance evaluation of performance. Under the social-political context of Tanzania, both objectives are important and it is possible to achieve a measure of both since they are not necessarily mutually exclusive.

(v) - Efficiency and Effectiveness.

A policy problem cannot be solved by one objective.

Effective solutions consist of a number of objectives and strategies. This brings in a possibility of conflicts between the objectives and often between them and other stated public policies and objectives. To enhance efficiency and effectiveness, there must be a conscious and deliberate effort to avoid conflicts. There is a need to determine and adopt an optimal mixture of objectives that minimises conflict and adds up through synergy to even better solutions.

(vi) - Legitimacy of Objectives.

I believe strongly in the need to identify the real needs of policy clients. Any objective of the policy-making system derives its legitimacy only from the clients it intends to serve. A policy objective can, therefore, be legitimate only if it is clear that it will serve the real needs of clients and that such needs are taken into account at the policy formulation level. This calls for a purposeful neglect of the "benign old schoolmaster" or "benovelent paternalism" attitudes characteristic of policy-makers towards policy clients.

The issue of criteria aside, there are still other questions that need to be dealt with before one starts to evaluate policy objectives. Since objectives are dynamic and situational, even when a policy remains the same on paper it may be pursued over time for a number of different objectives. At any particular moment, a policy may also be pursued for different objectives by different people or institutions. In other words, objectives are pluralistic with their component parts being ranked and re-ranked in different priorities by different people, institutions and clients over time.

Questions of which and whose objectives to evaluate and at what point of time are, therefore, very valid. The policy-making system, the evaluator, and patrons of clients all have their own objectives which incidentally are all supposed (or claimed) to serve the "best interests" of the clients. But has anyone ever bothered to ask the clients themselves what their interests are? Secondly, not all objectives are explicitly stated in policy documents either on purpose or because the policy-making system failed to properly articulate them. But this is neither here nor there. The important question is whether to take stated or unstated (or both) objectives for evaluation. Some unstated objectives such as nationalization, political stability, employment, etc. are not explicit in the housing policy for example. But this does not mean they do not exist and if so why should they escape evaluation? But sometimes not all unstated objectives are so easily identifiable although we believe they exist. But how do we find scientific evidence for their existence, and even if we do how can we be justified to use them in evaluations if they are left out by the policy-makers?

To deal with these questions, choices of stance need to be made. One is between embarking on an immanent evaluation (similar to self-evaluation) taking only the stated goals and objectives as criteria for evaluation, or a transcendent evaluation that includes objectives beyond the organization. These may be objectives usually unstated but which cut across the society and intend to serve the wider interests of the society. A second choice to be made is between an instrumentalist position which treats objectives and policies as means towards larger and general ends or an essentialist position which emphasizes the definition or essence of objectives

and policies. In other words instrumentalists would explain policy failures by the policy itself which fails to achieve the wider ends while essentialists would explain failures only by performance and not the policy itself. I think it could also be possible to design and adopt an equatorial, middle of the road, play-safe choice.

#### 4.3 Evaluation.

Among the first thing that one notices about housing policy in Tanzania is the gradual piece-meal manner of its formulation. For the last 20 years at any particular moment the attention of policy-makers was concentrated on one or a few aspects of the otherwise multi-faced housing problem. As a result there has never been one comprehensive document you could call the housing policy. Instead there has always been sub-policies dealing with different aspects such as housing finance, land and rent control, public housing, slum clearance, squatter settlement upgrading, etc.

This approach has obviously a disadvantage of making the policy-making system unable to identify the housing problem in its entire context and correct perspective. The problem as I have described it is a product of an interplay of various causal variables. If such variables are not taken together and viewed in their proper contexts in order to assess their separate and joint contributions to the problem, how possibly could the policy-making system come up with an all-embracing policy that would effectively solve the problem? Worse still this shortcoming is compounded by an inherent weakness of the policy-making system with regard to its lack of strong and institutionalized policy evaluation and analysis units.

Such a situation can hardly be conducive to perceptive harmony at the problem identification level and cognitive congruence about the desired state of affairs. This situation is characterized by some or all of the following problems :

(i) - Myopic tendencies.

Piece-meal approaches towards solving a problem tend to tempt policy-makers to view and treat symptoms as causes especially when they are dealt with in isolation. A good example was the adoption of a slum-clearance programme in 1964 whereby the policy-makers saw slums as being the problem. It was not until the early 1970's that they learnt that slums were neither the cause nor the problem but a mere manifestation of an underlying problem of poverty and housing shortage. Policies made under such myopic conditions tend to have limited impact as well both in magnitude and in spatial distribution.

(ii) - Contradictory Objectives.

Piece-meal solutions are more prone to contain objectives which are contradictory between themselves and in relation to other stated policies if only because they were made in different points of time and under different socio-political contexts. A common conflict is between growth and equity objectives. The conflict itself is compounded by the fact that the distribution of emphasis at the policy level between growth and equity is hardly ever made explicit. As a result at the political and ideological levels there occurs an interpretation over-emphasizing equity objectives for institutions such as the National Housing Corporation, Tanzania Housing Bank, Registrar of Buildings and so

on. At the level of government bureaucracy and at the evaluation of performance level the emphasis is clearly on growth objectives. Implementing organizations are then caught in an unpleasant dilemma which at times may adversely affect their performance. This issue will be dealt with in greater depth in Part II.

(iii) - Structural problems.

I will give an example. In 1972/73 the housing policy scene was dominated by the housing finance aspect of the housing problem. Policy response was the establishment of the Tanzania Housing Bank under the Ministry of Finance (TREASURY). I do not even think the question of structural location of the bank was much of an issue. A bank like other financial institutions in Tanzania had to be under the authority of the Treasury. I do not agree with this view because it gives greater emphasis on the banking aspect rather than the housing credit side. By being called a bank under a traditionally conservative ministry, Tanzania Housing Bank has also regressed into conservative banking attitudes and practices towards a highly developmental task. The need to make profits precedes the task of providing soft loans to peasants and low income earners. The Treasury does not object because profits mean more revenue to government coffers which is obviously desirable but which is clearly a diversion from the primary objective of a housing finance policy. The only way the bank could make a profit is by getting cheap money (such as from the World Bank and the Workers and Farmers Housing Development Fund) and lending it out at much higher rates.

(iv) - Inarticulation.

The fragmented approach to the housing problem has

failed to put in concrete terms the relationship between housing and other sectors of the economy and thereby determine its priority in relation to other forms of investment. Such inarticulation has also, for example, led to the adoption of double standards in condemning investment in rental accommodation as being exploitative. This is despite the fact that investment in the housing sector has a lower rate of return than some other forms of investment which are not regarded as exploitative. The economic potentials of the housing sector also seem not to have been fully grasped. The role of the private sector in it has not been made sufficiently precise and elaborate while it is obvious we need it in order to improve the housing situation.

(v) - Obsolescence and lack of policy review.

Piece-meal solutions are more inclined to neglect the need for constant evaluation and review of past policies and their objectives. The problem is of course compounded by an inherent inadequacy of policy evaluation units. The Acquisition of Buildings Act provides an excellent example. The Act was rushed through parliament in order to quickly nationalize the prescribed buildings. All policy-making attention was geared towards this singular objective. After the nationalizations were over, no one seemed to be bothered by the fact that the Act only provides for a Registrar of Buildings who was to be a custodian and administrator of the acquired buildings. The Act does not as such establish a public corporation, a procedure which requires a more articulate and elaborate piece of legislation than the hastily prepared Acquisition of Buildings Act. The legal status of the Registrar of Buildings as a public corporation is, therefore, highly unsatis-

factory. It does not even submit its annual report to the Parliament because unlike other public corporations, it is not required by law to do so.

The Act is also clearly outdated. In 1971 a house worth Shs. 100,000 was large enough to warrant acquisition. Since then construction costs have shot up in three digit rates so that today a house worth the same amount is a modest four room house that should not deserve to be nationalized.

With regard to the criteria of legitimacy of objectives, there are two issues for consideration. The first is whether the objectives, from an immanent perspective, reflect the true and real needs of the Policy clients. Secondly is the question of whether such objectives constitute a valid and reliable bridge between the present and the desired state of affairs. As I stated earlier, legitimacy must be derived from Policy clients. The Sites and Services Project, the urban renewal programmes and squatter upgrading schemes can only be legitimate if the squatters in our towns feel that such schemes help to ameliorate their existing economic and social situations. I know it is not easy to determine legitimacy in this manner because it calls for extensive and intensive research involving the measurement of progress at local unit levels. But we can still have an idea on the extent of legitimacy by observing how far the policy-making system has consciously tried to abandon its inherent benovelent paternalism in its dealings with policy clients.

Even in socialist Tanzania which is rated in the literature as trying to serve the real needs of the people, there is not always a genuine and conscious effort to find out those real needs and interests of the public. It is not always that what leaders call the

public interest is the public interest. The questions one has to ask include : Did anyone even bother to find out in a systematic and institutionalized way what it is that squatters need and expect from the housing ministry and the municipal councils ? Are the institutions for participation of clients in policy determination really working as they should ? Whenever the answers are in the negative, the needs and interests of the public are assumed and determined in an ad hoc manner, often for political gain.

Finally I wish to take up questions of efficiency and effectiveness as criteria for the evaluation of policy objectives. The aim here is to see how far the various sub-policies and objectives constitute an optimal mixture of mutually supportive goals and strategies which lead to synergism. In this case I do not use the terms efficiency and effectiveness in the economic sense to which they are usually applied. Rather it is in reference to how far the different objectives can solve a given problem with minimal costs in terms of conflicts and contradictions.

For illustrative purposes I have developed a rather crude matrix which I shall call a matrix of conflicting objectives. The optimal mixture of objectives will be the one with the least conflict points. Conflict points (or scores) are determined subjectively on a continuum scale of 0-5 depending on the extent to which a particular objective is in conflict with another. Absence of conflict is marked by a score of zero while the highest conflict will be marked by a score of 5 conflict points. The scores are then plotted on the matrix and added up for each objective. For prescriptive purposes, objectives with higher conflict points are to be modified accordingly. The matrix is shown in Fig. 3 below and it uses only



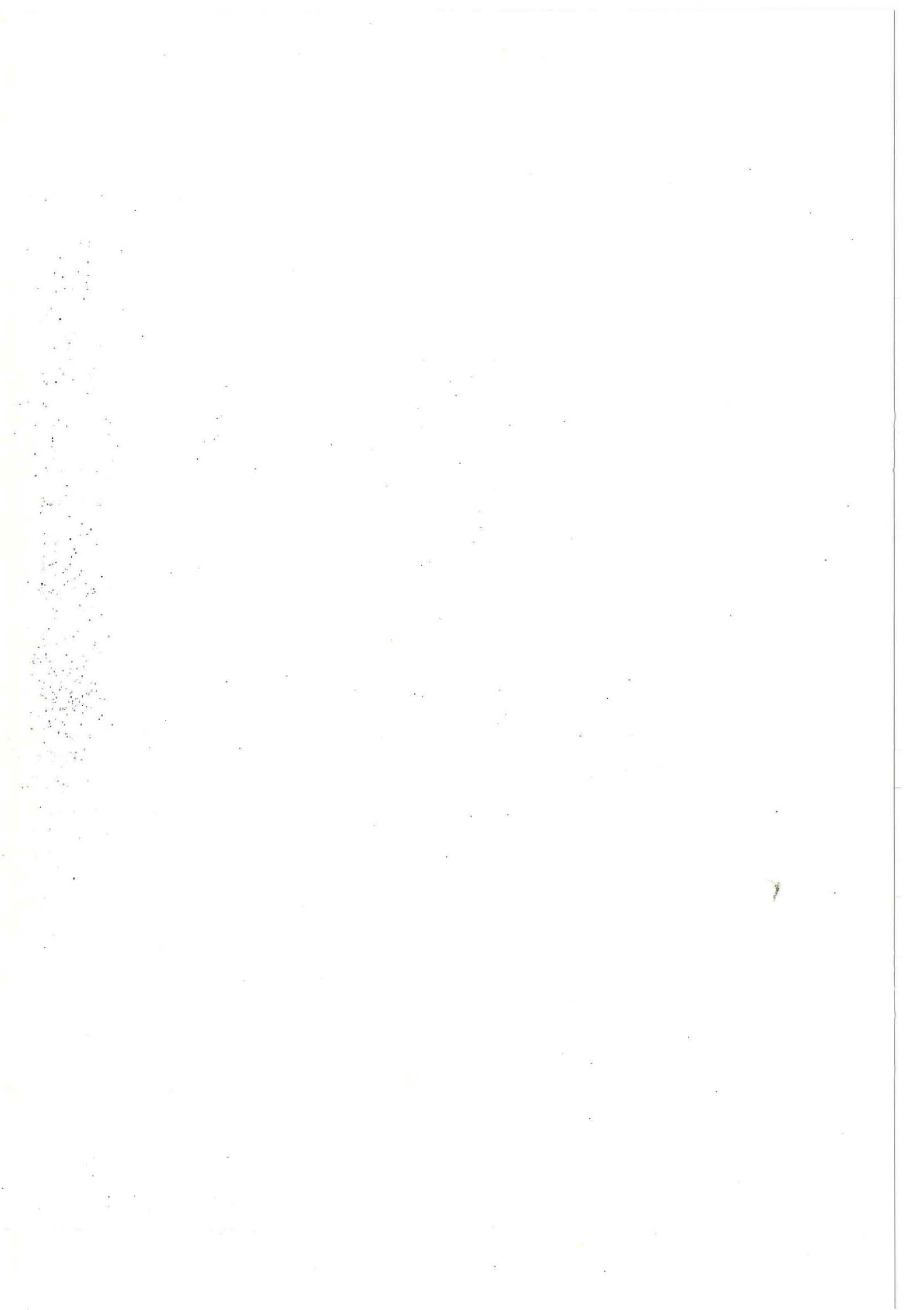
6. Rent Subsidy
7. Tenant-Purchase schemes
8. Provision of Serviced Plots
9. Housing Finance (THB)
10. Housing Cooperative Societies
11. The use of locally available building materials
12. Research on low cost housing
13. Improvement of existing houses
14. Reducing rural-urban migration
15. Totals

NOTES.

1. Irwin Deutscher, "Towards Avoiding the Goal-Trap in Evaluation Research" in C.C. Abt (ed), The Evaluation of Social Programmes (Sage, 1976), pp. 255-261.

PART II

POLICY IMPLEMENTATION



## CHAPTER 5

## SOCIO-POLITICAL CONTEXT OF IMPLEMENTATION.

5.1 Abstract.

I gave a wider description of the socio-political context in chapter 1. But there are some aspects which are so specific to the processes of implementation that they demand separate microscopic description and analysis. Among them is the extent and nature of state intervention in the housing sector and consequently in the implementation of the urban housing policy. Secondly, I will present a descriptive analysis of a number of contextual issues related to the management and control of the instruments of state intervention, namely public corporations (or parastatals as they are sometimes called). Here too due to their special significance in the Tanzanian setting, political and ideological considerations will be emphasized especially in so far as they affect policy implementation. Finally I will describe the organizational structure for policy implementation and the accompanying role distribution.

5.2 State Intervention in the Housing Sector.

Two basic contextual questions must be dealt with here. The first concerns the merit and desirability of state intervention over market systems as a means of distribution. The second deals with the desirable nature and extent of such intervention. I hasten to add that the issue of market versus authority (or state) systems of distribution is one of relativity and not of mutual exclusiveness. Neither is there a zero-sum relationship between the two because an in-

crease of one does not necessarily mean a reduction in the other. The observed emphasis on state intervention in Tanzania would be seen as a logical sequence to the stated policy of socialism and self-reliance. But this cannot be the sole rationale for state intervention in the implementation of the housing policy. I will attempt a subjective categorization of the rationale for such intervention. There are primary and secondary rationale. Primary ones include:

(i) - Organization per se.

Industrial development, urbanization and "modernization" have combined to disrupt traditional societal settings where each man built a house for his own family (usually with communal help). There was generally plenty of space and closeness to nature. The settling of people from different societal backgrounds in new urban communities resulted in partial disruption of former relationships and led to the subsequent formation of new relationships. New forms of organization and arbitration had to be created as transcendent syntheses of previous ones. Land had to be carefully distributed and its use had to be planned and monitored. Not everyone could build his own house anymore and therefore there had to be landlords and tenants. The urban setting needed a rapid concentration of infrastructure and other social services that had to be paid for. In these and many other things there was need for organization and regulation. As things were, regardless of ideological considerations, such organization and regulation could not be left to the market system which was after all not fully developed to cope with such demands.

(ii) - "Nationalization".

This is mostly an ideological rationale institutionalized by the Arusha Declaration which demands that all "commanding heights of the economy" must be in public hands. This includes land which happens to be a very important factor in the housing sector. Since house ownership involves matters of land ownership as well it had to be affected by the land nationalization motive which in fact predates the Arusha Declaration.

(iii) - Egalitarianism.

Among the issues emphasized by Tanzania's policy of socialism is equality of man in terms of access to the basic things in life. These include housing and in a sense land too. Leaving the distribution of land and housing to the market system would not achieve this equity objective because in that case people with the extra resources of wealth, status, influence, education etc. would dominate lines of access to land and housing at the expense of the majority of people without such resources. For this reason, the state had to intervene to guarantee everyone's access to land and, to an extent, to housing as well.

(iv) - Foreign Assistance.

Sometimes a condition for receiving foreign aid is the creation of state institutions to handle or operate the funds given as loans or grants. An example is the Sites and Services Project which is almost entirely dependent on a World Bank Loan and which is one of the divisions in the Ministry of Lands, Housing and Urban Development.

Secondary rationale include (but are not confined

to) employment and income generation. The need to create employment consciously or unconsciously is partly to blame for the characteristic over-staffing in state institutions where the rate of increase in establishment size is greater than the rate of increase in productivity and activities of the institutions. The pursuit of income generation objectives has on the other hand led to an emphasis on profit making and growth at the implementation level without a corresponding emphasis at the political and policy-making levels. As stated elsewhere this condition has an adverse effect on the implementation process.

### 5.3 Some Aspects of Management and Control of Public Corporations and Parastatal Organizations. <sup>1)</sup>

Most implementation work of the urban housing policy is handled by public institutions. I wish here to discuss a few issues of socio-political significance affecting the management and control of parastatal organizations which are relevant to, and hence affect, the implementation of the housing policy. I confine myself to two main issues. The first is in reference to Presidential Circular No. 2 of 1969 titled "Rationalization of Parastatal Organizations" which in effect sets the structural context of such organizations. The second issue will be a discussion of political and ideological contexts of implementation.

As a matter of government and party policy, the Presidential Circular imposed a number of structural principles which I will briefly discuss.

- (i) The first was that all broad policy decisions were to be made by the elected TANU <sup>2)</sup> Government of Tanzania and parastatal organizations were to be only instruments of policy implementation. Maybe this was an attempt to give legitimacy to the

policies. Maybe it was intended to ensure coordination, cohesion and control. But the fact remains that in the absence of very good working relationships and efficient and effective communication (or information) systems, there exists a potential danger of policy-making being estranged from the realities at the implementation level and thus reducing the quality of policies. It is very important, for example, to have competent and knowledgeable Boards of Directors. But these Boards are sometimes filled through patronage and are generally crammed with Members of Parliament, Government Ministers, Principal Secretaries and other government officials sometimes without regard to their personal qualifications for the nature of policies to be made.

(ii) The second principle emphasizes flexibility in the operation of parastatal organizations noting that parastatals must not be run like government departments. Flexibility is indeed very important and in fact it is one of the rationale for delegating policy implementation to parastatals. How far the socio-political context enhances such flexibility, or how far management of such organizations utilize chances for flexibility is a different and contentious issue which will be discussed later. This issue is even more relevant considering the fact that most parastatals are staffed by ex-civil servants all the way up to the Board of Directors level.

(iii) The circular states that parastatals must not be "spending organizations". They must receive

payment for goods and services rendered and in so doing not only be self-financing but also engage in capital formation. In effect this and the previous principle encourages the adoption of business oriented management and control. They emphasize profit-making and growth without clearly relating its priority to the other ideologically important objective of equity. In evaluating the performance of a few organizations later in this thesis I will attempt to show how this inarticulation of objectives has impinged on the performance of such organizations. Another problem is that the relationship between these monopolistic organizations and their clients has not been dealt with. In its absence, exhortations for profits will lead to realizations of profits not by improved productivity and efficiency but simply through price hikes which clients have no choice but to accept.

(iv) Structurally, each parastatal has to be responsible to one sectoral ministry (also called parent ministry). There are two problems with this principle. One is that some parastatals by the sectorally transcendent nature of their activities cannot easily be classified into a single sector. Should the Tanzania Housing Bank be under Treasury or under the ministry responsible for housing ? After putting a parastatal under one parent ministry, how does one ensure a positive relationship with the other "non-parent" ministries in a way to promote coordination of related activities and a free and efficient flow of information between them ? The second problem is that there has not

been a practical clarification of the relationship that has to exist between the parastatal organizations, the parent ministry and the so called coordinating ministries of Treasury and Development Planning. This could result in diffused responsibilities, overlapping of responsibilities and information gaps at the implementation level.

(v) The fifth principle states that all parastatal organizations must have clear understanding of their respective fields of activities and responsibilities. It is obvious, however, that such a condition can only be achieved if, among other things, there is a conducive socio-political and administrative climate. It also depends on the availability of a sufficient number of qualified and experienced staff both of which are not guaranteed in the Tanzanian setting.

(vi) Finally, the overall structure is expected to be such that effective control and coordination by the government is ensured through a three-level structure : parastatal, parent (or sectoral) ministry, and the President through the central coordinating ministries of Development Planning and the Treasury.

A second aspect of the socio-political context affecting performance concerns political and ideological factors. Specific examples on how these factors have affected policy implementation will be discussed in the following chapter. At this point I just want to raise a few crucial points of relevance to most public institutions. The first is with regard to the whole

concept of party supremacy. The behaviour of some political leaders in relation to public organizations makes one wonder whether they do understand the meaning of party supremacy. If they do, then there is a deliberate misuse of the concept of party supremacy for one reason or another. In the name of party supremacy some leaders would want to influence or re-direct policy implementation to suit their own desires or interests. In chapter 1, I discussed the limited role and ineffectiveness of Members of Parliament in policy formulation. They, therefore, use their relatively higher authority at the policy implementation level (for example by being members of Boards of Directors, or of the dreaded Parliamentary Accounts Committee etc.) to influence or re-direct implementation for their own interests or for patronage.

The TANU Guidelines (Mwongozo) is basically an ideological document. Together with Presidential Circular No. 1 of 1970 which decreed the establishment of workers councils, they put forth a blueprint for workers emancipation and participation in the management of their organizations. I do not intend to discuss either the Mwongozo or the Presidential Circular.<sup>3)</sup> All I want to state here is that there has clearly been a misunderstanding of these two documents by some workers (and some managements too) which resulted in unprecedented yet unnecessary confrontations between workers and management personnel. These documents gave unprecedented power to workers without carefully defining the content and limits of such power the proper utilization of which demands as a pre-requisite, broad politicization and education on the new roles and responsibilities. The resultant confusion cannot be said to be conducive, if not outright harmful, to effective mana-

gement and policy implementation.

#### 5.4 Structure for Implementation of Urban Housing Policy.

I now wish to confine myself to organizational structures, relationships and roles of the main institutions for implementing the urban housing policy. The purpose is to see how they relate and correlate with each other at different levels. For this purpose I present two simplified charts, one at the national level and the other at the ministerial (or sectoral) level - Figures 4 and 5 respectively. A discussion will follow.

Figure 4 is an attempt at showing the structural position of public corporations in the maze of superior and subordinate institutions. It shows what the corporations are likely to suffer in terms of diffuse and errant relationships with "too many masters" including Ministers, Principal Secretaries, Members of Parliament, etc. each with his own needs and different standards of evaluation. Most of the roles of these institutions have already been discussed in Part I.

The organization of the Ministry of Lands, Housing and Urban Development is somewhat clearer. It depicts interdependent relationships between the various divisions all of which form the large part of a housing delivery system. I will very briefly explain the relationships. The Urban Planning division is responsible for making land use plans, making town plans, and preparing Town Planning (TP) drawings. On the basis of these drawings the Surveys and Mapping division surveys the land, prepares site plans and deed plans which are then used by the Land Development Services Division in processing applications for plots of land, in allocating land and preparing title deeds and registering them.

Fig. 4 - Structure for Implementing Housing Policy at the National Level.

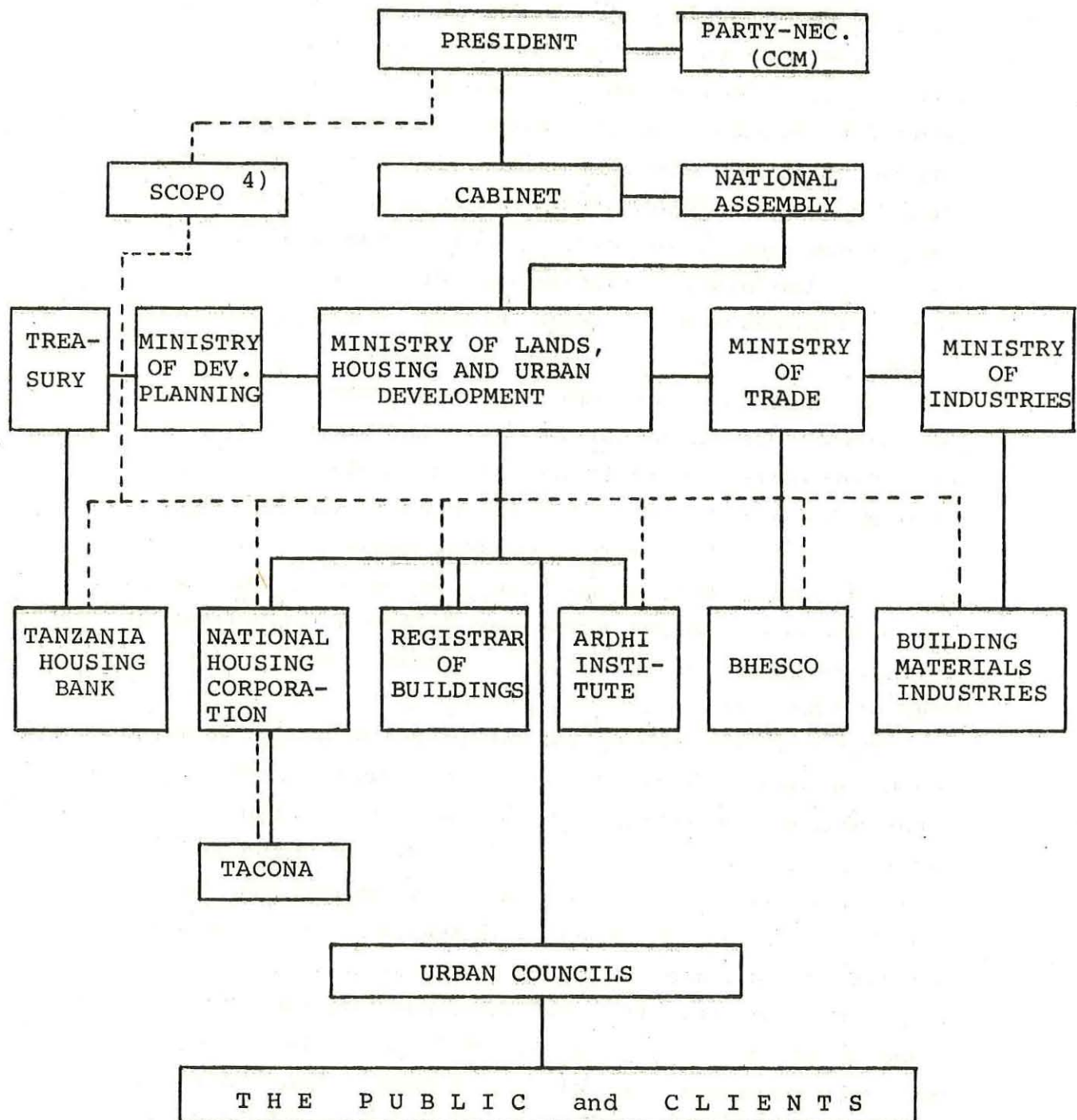
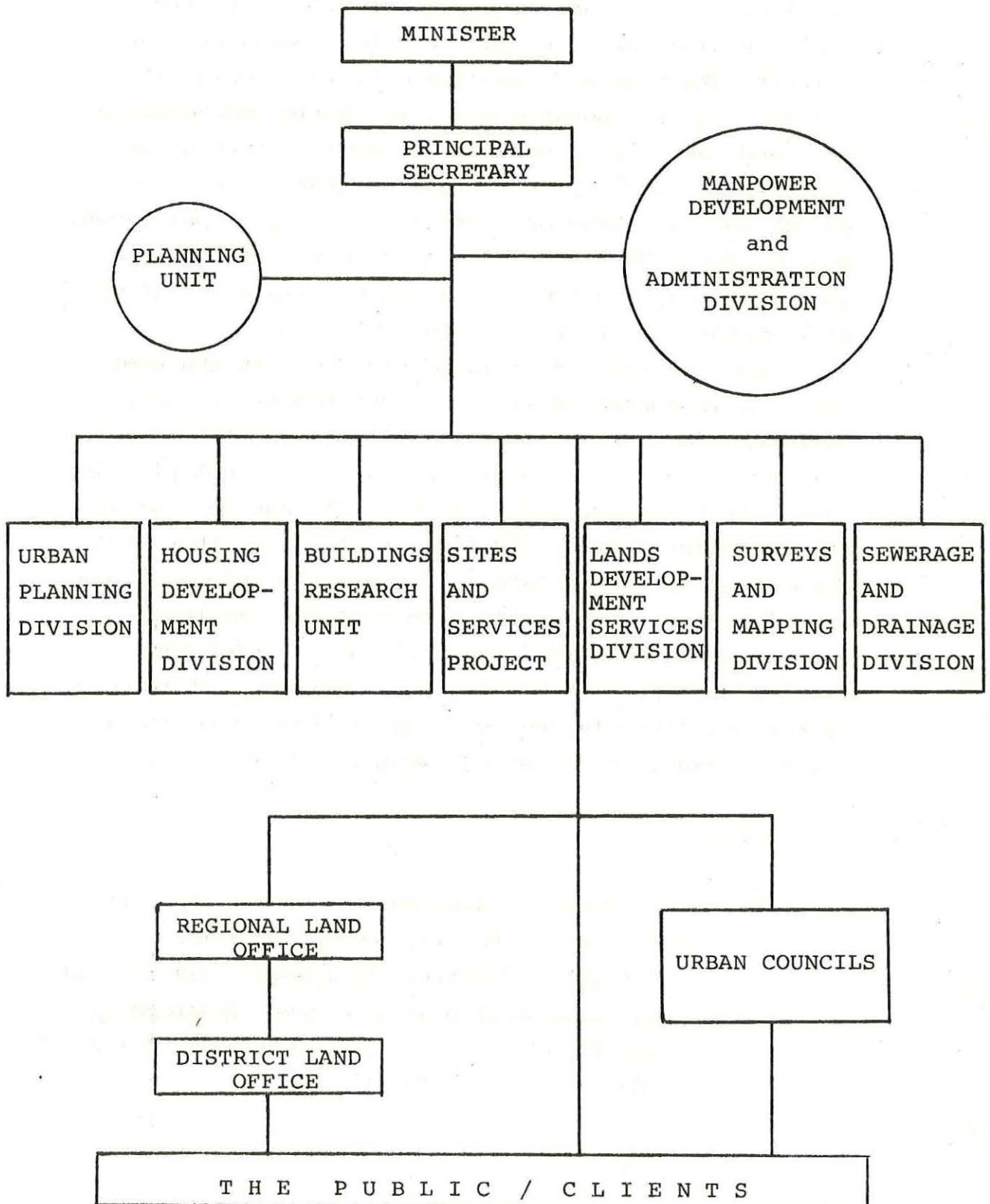


Fig. 5 - Structure of the Ministry of Lands, Housing and Urban Development.



The Sites and Services Project deals with upgrading of existing areas of poor housing and the provision of serviced plots for low income earners. Services offered include piped water, electricity, roads, health care centres, schools, community centres, markets, drainage and sewerage etc. In so doing it liaises with the Housing Bank, the Buildings Research Unit and the Housing Development Division which, at least in intentions, is the coordinator of housing policy and in charge of promoting housing cooperatives. The Buildings Research Unit conducts research on the use of locally available building materials and on ways of reducing construction costs.

The Sewerage and Drainage division, as the name implies, is concerned with the improvement of the poor sewerage and drainage conditions in towns. The planning unit is a staff department dealing with annual planning, five-year planning, budget formulation and monitoring the implementation of development plans. Another staff department is the Division of Manpower Development and Administration which deals with personnel matters, finance and accounting. Regional and District Land Offices represent the ministry at regional and district levels respectively and work hand in hand with urban councils and District Development Directors.

#### NOTES.

1. For a detailed discussion on this topic cf., among others, the following articles:
  - a. Philip C. Packard, "Management and Control of Parastatal Organizations" Development and Change, Vol. III, 1971-72, No. 3 (ISS, The Hague), pp. 62-76.

- b. Edith Penrose, "Some Problems of Policy in the Management of the Parastatal Sector in Tanzania : A Comment", The African Review, Vol. 1, No. 3 (January 1972), pp. 48-53.
  - c. The African Review, Vol. 5, No. 2 (1975), pp. 119-234.
- 2. TANU was the political party for Tanzania Mainland (Tanganyika). The present party name (CCM) was adopted after the merger of TANU and the Zanzibari political party of ASP (Afro Shirazi Party).
- 3. Cf. among others:
  - a. R.H. Baguma, "Inefficiency, Irresponsiveness and Irresponsibility in the Public Sector - Is Mwongozo to Blame ?" The African Review, Vol. 5, No. 2 (1975), pp. 195-200.
  - b. Henry Mapolu, "The Organization and Participation of Workers in Tanzania", The African Review, Vol. 3, No. 2 (1972), pp. 381-415.
  - c. Pius Msekwa, "Workers Participation in Management in Tanzania : A Background", The African Review, Vol. 5, No. 2 (1975), pp. 127-140.
  - d. Edith Penrose, op.cit., idem.
- 4. SCOPO stands for Presidential Standing Committee on Parastatal Organizations.

## CHAPTER 6

## EVALUATION OF POLICY IMPLEMENTATION.

6.1 Abstract.

Here I look at policies as performance and effects, not as processes and intentions. I cannot pretend to be able to identify all effects, intended or not intended. The process of implementation does not occur in an isolated or static environment. Interactions with a multiplicity of other factors produce effects which at times defy objective identification. It is also not always possible to positively link observed effects with stated policy. What follows, therefore, will consist mostly of selective validation. In other words, on the basis of a number of stated policies, objectives will be weighed against observed effects which can easily be linked to policy implementation. The intention is to see how far the implementation process has been able to achieve the stated objectives. In other cases the evaluation may go beyond validation to include policy impact as well.

6.2 Evaluation.

As discussed in my introductory chapter, an evaluation that limits itself to validation has a number of methodological shortcomings. The first, of course, is that validation can in no way constitute a complete evaluation in itself. Evaluation involves more than seeing whether objectives have been realized. Validation can only be part of a wider evaluation exercise although it is also difficult to put a boundary around evaluation. Secondly, validation tends to take a rationalistic position thereby de-emphasizing matters of style both

in implementation as well as in formulation. Should it be that in a policy under evaluation matters of style are crucial, such an evaluation would be inadequate. Thirdly, a rationalistic position relies on an input-output mode of thought, but input-output analysis leaves out some unquantifiable factors in the production function such as the management function. If such functions which are left out were crucial, the evaluation would be sterile.

It is partly in an attempt to side-step these shortcomings that I use validation only in conjunction with other methods of evaluation and modes of thought. Let us see how far the objectives discussed in chapter 3 (3.3) have, if at all, been met by the institutionalized implementation process.

#### 6.2.1 - Removal of "Landlordism".

This might very well be one policy objective for which performance has been really impressive. The Rent Restriction Act, The Land Control Legislations and the Acquisition of Buildings Act have all combined to effectively eliminate "landlordism". All land is now publicly owned and technically virtually everybody has access to it regardless of his or her position with regard to other resources of status, wealth, education, ethnic ties etc. I say technically because legal, administrative and other procedural matters may delay, though not deny, access to land as and when an applicant may need it. Speculation on land and real estate is almost non-existent. How far these legislation have helped to ameliorate the wider problem of housing shortage is, however, another matter. For example, not every tenant (or landlord

for that matter) is aware of the Rent Tribunal where landlord-tenant disputes and grievances can be settled. Not all who know about it use it either. For one, the activities of the Tribunal are mostly confined to Dar es Salaam due to insufficient funds. Secondly, even though land may be readily available, not everyone (for one reason or another) is capable of building his or her own house.

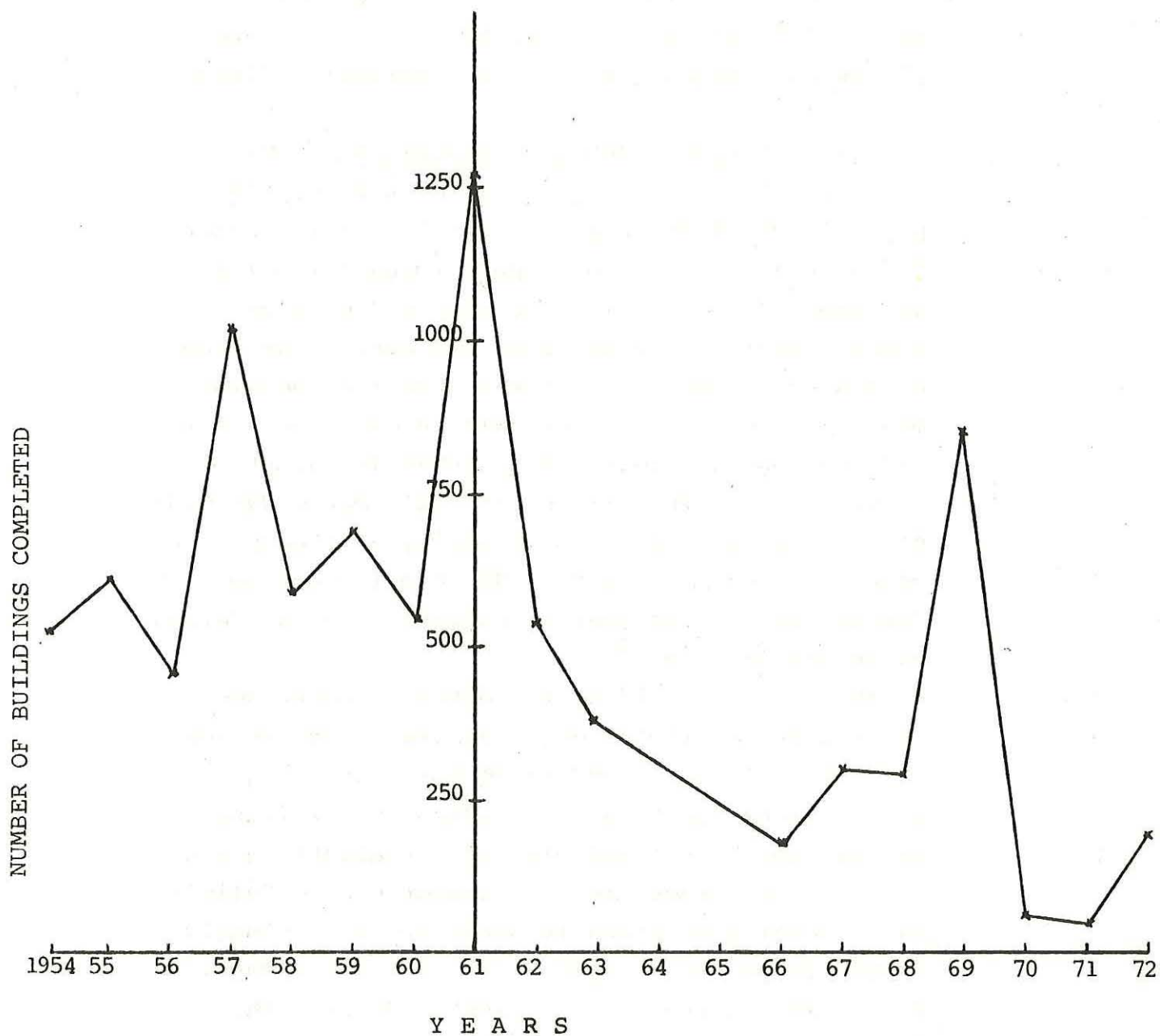
#### 6.2.2 - Public Housing.

##### (i) Government Housing.

The 1969 Household Budget Survey showed that only 4,1 % of all urban households lived in government housing. <sup>1)</sup> This is hardly satisfactory in a country that discourages private rental housing and where only 35,8 % of all urban households lived in their own houses. <sup>2)</sup> In order to see how far this situation is attributable to the housing policy performance under discussion, I shall extend my time-frame backwards. From 1954 to 1972, 8,792 government residential buildings were completed. 67 % of the buildings were completed in the 8 years before 1961 with the remaining 33 % being completed in the following 11 years. <sup>3)</sup> The graph below (fig. 6) with the time-frame extended backwards to 1954 clearly shows that except for 1969, in all other years the number of buildings completed after 1961 were less than those completed in any year between 1954 and 1961.

A likely defense for this state of affairs could be that after independence the government put less emphasis on government housing which

Figure 6 : Government Residential Buildings Completed  
1954 - 1972.



Source : Statistical Abstracts.

mostly benefited top government officials under the colonial government, so that scarce resources may be channelled into low cost housing by the newly formed National Housing Corporation. But as we shall presently see, performance in the area of low cost housing was not so impressive either.

(ii) National Housing Corporation (NHC).

In its almost 20 years of existence, the performance of NHC has been far from satisfactory. It has nearly always been performing far below what was expected. The only time when performance was almost according to schedule was during the slum clearance scheme in the First Five Year Development Plan. Despite a shortfall in expected foreign aid, NHC managed to build as scheduled about 1000 houses a year. This efficient performance was made possible by a rare vigorous policy of steady cost reduction and by an aid of DM 10 million from West Germany which also sent in helpers from the German Volunteer Service. 4)

Another reason could be the direct support and participation of President Nyerere in the scheme.

The failure by NHC to perform according to expectations can to a small extent be explained by over-optimistic and clearly unrealistic goals set for the corporation. To expect NHC to "eliminate" housing shortage in urban areas is clearly a utopian policy statement. On the cost reduction front, NHC is indeed the lowest bidder in the formal construction sector. But this has not yet made it possible to provide houses that are affordable to the poorest of the low income earners. The lowest cost of an NHC house is still about 4

times the cost of a traditional non-conventional house. Because rent charged is a percentage of the construction cost, at 1971/72 costs about 50 % of all urban workers could only afford 37,5 % of the lowest NHC rent for new housing which was Shs. 80 per month. <sup>5)</sup>

There is a convention at the Ministry of Lands, Housing and Urban Development that urban workers should not pay more than 25 % of their income as house rent. In this case rent affordable to a minimum wage earner (now getting Shs. 600 per month) is only Shs. 150 per month. At the same time, at present costs of construction the standard and cheapest NHC house design (type LC 8, with 6 rooms and communal toilet and kitchen facilities) costs about Shs. 80,000. According to the Rent Restriction Act which fixes rent at 14 % of construction cost per year, one room in such a house would rent at Shs. 155,56 per month. The corporation is, therefore, faced with a dilemma. Low cost units in a rental range affordable to most low income earners are unacceptable because they are too small. At the same time the economic rent for the minimum acceptable units of two rooms with separate cooking and toilet facilities remain too expensive for low income earners. <sup>6)</sup>

In the First Five Year Development Plan (1964-1969) NHC made few additions to existing housing stock because it was engaged in slum clearance. About 70 % of the 5,705 low cost houses built came under the Dar es Salaam slum clearance scheme which has since then become an economic liability because the former landlords who were given the

new houses under Tenant Purchase agreements have been defaulters. <sup>7)</sup> In the Second Plan (1969-1974) the aim was for NHC to build 2,000 houses annually (i.e. a total of 10,000 houses over the plan period). In fact, not even 50 % of this target was achieved. In the Third Plan (1976-1981) the targets were 1,425 houses in 1976/77, 1,542 in 1977/78, 1,593 in 1978/79, 1,620 in 1979/80 and another 1,620 in 1980/81. <sup>8)</sup> In fact, not even 20 % of this target was achieved. For example in 1978/79 only 284 houses were completed, <sup>9)</sup> (i.e. only 17,5 % of target) and in 1979/80 only 102 houses were completed, <sup>10)</sup> a tiny 6,3 % of target.

Reasons given for poor performance include price escalation of building materials, shortage of funds, unsatisfactory supply of equipment and shortage of skilled manpower for the efficient management of the corporation and its projects. <sup>11)</sup> It is, however, important to note that even if these optimistic goals had been achieved, the housing shortage problem would not have been solved. According to the secretariat for the house allocation committee, there are over 25,000 outstanding applications for NHC houses in Dar es Salaam alone. There is no way NHC could meet this demand with the resources available to it.

Let us reflect for a while on the stated intention of the government to provide low cost housing affordable to all low income earners through the National Housing Corporation. Obviously such a kind of low cost housing cannot possibly be realized by relying on traditional market or commercial financing. A government committed to such a goal must make an extra effort to heavily subsidize

efforts in this direction. Establishing a housing corporation and loading it with such a thankless mandate is not in itself a sufficient government measure to realize this objective. The government and the policy-making system as a whole must support NHC positively with the resources to accomplish this task.

Let us again reflect for a moment on only one resource : finance. The futility of over-reliance on foreign aid was made evident by the reality of the First Five Year Plan when only about 25 % of expected aid was made available. In 1964 NHC was given some 4,389 low cost houses built by the colonial government under the African Urban Housing Scheme. These have been an even bigger economic liability to the corporation. The houses are old, in need of extensive repair while rent accruing from them is not even enough to cover the cost of collecting it. My own calculations showed that in places it would take over 15 years rent to put the houses back to a decent habitable condition.

As Stren observes, after the slum clearance (which had the President's direct backing) was abandoned in the late 1960's, NHC found it difficult to obtain funds. Low cost units could only be financed through Treasury Grants but the Treasury kept on reducing appropriations to NHC. In 1970/71 the grant was Shs. 21,4 million but in just three years the figure was down to a mere Shs. 2,5 million, a reduction of over 88 %. In 1976/77 no funds at all were given to NHC and the corporation had to rely entirely on a Shs. 7,1 million loan from West Germany to continue a re-development project in Buguruni area in Dar es

Salaam. <sup>13)</sup> Under the costs of construction prevailing in 1973/74, the sum given by Treasury in that year could produce only about 300 low cost housing units. Since then, however, the government has been even more reluctant to give grants to NHC and instead has been urging it to borrow from the Tanzania Housing Bank. But there is no way one can build low cost housing for the poorest of the low income earners in Tanzania using loans.

I entirely agree with the view that the reduction of funds to NHC must be seen in the wider and unfavourable economic situation under which Tanzania has been operating since the oil crisis in 1973/74. But it also clearly shows that low cost housing has much less priority in the allocation of the available scarce resources. Stren comes up with another two factors which together brought down the corporation's performance. One is the dissatisfaction of the Treasury over "poor financial controls and rent collection activities of the corporation". This problem was discovered in 1975/76 through an investigation (by the so called Mgonja committee) and it led to the dismissal of 111 employees of the corporation, including the General Manager, for financial irregularity. Secondly, NHC has failed in the 1970's to keep on keeping costs low as a result of which the specified cost ceiling of Shs. 11,000 per house in the Second Five Year Plan was passed and by 1973 the cost was Shs. 18,400 per house, <sup>14)</sup> that is a 67,3 % increase within the same plan period.

Validation of the government policy to provide public low cost housing for low income earners leads to one important conclusion. In so

far as NHC is the sole government instrument for providing such housing, the policy has to a large extent failed. Not only do the number of units completed dwindle with each subsequent year (getting down to 5 % of targets and 0,5 % of demand), but also the few units completed do not reach the target group. High costs of construction result in rents which are beyond the means of low income earners as a result of which the units get occupied by middle income earners. Low income earners end up in cheaper non-conventional housing. Both growth and equity objectives have not been successfully met.

(iii) Registrar of Buildings.

The performance of the office of the Registrar of Buildings as a custodian of acquired buildings has not been good either. The condition of the acquired buildings is generally poor compared to the situation before they were acquired. Many of them are in need of major structural repair, new plumbing, improved sewerage and drainage, painting and general cleanliness. As for the other task of constructing new houses, the major source of finance has been the Tanzania Housing Bank because revenue from house rents is generally swallowed up by Land Rent and Service charges, taxes, maintenance costs and other administrative overheads. Between 1973 and 1979, only 393 houses could be built from loans amounting to Shs. 22,2 million from the Tanzania Housing Bank. At times very few houses were built especially in recent years. In 1976 for example only 27 houses were built, in 1977 the number was 24, in 1978 there was none,

while in 1979 only 6 houses were built using THB loans. <sup>15)</sup>

(iv) Other Public Housing Schemes.

Most of these rely on THB loans except for a few with their own funds, like Banks, National Insurance Corporation, National Provident Fund, etc. Since it was established in 1973 upto 1979, THB had given loans amounting to Shs 46,6 million to various public institutions for building 824 houses, the majority of which were for middle and high income earners. Between 1976 and 1979, for example only 17 low cost houses were built as against 222 middle and high income ones. <sup>16)</sup> About 7,7 % only were low cost houses.

(v) Rent Subsidy.

As far as improving access to expensive public housing by public employees is concerned, this policy has been very successful because technically even a minimum-wage earner can afford to live in any public house. Yet this access has to be made more secure by other resources if at all a low income earner is to be able to be allocated public housing. Secondly the redistributive effect expected out of this policy is rather elusive since it benefits very few people. Public employees consist of less than 5 % of the total population and of these my own investigations have shown that less than 10 % actually live in public housing. These are mostly middle and high income earners, so that the so called redistributive effect is only felt among the higher income groups.

### 6.2.3 - Facilitating Private and Owner-Occupier Housing.

#### (i) Tenant Purchase Schemes.

Application of this strategy has been rather superficial. They were introduced by NHC as part and parcel of the "ill-fated" slum-clearance project and died with it. The usefulness of Tenant-Purchase schemes was thus tarnished by defaulting landlords who made the project an economic liability. Still I believe that the schemes have not been given a real chance. They have not been given enough emphasis, resources and administrative support necessary for them to bear fruits. Personally I still believe that they are a very useful way of enhancing owner-occupier housing especially among middle and high income earners for whom the monthly payments would not be too much of a financial burden.

#### (ii) Provision of Serviced Plots.

Provision of serviced plots is also far behind existing demand for such plots. There are shortfalls both in the preparation of plots (surveying etc.) as well as in the allocation of plots and processing of land titles and their registration. In 1970/71, 440 plots were made available but the target was 5000 plots, which means only 8,8 % of the target was met. In 1971/72, 1700 residential plots were made available but there was in that year a waiting list for 6000 plots in Dar es Salaam alone and squatting was at a rate of 7000 plots a year making total demand for plots in Dar es Salaam alone to be at least 13000. By 1974/

75 demand for plots in Dar es Salaam alone was 15000 plots a year. <sup>17)</sup> In its first phase (1973-1977) the Sites and Services project provided 8932 plots in Dar es Salaam, Mwanza and Mbeya. <sup>18)</sup> With regard to actual allocation of plots, in 1971/72 only 700 long-term and 7700 short-term leases were issued and most of the short-term ones were only re-issues. <sup>19)</sup>

Because of the high demand for plots, an applicant may wait for years before being allocated a plot. Even after one has been allocated a plot it may still take very long before he or she receives the certificate of right of occupancy. As Stren found out, it may take upto 280 days (in fact it could take longer) for one to receive the certificate. <sup>20)</sup> The legal and administrative processes involved are cumbersome to neo-urban dwellers especially those with little education. Some of them resort to squatting and others give up the search for plots in desperation while others improve their access through bribery and other malpractices. It is also important to note that due to high costs of construction, low income earners prefer to squat and thereby avoid building standards applicable to serviced plots. The plots provided by the Sites and Services Project which are aimed at low income earners miss this target group and are "grabbed" by middle and high income earners.

#### (iii) Housing Finance.

The performance of the Tanzania Housing Bank since its inception in 1973, at least with regard to the magnitude of loans issued and its resources,

has been relatively more impressive. In an attempt to reach everyone it has opened offices in all regions. Between 1973 and 1979 it gave out loans amounting to Shs. 1001,2 million for 22,532 houses. A summary of the disbursement and distribution of loans is presented in table 5 below. <sup>21)</sup>

Probably the performance would have been even more impressive had it not been for three pressing problems. One is that the evergrowing demand for loans cannot be satisfied because the resources available to the bank are not increasing fast enough. Secondly, there is the failure to reach the target group of low income earners which has already been discussed above. Thirdly, the loan ceilings imposed by the bank to different income groups are obsolete due to the upward spiralling of costs of construction so that loans given are not enough to complete the kind of houses they are intended to finance.

#### (iv) Housing Cooperatives.

As I explained in chapter 3 [3.3.3 (iv)], housing cooperatives remain one of the key strategies in the present housing policy, but progress with regard to the formation and registration of housing cooperatives has not been impressive. In the last ten years only 19 societies were registered, an average of two every year for the whole country. This is hardly satisfactory for a core strategy.

That housing cooperatives can really work is exemplified by the performance of one of the first societies : the Mwenge Housing Cooperative Society. In 1971/72 alone it was given 1,0 million shillings worth of materials credit and free technical assist-

(million shillings)

Type of House and Name of Customer	1976		1977		1978		1979		1973 - 1979	
	Number of Houses	Value (Shs.)	Number of Houses	Value (Shs.)	Number of Houses	Value (Shs.)	Number of Houses	Value (Shs.)	Number of Houses	Value (Shs.)
1. <u>Low cost Houses:</u> <sup>+</sup>										
a. NHC	-	-	10	0,4	-	-	-	-	337	7,9
b. Cooperatives and Villages	881	4,8	85	0,9	556	8,3	70	0,7	2564	24,0
c. Public Organizations	11	0,2	6	0,1	-	-	-	-	174	5,2
d. Private Individuals	1356	34,3	2352	60,5	1902	49,2	2340	60,7	9026	229,3
2. <u>Medium Cost Houses:</u> <sup>++</sup>										
a. NHC	-	-	131	6,8	180	9,9	50	5,7	2224	101,4
b. Registrar of Buildings	27	3,5	24	2,0	-	-	6	5,9	393	22,2
c. Public Organizations	90	6,0	115	10,1	2	1,9	14	3,0	650	41,4
d. Private Individuals	1024	56,2	1474	88,6	1573	85,9	2093	119,7	7164	398,3
3. <u>Commercial Buildings</u> <sup>+++</sup>	-	46,0	-	18,4	-	30,1	-	40,3	-	173,5
TOTAL	3389	151,0	4197	187,8	4213	185,3	4573	236,0	22532	1001,2

Source : Tanzania Housing Bank.

+ - From Shs. 1000 to 35,000

++ - From Shs. 35,000 to 80,000

+++ - Offices, Godowns and production of building materials.

Table 5 : Disbursement of Housing Loans 1973-1979.

ance from NHC. In that year it managed to complete 58 core houses with 56 more in various stages of completion. In addition 300 plots were readily available for the society as soon as finance became available. If all societies could do so much in one year and receive as much assistance as this, their impact would be felt in most towns. But as it happened not all of them were given the assistance that was promised and were thus not motivated. Not all urban workers even know of the possibilities open to housing cooperative societies.

(v) Building Materials Industry.

The expansion of the Wazo Hill cement plant and the construction of new ones in Tanga and Mbeya has slightly improved the availability of cement although prices have almost quadrupled in the last ten years. Even though, demand is still far from being satisfied and when possible some more cement has to be imported. Virtually all other building materials are also in short supply if not totally non-available at certain times. Due to an adverse foreign exchange position, BHESCO has not been able to import sufficient window glasses, sanitary ware and electrical appliances. Production of galvanized corrugated iron sheets and nails by ALAF is much below demand. In addition the distribution of building materials up-country is difficult due to poor means of communication and inefficiencies of the Regional Trading Companies which have the monopoly of trade in the regions.

Table 6 below shows the production and use of cement from 1968 to 1979. <sup>22)</sup>

Table 6 : Cement Production and Use 1968 - 1979.

YEAR	Local Produc- tion (Tons)	Imports (Tons)	Exports (Tons)	Local Consump- tion (Tons)	Percentage change over previous year
1968	156,364	123,417	29,076	250,705	+ 21,1
1969	167,660	87,428	1,969	233,119	- 7,0
1970	176,826	162,583	2,266	337,140	+ 44,6
1971	177,594	255,824	5,084	428,334	+ 27,0
1972	236,956	226,426	11,791	451,611	+ 5,4
1973	314,002	82,596	11,147	385,451	+ 14,7
1974	296,400	65,072	30	361,442	- 6,2
1975	266,000	57,043	-	323,043	- 10,6
1976	243,639	58,655	1,861	300,433	- 7,0
1977	246,500	54,779	4,138	297,141	- 1,1
1978	250,065	74,762	16,256	308,571	+ 3,8
1979	298,891	47,639	3,317	343,213	+ 11,2

Source : Central Bureau of Statistics.

Government efforts have not been able to meet the demand for cement. In 1979, for example, the amount available for local consumption was only 343,213 tons while actual demand was estimated at 900,000 tons. <sup>23)</sup> Local production itself was 298,891 tons, a mere 33,2 % of the demand. The target in the Third Five Year Plan to quintuple national cement production has not been met although as the table shows there has been a constant reduction of the amount imported especially after 1973. Apparently there is enough installed capacity to produce enough cement to achieve this target but production is hampered by a variety of problems

including power failures, breakdown of old machinery, water shortage and at times shortage of some raw materials. As a result of these problems, in 1979 the Wazo Hill factory was working only at 58 % of installed capacity. <sup>24)</sup>

In order to reduce dependency on cement (which is too expensive anyway for most low income earners) the government encourages the use of burnt clay bricks and roofing tiles. Factories making such bricks on small scales have been set up in some parts of the country. The Small Scale Industries Organization (SIDO) has also set up a number of similar and other building material industries. The NHC is expanding its production capacity of burnt bricks and tiles by constructing a new and modern factory at Kisarawe, near Dar es Salaam, with assistance from Bulgaria. But in many parts of the country, especially in urban areas people still need to be convinced that burnt bricks are equally good as cement blocks. This can only be done by NHC itself using such bricks and to maintain a high quality of bricks.

(iv) Research on Locally Available Building Materials.

The Buildings Research Unit (BRU) has been very successful in conducting this form of research. This success is, however, dampened by poor dissemination of research findings and getting acceptance of the new building materials. Research findings which remain in the shelves serve no practical purposes aimed at solving housing problems. In order for people to accept and adopt the new materials and building techniques, they need

to know about them and see good and cheap houses built using them. This is the only way to overcome the inherent resistance to change from materials and techniques that people are used to. Shortage of funds and manpower are among the reasons given for low levels of information dissemination.

#### 6.2.4 - Improvement of Existing Poor Housing.

The work of the Sites and Services Project in this area is somewhat satisfactory when compared with the dismal performance in other aspects of the housing policy. In the first phase of the programme (1973-1977), 9000 existing squatter houses were provided with basic services in Dar es Salaam, Mbeya and Mwanza. These basic services include earth roads with storm water drainage, public water kiosks (with one kiosk for 50 houses), electricity and street lighting along major roads, community education centres, dispensaries and/or urban health centres, markets, and in some cases, gardens and recreational facilities. In order to provide secure tenure for owners of the houses, squatter areas were surveyed in blocks and residents were given legal Rights of Occupancy and thus they became eligible for house improvement loans from the Tanzania Housing Bank. The standard of services was deliberately kept low, at about Shs. 2000 per plot compared to the previous average of Shs. 8000 per plot. This enabled more plots to be serviced than before and made the rents payable within the means of all households affected. <sup>25)</sup> The World Bank was apparently impressed by the performance in this first phase and an additional

International Development Association (IDA) loan was provided to cover the second phase of the project.

#### 6.2.5 - Curbing Rural-Urban Migration.

As I mentioned earlier (chapter 3) it is difficult to measure accurately the effect of the strategy of improving rural life on rural-urban migration. For one, such a strategy can only reduce the "push" forces of rural life and not the "pull" forces of urban life. It is nevertheless logical to assume that such migration as it exists now could have been higher in the absence of the new economic and social opportunities plus a generally improved life in rural areas. Forceful repatriation has virtually been abandoned as a strategy. In any case it was not very effective since most repatriates return to the towns later. In addition, this strategy is not particularly favourable politically.

The creation of "growth poles" up country in order to reduce excessive migration to Dar es Salaam has not been very successful for this purpose. In the 1967 population census, Dar es Salaam had a population of 272,800 making it almost 5 times the size of the next biggest town (Tanga) which had only 61,000 people.<sup>26)</sup> The decision in 1973 to shift the capital from Dar es Salaam to Dodoma, and the idea of "growth poles" in mid 1970's notwithstanding, Dar es Salaam had a population of 757,346 at the 1978 population census, making it almost 7 times the size of the next biggest town (Mwanza) with a population of only 110,611.<sup>27)</sup> But again here we cannot say

with certainty that the policy has failed because the situation could have very well been worse in the absence of these policies.

NOTES.

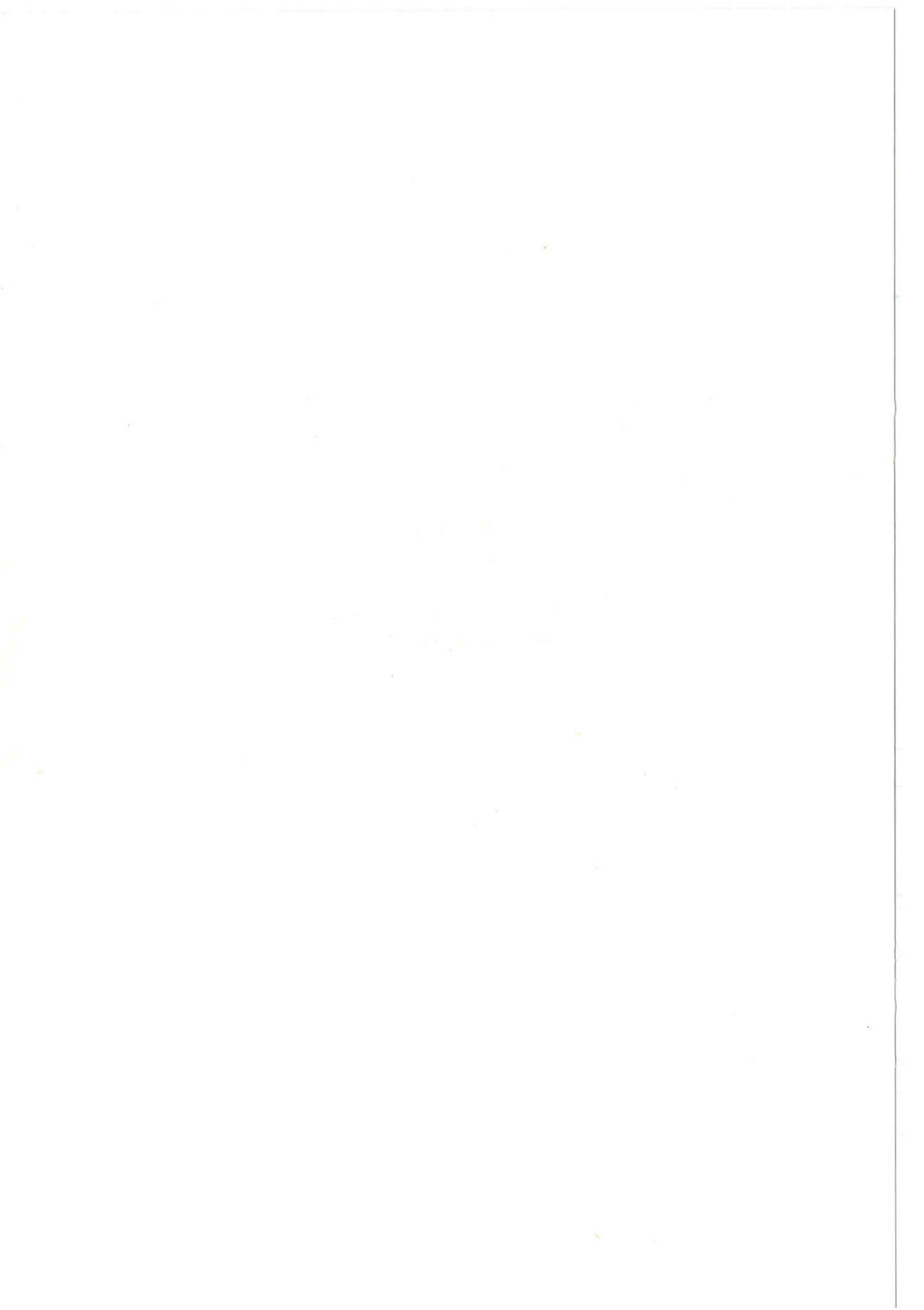
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19. Tanzania, The Economic Survey, 1971-72, op. cit., idem.

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### **PART III**

#### **SUMMARY, CONCLUSIONS AND RECOMMENDATIONS.**



## CHAPTER 7

SUMMARY OF THE EVALUATION AND  
SOME CONCLUSIONS.7.1 Abstract.

My search for a relevant and useful theoretical model which could be used to summarize the evaluation of Tanzania's urban housing policy has not been very rewarding. Existing models are generally impotent as practical tools of analysis and evaluation in a policy of this kind. Developed in developed countries, many of these models suffer from inadequate appreciation of crucial local conditions and contexts. Others are just too complex to be of practical relevancy in developing countries where other tools of analysis, analytical expertise and some resources are scarce. Ideally, a model which can be useful should be one which while maintaining a desirable level of normalcy, is sufficiently behavioral and situational to be practical and simple to use. In other words, the evaluation it will produce must be easily digestible to the policy-making system.

Despite its own limitations in places, Dror's Normative Optimization Model is the nearest thing available to what I am looking for. <sup>1)</sup> I do not intend to discuss the model but I will use three aspects of the model that I find particularly useful. The first is the attempt to bring into a sharper focus processes and matters of style - particularly metapolicymaking - rather than a confinement to substantive policy or policy output only. <sup>2)</sup> The second is the importance attached to "optimal quality" as "the most important

standard for appraising an ascertained quality of policy-making".<sup>3)</sup> The third aspect is the less emphasis that is put on net output as a criterion for ascertaining the quality of public policy-making and the subsequent development and use of secondary criteria based on the process pattern, output, structure and input.<sup>4)</sup> I will use these three aspects to summarize my evaluation of the urban housing policy.

### 7.2 Emphasis on Processes.

An inherent weakness of policy-making systems (especially in developing countries and certainly in Tanzania) is the over-emphasis attached to substantive policy at the expense of the processes of metapolicy-making, actual policy-making and implementation. Tanzania with her declared policy strategy of running-while-others-walk is particularly vulnerable to this tendency. The policy-making system is so used to the formulation of highly innovative and often dramatic policies that it forgets to review matters of style. Stylistic considerations are based on antecedence and evaluations consist basically of validations and rationalizations forgetting that problems at the level of implementation may only be symptomatic of underlying problems in the institutionalized processes and styles of policy-making and implementation.

### 7.3 Optimization.

Optimum quality is enticing as a standard of evaluation because of its universal applicability and, as Dror says, being "above reproach".<sup>5)</sup> It is a relevant standard even in the most parochial socio-political contexts and time frames. It enables me, for example, to evaluate the urban housing policy without

always having to compromise with defensive arguments based on undonductive socio-political contexts. The question is how far the policy-making or implementation systems have been optimal within any given limitations imposed by the socio-political context. The socio-political context cannot rightly be used always as a pretext or scapegoat for poor policy formulation and performance.

#### 7.4 The Secondary Criteria.

##### a. Criteria Based on Process Patterns.

###### (i) Metapolicymaking.

Dror defines metapolicymaking as policy-making on how to make policies.<sup>6)</sup> If the aim and standard of performance is optimization, the policy-making system itself must optimize in metapolicymaking. But there has been little, if any, concern for stylistic considerations in the housing policy and neither does one observe efforts towards metapolicymaking in other policy areas as well. As a result, the process of policy-making is not determined by systematic re-examination and re-designing of parts of the process. Rather, it is taken for granted and is based on precedent and tradition or determined by a need to pre-empt impending or potential crises, and of course by the need to "run-while-others-walk". This absence of an institutionalized mechanism for self-evaluation and self-redesigning makes the policy-making system blind to potential weaknesses within itself and thus fail to optimize. It is a credulous rejection of the possibility of

having stylistic problems within the policy-making system or that the system can be improved.

Secondly, the absence of a tradition of metapolicymaking means that the allocation of problems, values and resources to different policy-making units and sub-systems is also based on traditions and precedents rather than on both rational and extra-rational components. This naturally reduces the chances for both sub-optimization and optimization. A good example is the issue of allocating the highly development oriented problem of giving housing credit to low income earners to the Treasury, a traditionally conservative ministry, just because banks are traditionally the responsibility of the Treasury.

(ii) Systematic Learning from Experience. 7)

A clear distinction needs to be made between an ad hoc "learning from experience" and an institutionalized mechanism for systematic learning from experience. Optimization is not some static phenomenon; it is dynamic. For every subsequent period of time it should be possible to attain higher levels of optimization. This is made possible by the availability of new knowledge and by a conscious process of learning from, and improving on, past policy processes, outputs and outcomes. Systematic learning from experience involves much more than sporadic references to "experience". To be of any use in optimization, it must be institutionalized and form a deliberately continuous system of "processing policy-making experience and learning from it." 8)

In fact there exists no such mechanism for

systematic learning and the policy-making system fails to learn effectively from its past and to use the experience of the past to shape the future in a systematic way. What exists is what I like to call selective feedback whereby parts of the past are used to justify present or future actions. Fear of post-decision dissonance could be one reason why policy-makers are not so enthusiastic about institutionalizing systematic learning. They fail to accept that a reasonable level of post-decision dissonance is a normal feature of optimal policy-making. Instead, an existence of dissonance is taken as a discredit to those individuals involved. Under the existing strong concerns for personal survival, there has to be displeasure with feedback which might bring to light post-decision dissonance. Policies themselves are made in such a way that they can be easily adjusted as soon as actual results become apparent without disgracing the architects of the policies.

(iii) Policy Strategy.

The overall policy strategy of "we-must-run-while-others-walk" must be understood in its ideological context. It cannot be a justification for starting to run without knowing how to run or where to run to, taking consequences only as and when they occur. Policy issues are too complex to be handled without more elaborate policy strategies. Wherever possible there should be a conscious choice of strategy whereby the policy-making system develops an optimal relationship between values, problems, resources, instruments and

strategy taking into account existing and expected support and (or) resistance to a particular policy.

Instead of making a conscious choice of strategy, policy-makers may simply adopt a strategy just because it is a fashionable strategy during that particular time. In the late 1960's, for example, it was fashionable for developing countries to create National Housing Banks for extension of housing credit to low income earners. Such banks had already been established in countries like Iran, Pakistan, The Republic of Korea, Thailand and in Brazil where the Brazilian National Housing Bank was famed as being very successful. But it cannot be rightly taken for granted that a similar institution would be equally effective for a similar purpose in Tanzania. Foreign "experts" also assist in imposing policy strategies. United Nations experts, for example, believed at that time that "National housing banks are the most recent type of housing finance institutions in the less developed countries in Africa".<sup>9)</sup> Such experts helped Tanzania to establish her own housing bank in 1973.

Another case of lack of a conscious strategy is a government decree against the use of cement blocks in order to encourage the use of burnt clay bricks. The strategy clearly failed to take into account the potential resistance to such a decree. It was only after the strategy was publicly announced, and the magnitude of resistance to it understood, that it was quietly shelved. In essence the policy to encourage the use of locally available building materials is good but the stra-

tegy used here was clearly dysfunctional and improper.

(iv) Operationalization of Goals.

The level of operationalization of goals differs from sub-policy to sub-policy. In the areas of housing finance and in the Sites and Services Project, for example, the level of operationalization is relatively high. On the other hand goals are not well operationalized in the policies on facilitating home ownership, establishing housing cooperatives, encouraging the use of locally available building materials and so on. Among other things, this weakness inhibits systematically programmed implementation and evaluation.

(v) The Search for Alternatives.

This is a basic pre-requisite in optimal policy-making and ideally it should continue as long as marginal benefits from new alternatives justify marginal costs. A particular alternative cannot be said to be good and not merely satisfactory unless it is compared with other alternatives that are rejected. Of course, over-indulgence in an endless search for alternatives could mean a waste of scarce resources. Moreover, the overall policy strategy of running-while-others-walk leaves little time for tinkering with alternatives. Scarce resources of qualified manpower, information and techniques necessary for an efficient and effective search for alternatives are also an inhibiting factor. It is, however, clear that in some cases by being highly pro-innovation the Tanzania policy-making system willingly considers

available alternatives. But the level of the search for alternatives could still be improved.

(vi) Characteristics of the Cutoff Horizon.

It is fairly obvious that in most policies there has been little conscious attempt to explicitly establish cutoff horizons as defined by Dror. Apparently, however, the system has its own ways of taking into consideration some of the issues related to cutoff horizons, although not in a systematized way as Dror would have preferred. But as he himself says, "weaknesses of the cutoff horizon are not necessarily dysfunctional for developing countries ...." 10)

(vii) Development of Rational Techniques.

Low levels in the development and use of rational techniques is one "weakness" always mentioned in the evaluation of policy-making systems of developing countries. I would like to distinguish between rationality at the three levels of metapolicymaking, actual policy-making and policy implementation. Taking into account the nature of policy problems involved and their contexts, I find that it is less important or urgent to use rational techniques as one moves from the implementation level upwards. This is what actually happens in Tanzania. At the metapolicy-making level, if at all it exists, there is little concern for rational techniques. There is some concern for rationality at the actual policy-making level, and relatively higher development and use of rational techniques in some implementation levels. I do not consider the lack of rational

techniques at the metapolicymaking level to be necessarily dysfunctional.

(viii) Development of Extrarational Techniques.

Unlike in the case of rational techniques, the importance of extrarational techniques increases as one moves from the policy implementation level upwards. Experience from past policies, ad hoc as it is, has helped to sharpen extrarational capacities of individuals and the policy-making system as a whole. These capacities have also been sharpened by the presence at top policy-making positions of individuals with relatively higher education, intelligence and intuition. Of course, there is still a low level of development of what I like to call rational-extrarational techniques such as detailed and comprehensive scenario writing, delphi method, knowledge studies and so on.

b. Criteria Based on Output.

(i) Nominal Output.

An obvious problem with the urban housing policy is that it has never before existed in a single comprehensive document. Rather you have, if you like it, a jumble of sub-policies on issues such as housing finance, public housing, Sites and Services and so on which taken together comprise what is taken to be the urban housing policy. This fact makes it difficult to evaluate nominal output with respect to factors such as clarity, scope, comprehensiveness, internal consistency and compatibility with other policies. But as can be seen

in Fig. 3, actual levels of inconsistency between the sub-policies and between objectives is quite low. Among the conflicts that remain conspicuous by not being resolved is the conflict in some sub-policies between growth and equity objectives. I discussed this issue in detail in earlier chapters.

(ii) Feasibility.

There is not much evidence to show that questions of feasibility were given adequate consideration. As I said earlier, this could partly explain the tremendous shortfalls in policy implementation. In any case, it seems that more emphasis is being put on political feasibility rather than economic and administrative feasibility. I agree entirely with the view that under existing conditions and low levels of operationalization of goals, it is not possible to determine feasibility accurately. But the experience of the National Housing Corporation clearly shows that too little attention is paid to economic and administrative feasibility of some policies. As a result, chronic failures to achieve targets is accepted as being quite normal and it leads to false complacency.

(iii) Probable Real Output.

For the same reasons discussed above, it cannot be easy to accurately determine the magnitude or quality of probable real output. But this is not necessarily dysfunctional.

c. Criteria Based on Structure.

(i) Structural Units for Policy Evaluation.

There exists no structural units that can be

said to be explicitly charged with periodic and systematic policy evaluation. In this case changes in the policy-making structure are a product of factors other than genuine and continuous efforts at evaluation and redesigning of the policy-making system and processes. The adverse repercussions of this weakness have already been discussed in an earlier section.

(ii) Structural Units for Long-range Planning.

At the national level there is the Ministry of Economic Affairs and Planning, but it depends heavily on information fed to it by ministerial planning units. The planning unit in the Ministry of Lands, Housing and Urban Development is the smallest unit and it is often staffed by one economist, one planner, a land officer or an architect. There is not even a standard policy on who, besides economists, should staff the unit. In any case the unit is more concerned with annual plans and budgets and their follow-ups and as such it has little time to devote to long range planning. Even if the unit wanted to do so, its effectiveness would be hampered by inadequate resources and other inputs necessary for rational long range planning.

(iii) Organizational and Social Distance  
Between Units.

Negative conclusions on the existence of organizational and social distance between units making policy, those executing it, and those motivating policy execution cannot necessarily mean poor quality policy-making. In conditions

of abundant qualified manpower and other resources, such a separation would be desirable but its absence is not much of a handicap to the system. Under the Tanzania setting, such a separation cannot even be envisaged in the absence of a massive reorganization of both party and government bureaucracies. At present the party bureaucracy (which is supposed to make broad policies and motivate their execution) fuses with the government bureaucracy at various levels.

(iv) Characteristics, Roles and Contributions of Units.

I gave such a detailed discussion of the characteristics, roles and contributions of the various units involved in policy-making in chapter 1 that another discussion even in summary would border on tautology. The units most involved in the formulation of the housing policy were the civil service bureaucracy (in relevant ministries), the cabinet, The National Assembly, and the Party.

(v) The Aggregative Function.

The purpose of allocating values, problems and resources to sub-systems of the policy-making structure is, inter alia, to maximize the advantages of specialization and sub-optimization. Outputs at the sub-system level must then be aggregated through synergy to form an overall optimal policy. According to the existing structure, this function, for the housing policy, should have been performed by the Housing Development Division. However, due to staff shortage and general incompetence within the division, the

aggregative function had to take place at the Principal Secretary's Office. There has generally been few cases of conflicts and frictions in the process except maybe on the question of housing finance. One area of conflict between the housing ministry and the Treasury is the level of interest rates, sizes of loans and repayment periods. The former usually prefers lower rates, bigger loans and longer repayment periods, while the Treasury is of the opposite view.

d. Criteria Based on Input.

(i) Qualified Manpower.

In so far as it is a guideline for future action, policy output is such an important document that its quality should not be left to chance. If we look at the policy-making process as an input-output system, we can appreciate the need for high quality inputs if we need high quality outputs. As the saying goes, "rubbish in, rubbish out".

It has been recommended by the Office of Housing Guaranty Program of the United States Agency for International Development (USAID) that a task force to formulate a national housing policy should at a minimum consist of economists, public finance experts, sociologists, architects, urban planners, construction engineers and lawyers.<sup>11)</sup> The task force in the Tanzania case (established around 1979/80) was composed of the Project Manager of the Sites and Services Project (Chairman), who is a town planner by profession; the Director of the Buildings Research Unit, an

engineer; an experienced town planner; a sociologist; and a public administrator. Indeed, the group had men of relevant knowledge, experience and personality but it could have certainly benefited if it had a wider multi-disciplinary composition. It is true that economists, public finance specialists, lawyers, architects, etc. were consulted, but their inclusion and active participation in the task force would have been more rewarding especially in the development of alternative strategies and in improving both rationality and extrarationality.

(ii) Knowledge and Information.

As far as the urban housing policy is concerned, a good deal of knowledge and information already exists, but it is so scattered among various sources (such as the University of Dar es Salaam, the Ardhi Institute, the Centre for Housing Studies, the Buildings Research Unit, the Central Bureau of Statistics, etc.) that in the absence of a systematic information system it is just as though it does not exist. As some previous chapters have shown, there was no optimal use of this information and knowledge.

(iii) Equipment.

The term equipment is used in a wide sense to include work space, office equipment and other modern types of communication and data processing equipment. Generally, there was no use of sophisticated equipment in the formulation and implementation of the housing policy, but at least there was enough work space and other simple office

equipment. But negative conclusions on this criteria does not necessarily mean poor quality policy-making or policies, although the situation could improve with more use of modern and sophisticated equipment. In other words, marginal utility to be derived from investment and use of such equipment may not necessarily exceed marginal costs.

(iv) Energy and Drive.

Energy and drive can only be seen through actual effort that goes into both policy formulation and implementation. On the surface there appears to be much energy and drive especially among politicians, for solving the housing problem. In actual fact all that one hears is, mere political improvisation and lip service. At the implementation level, years of poor performance and declining appropriations have subdued enthusiasm, energy and drive among the implementing institutions. The only area where energy and drive is really high is at the level of individual home-builders as is clearly shown by the scramble for serviced plots, loans and building materials especially among middle and high income earners.

(v) Financial Resources.

Besides committing funds to the implementation process, the government must make money available for research and analysis which would aid the policy-making system. As it happens both areas have little priority in the government budget. Research is actually worse off and should there arise a need for budgetary cuts it becomes among the first victims. In the 1978/79 budget,

for example, the Buildings Research Unit received no local funds for research and it had to rely entirely on a Shs.420,000 grant from Norway.<sup>12)</sup>

NOTES.

1. Yehezkel Dror, Public Policy Reexamined (Leonard Hill Books, Bedfordshire, 1973), pp. 22-69, 105-125 and 129-213.
2. Ibid, pp. 154-196.
3. Ibid, pp. 67-69.
4. Ibid, pp. 50-57.
5. Ibid, p. 67.
6. Ibid, p. 8.
7. The concept that Dror himself uses is "Systematic Learning Feedback". The use of both concepts of "learning" and "feedback", as though there could be learning without feedback, is clearly pleonastic. Learning involves feedback. For this reason I have decided to drop the word "feedback".
8. Ibid, p. 275.
9. UN Department of Economic and Social Affairs, World Housing Survey, 1974 (U.N., New York, 1976), p. 79.
10. Dror, op.cit., p. 108.

11. USAID, Preparing a National Housing Policy (USAID, Washington, D.C., November 1974), p. 31.
12. Tanzania, The Annual Plan for 1978/79 (Govt. Printer, Dar es Salaam, 1978), p. 13, table 5 and p. 26.

## CHAPTER 8

## RECOMMENDATIONS

8.1 Abstract.

Evaluations that attempt to explain failures in policy-making and implementation in developing countries by socio-political contexts appear fallacious to me. They are deceptively essentialistic because they imply that there is a right kind of political system, social system or culture for high quality policy-making and implementation. Such an insinuation is not only stereotyped and biased as a concept, but also sterile and mythical as a tool for analysis and evaluation. A particular socio-political context is not just good or bad. Rather, it may be more or less suited for a particular policy or strategy. Socialist one-party political systems, for example, may be "strong thumbs, no fingers" to use Lindblom's phrase.<sup>1)</sup> But it is obvious that they are more appropriate for rapid development in a situation of scarce resources. For the rest of this chapter I will argue on how policy-making and implementation of the urban housing policy could improve within the limits of the existing socio-political context so as to show that such improvement does not have to depend on socio-political change.

8.2 On Metapolicymaking.

There is clearly a need for more explicit metapolicymaking which must be institutionalized, systematized and continuous. It would be extremely naive for the policy-making system both at the national level as well as at the ministerial level to assume that inherited styles and processes are always valid for subsequent

policy issues and programs. Such naivete only helps the policy-making system to externalize explanations for policy failures even when faults may be within itself. Such conscious or unconscious blindness to covert (or even overt) weaknesses in metapolicymaking cannot be let to continue if there is a genuine willingness to enhance optimal policy-making.

As a starting point I would suggest the establishment of a civil service cadre of policy analysts and evaluators. As and when the manpower position and other resources permit, structural units for policy analysis and evaluation should be established with priority going to those ministries or units performing high level policy formulation or coordinating roles such as the Cabinet, the Presidents Office, the Prime Ministers Office, the Party Headquarters, the Treasury and the Ministry of Economic Development and Planning. As more resources become available such structural units have to be established in all other sectoral ministries. The units will play an advisory role similar to that played by planning units and they must be close to the Minister and the Principal Secretary structurally so that they may have greater authority in their task. At the national level the units should be coordinated in the Cabinet Secretariat, that is, in the President's Office. The units must be staffed by qualified and experienced people, and must be given adequate resources for the work involved. Finally, there must be an institutionalized mechanism for systematic and continuous consideration and adoption of the advice from these units otherwise they would be unnecessary.

I hasten to caution that such units are not magic solutions to the problems discussed. In fact unless they are accompanied by retraining on role adjustment,

they might make the problems worse. There might arise antagonism and conflicts between the units and the other departments which might relinquish their policy-making roles in the pretext that there are units dealing with all policy issues. Ideally all people in policy-making positions should be trained in policy analysis and evaluation in which case there would be no need for special policy analysis units. But because such a situation cannot be created in view of scarce resources, the idea of structural units is the next best alternative we have for the moment.

### 8.3 On Policy-making.

In chapter 1, I discussed the analytical mediocrity of some Members of Parliament and some members of the Party National Executive Committee. Since these are, in principle, high policy-making organs of the policy-making system, such a situation cannot lead to optimal policy-making. These institutions remain with capacities for improvisation rather than hard evaluative and analytical competence.

I have attended National Assembly sessions continuously between 1977 and 1980 and witnessed how the competent and well-briefed ministers have an upper hand in the discussion of policy issues and strategies. Most Members of Parliament are no match for them because they lack the information and analytical competence necessary to effectively debate or argue their cases. I must emphasize that the success of one-party democracy lies, in part at least, in the personal competence of each representative of the people at the policy-making level. Since not all representatives have such competence on being elected, the system must provide and improve their competence upon attaining office and give them all

information, knowledge and analytical resources and tools in order to make them effective. Among other things, I strongly suggest the establishment of a strong policy analysis and evaluation unit explicitly at the disposal of Members of Parliament and Members of the Party National Executive Committee. The unit must also train its clients in policy analysis and evaluation.

I believe I made it obvious that I agree with most of the policy objectives in the urban housing policy. My main area of concern is the apparently weak link between policy output and implementation. To me, this is the main cause for poor implementation. As Thomas B. Smith has rightly said, there exists a wrong assumption that once a policy is made it will be implemented.<sup>2)</sup> The experience of the urban housing policy has added to other policy experiences to disprove this assumption and yet no significant effort is seen to improve the situation.

A number of remedies need to be considered at the policy-making level. One is the need to put more emphasis on policy strategies and the search for more alternatives.

Secondly, there should be more concern for feasibility (political, economic and technical) and operationalization of goals. Thirdly, it is necessary to have a conscious and systematized way of improving knowledge and information systems. These together with an efficient and systematic learning mechanism will greatly improve rational and extrarational components which are necessary in optimization. The feedback mechanisms should not be selective and they should not put blames for failure on individuals. In addition they should be linked to information and evaluation systems and be used as a continuous input into the policy-making

system and the implementation process.

#### 8.4 On Implementation.

Specifically on the urban housing policy, I wish to take up a number of specific implementation issues which need to be dealt with at the policy-making level. This is in view of the vulnerability and concern for personal survival of public sector officials who, therefore, may shy away from sensitive strategies for implementation.

##### a. Alternative Strategies.

###### (i) Disposal of Unprofitable Housing.

Since it was established in 1962, the National Housing Corporation has built thousands of houses which were intended to make money for the corporation or, in the very least, cover their own costs in the long run. In actual fact most of these houses have brought heavy losses to the corporation. Others which are outright economic liabilities are the 4389 low cost houses built under the African Urban Housing Scheme of the colonial government which were handed over to NHC in 1964. Most of them have deteriorated to the extent that the cost of putting them back to a decent habitable condition is much above the rents accruing from them. At the same time, administrative overheads of the corporation have been soaring in view of an evergrowing bureaucracy with offices all over the country to manage loss-bringing houses scattered all over Tanzania. The Treasury is not willing to give more funds to NHC and loans from the Housing Bank are inadequate.

Such a pathetic financial position cannot be remedied through short-term and superficial strategies. I strongly recommend, among other things, the immediate disposal of unprofitable houses within an acceptable ideological frame-work. This may be through outright sales or through Tenant Purchase agreements.

Preference for purchase should be given to existing tenants in order to avoid mass displacement of tenants who would then have to be given alternative accommodation. Such a move has a two-pronged advantage. It will reduce the magnitude of losses and increase the financial liquidity of the corporation. Because owners take better care of their houses than tenants, maintenance costs will generally fall. The houses need not be sold to individuals only. They could be sold to organizations, public or private, or to municipalities. The Office of the Registrar of Buildings should also have the option to sell off loss-bringing houses. Where necessary the housing bank could issue loans for the purchase of some of the houses.

(ii) Streamlining the Functions and Structures of Public Housing Institutions.

An important clarification that has to be made at the policy level is whether what is wanted from NHC is a conglomeration of loss-bringing houses scattered all over Tanzania or a mechanism of increasing and distributing houses. I believe that the latter is the correct policy interpretation and the policy-making and implementation processes must behave accordingly. Except where the government has purposely given grants to NHC

for particular unprofitable projects, the NHC (or Registrar of Buildings) should not undertake such projects.

In addition to the strategy of selling off some of the houses, NHC should enter into contractual agreements with local municipalities and urban councils (or District Development Directors) whereby the councils will allocate the remaining houses, collect rent and maintain them. This will enable NHC to lower its administrative overheads by closing most of its small offices upcountry. Urban councils will have relatively lower administration costs in this task because they already have an established system for collecting revenue which could easily be used to collect house rents as well. Secondly, because they are local and more well established, they can offer better supervision at lower costs than would a small NHC office in every town the rents from which cannot cover its costs.

The corporation should then use the receipts from the sale of houses, loans from the housing bank, house rents, and other sources which I will mention below, to embark on a two-pronged strategy. It should decentralize into six zones as shown in Table 7 below. 3)

As a matter of policy, NHC should not in future build houses in smaller towns not mentioned in table 7 unless it does so as a contractor of some other organization or local authority.

Secondly, the corporation should expand its capacity and actual production of building materials. In addition to the new brick and tile factory near Dar es Salaam, similar factories should be built in

Table 7 : Restructuring and Decentralization of the National Housing Corporation.

Zone	Zonal Office	Other Towns to be Served
1. Coast	Dar es Salaam	Tanga, Morogoro
2. North-East	Moshi	Arusha
3. North-West	Mwanza	Bukoba, Musoma, Shinyanga
4. Central	Dodoma	Tabora, Kigoma, Singida
5. South-West	Mbeya	Sumbawanga, Iringa
6. South	Mtwara	Lindi, Songea

each zone for which international financial and technical assistance should be sought. As a matter of principle, there should be enough materials for most of the corporation's own work and some for sale to individual home builders. The materials must of necessity be low cost and locally available such as burnt clay bricks and roofing tiles but they must be of real high quality. In its own construction efforts, NHC may use other modern and fast techniques such as prefabricated housing whenever it is financially and technically feasible.

(iii) Tenant Purchase Schemes.

I am a strong believer in Tenant Purchase schemes as a way to enhance house ownership among people with regular incomes. The large public sector in Tanzania should actually enhance such schemes. NHC could build Tenant Purchase houses for low income earners using Treasury grants (and not loans or its own funds) while the office of the Registrar of Buildings could concentrate on middle and high cost houses. Such schemes should be particularly attractive and ideal for young

employees with a long career ahead of them for whom repayments can be spread over longer periods. To make the schemes even more appealing to the target groups, they should be custom-tailored to suit each purchasers needs. Care should, however, be taken to ensure that such schemes do not impose unbearable financial strains to borrowers in future.

(iv) Housing Finance.

The measures I proposed elsewhere will raise the demand for loans from the housing bank which has a limit to its own resources. Of necessity, there must be a diversification of the sources for housing finance. I have in mind, among others, two public institutions which should be flush with cash : The National Insurance Corporation (NIC) and the National Provident Fund (NPF). This source of finance should be particularly apt to the Registrar of Buildings - or other institutions which are rich in property but poor in cash. The acquired houses taken over by the Registrar of Buildings were valued at about Shs. 650 million in 1971. <sup>4)</sup> Today, however, this organization is so short of cash that it cannot build many new houses. The strategy I am proposing is to seek "reverse mortgages" from NIC, NPF or other sources of finance, which in essence means that the Registrar of Buildings receives loans against the value of its mortgage free housing stock.

At the individual borrower's level, the housing bank should design tailor-made loan agreements. A young university graduate for example could be offered low repayments in the first, let

us say, five years and then the repayments increase with increased income as he gets promotions in his career. His repayment period could also be longer - let us say 20 to 25 years. Again I must caution that such agreements could easily impose enormous financial strains in the future and therefore they must be designed carefully and maintain a certain level of flexibility.

b. The Use of Rational Techniques.

In the housing sector, some decisions made (or not made) are quite amenable to quantification and application of rational techniques. For example it should be possible, using rational techniques, to determine optimal levels of operation by NHC or the Registrar of Buildings; or levels of optimal use of their resources and capacities. Where the corporation concerned does not have the necessary expertise for such a task, it could easily hire other public organizations with those skills. Such organizations include high level management training institutions such as the University of Dar es Salaam, the Institute of Development Management, the Institute of Finance Management and the National Institute of Productivity. Decisions such as whether the corporation should hire a contractor for a particular job or do it itself should be made using rational techniques and not haphazardly.

c. Aggregative Functions.

The housing delivery system in Tanzania can be seen as a system with eight sub-systems, namely :

urban planning; surveying and mapping; land allocation and registration; servicing land; housing finance; building materials research; building materials industry; and actual house construction. There should be a deliberate and rational attempt to add up these functions through synergy. The sub-systems are highly interdependent and mutually supportive. In the absence of sub-optimization at each sub-system a lot of effort would be wasted by being swallowed up by the inefficiency of other sub-systems.

d. Qualified Manpower.

The need for qualified manpower is an obvious requirement. But I want to emphasize the need for training and re-training of employees. This aspect of manpower development has not been very promising especially in the housing organizations.

e. Financial Resources For Low Cost Housing.

I wish to emphasize that the Party and the government can only show that they are serious about low cost housing for low income earners by actual effort in that direction. The Treasury should give out grants for such housing because if they are built using loans they will of necessity always be too expensive for the target group. Anything short of such actual efforts would include the Government and the Party in the group of institutions paying only lip-service to the "real" needs of low income earners.

### 8.5 Summary of Recommendations.

#### (i) On Metapolicymaking and Actual Policy-making.

- a) Institutionalizing a system of metapolicymaking.
- b) Institutionalizing policy analysis and evaluation.
- c) Improving the analytical and evaluative competence of people in top policy-making positions and those below.
- d) Strengthening the link between policy formulation and implementation.
- e) Widening the search for policy and implementation alternatives.
- f) Institutionalizing systematic learning from experience.
- g) Developing rational-extrarational techniques.
- h) Operationalizing goals.

#### (ii) On Implementation of the Urban Housing Policy.

- a) Systematizing the house delivery system, and synergism.
- b) Disposal of unprofitable housing.
- c) Streamlining the functions and structure of Public Housing Institutions.
- d) Reintroduction of Tenant Purchase schemes.
- e) Diversify sources of housing finance.
- f) Designing of custom-tailored housing loans.
- g) Emphasizing the development and use of rational techniques.
- h) Training and retraining of manpower.
- i) More Treasury grants for low cost housing for low income earners.
- j) Encouraging housing cooperative societies.

- k) Expanding the mass production of locally available building materials.
- 1) Lowering costs of construction.

NOTES.

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2. Thomas B. Smith, "The Policy Implementation Process", Policy Sciences, Volume 4, No. 2 (June 1973), p. 197.
3. See map on the frontispiece for location of towns.
4. Richard E. Stren, "Urban Policy" in Joel D. Barkan and John J. Okumu (eds.), Politics and Public Policy in Kenya and Tanzania (Praeger Publishers, New York, 1979), p. 191.

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