

# POVERTY REDUCTION IN TANZANIA: FINANCING EXPERIENCE AND THE WAY FORWARD\*

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**ABSTRACT:** During the early years of Tanzania's independence, social services and poverty level were better. However, over time, the situation changed as quality and quantity of social services, and individual income levels reversed. While this paper is putting into perspective the poverty situation in Tanzania, an effort is made to review and assess the causes for such reversals putting more emphasis on poverty-reducing financing activities. It is suggested that supporting poverty reducing activities in Tanzania has been disappointing and therefore a new working outlook needs to be pursued for effective poverty eradication.

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## INTRODUCTION

By any standard, Tanzania is a poor nation in the world. This is revealed by existing evidence, including literature and data on economic and social aspects portraying a gloomy picture of Tanzania relative to other countries with respect to the well being of her people. Recent surveys have revealed that over 50 percent of Tanzania's population still lives in poverty and about one tenth of the households are severely undernourished.

More specifically, UNDP (2000) contends that 51 percent of the Tanzanian population lives on less than \$1 a day; about half or 42 percent of these live in absolute poverty on less than \$ 0.75 cents a day.

Other indicators on the well being of Tanzania's economy and people are not good either. Tanzania, which in 1999 ranked 156 out of 174 countries in UNDP's (2000) *Human Development Index* (HDI), estimated that 600,000-650,000 job seekers entered the labour market in 1998 while only 33,000 wage sector jobs were created. About 98 percent of the economically active population in rural areas is engaged in agriculture, producing about 60 to 80 percent of all domestic food supplies and cash

crops (i.e. rural economy). To maintain the current rate of employment, it is estimated that Tanzania's economy must grow by 7 percent per annum against the current average of barely 4 percent for many years. In this respect, developing the capacity of the economy to grow and develop and more so, financing poverty reducing activities (self-employment initiatives) poses numerous challenges.

This paper is organised in five sections. Section two, reviews, though in brief, earlier poverty reduction initiatives in Tanzania. Section three puts into perspective the possible factors that may influence the welfare of people and assess Tanzania's status. Review and assessment of financing trend for poverty-reducing activities and the current government of Tanzania's poverty reduction strategy is done in section 4, while section five concludes the paper.

## EARLY POVERTY REDUCTION POLICIES

As a way of addressing the poverty problem, at independence in 1961, Tanganyika (now part of the United Republic of Tanzania) had a well-known ideology slogan, "Uhuru na Kazi" (Freedom and Work) associated with the identification of three "enemies:" poverty, ignorance and disease. Policies based on these slogans worked moderately well in the first two decades after independence, partly due to a relatively strong economic base inherited from the then colonial state. Investments in the social sectors yielded fruits in terms of improved social indicators (e.g. in education and health). However,

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the economic hardships the country plunged into during 1980s eroded main of these gains. Economic growth and development have not kept up with population growth and economic needs in any kind of sustainable way. Diversification of the economy has also been limited, which has in turn reduced the capacity for higher economic growth.

#### **WHAT WENT WRONG IN THE 1980S?**

**S**ocial and economic gains that were made during the first two decades after independence could not last long due to, among other things, poor involvement of the people themselves at different stages of planning. Consequently, most projects could not be sustained, and most of the rural population lacked capital and skills. In most cases, poverty eradication initiatives were top-down in their approach, thus lacked people's support. Many efforts to eradicate poverty were of campaign type and not part of socio-economic development plans and programs, which could therefore not be sustained afterwards. These efforts lacked guidance and co-ordination as stakeholders (such as government ministries, NGOs and donors) implemented their programs according to their institutions' perceptions and priorities. The economic difficulties experienced in the 1970s due to adverse weather conditions, world oil crises, the war with Idd Amin of Uganda and adverse terms of trade with Tanzania's trade partners exacerbated the situation. All these created limited economic capabilities, which left Tanzania with little financing ability to support meaningful poverty eradication measures in either rural or urban areas.

#### **FACTORS INFLUENCING THE WELFARE OF PEOPLE: WHAT IS TANZANIA'S STATUS?**

**E**ducation is an important factor affecting the welfare of the people. Schooling and additional schooling has a significant effect on the welfare of an individual or a household in the sense that, first, higher education increases the chances of an individual to get higher wages. Second, by imparting more skills and analytical

ability to the recipient, higher education increases the productivity and hence the income of the recipient. It is also argued that because women play a bigger role in the upkeep of the family, the return on education for women is higher than that for men. Education of women tends to have more impact on family nutrition and physical productivity. However, it is important to note that just as there is a causal link between education and income, there is also a possibility of having a causal link between income and education. Individuals or households with higher incomes are more likely to have access to higher and better education.

Access to market induces producers to produce more than subsistence requirements, good infrastructure such as better roads and railways pushes the market horizons beyond the local vicinity. Increasing the scope of production, infrastructure and market integration increases incomes of producers.

Furthermore, supply of farm input such as fertilizers, herbicides, pesticides and improved seeds plays an important role in increasing farm yields. Distortions in markets for inputs, as has been the case in Tanzania prior to trade liberalization, usually create input supply problems that ultimately reduce output and producers' incomes. However, due to market imperfections, it is equally important to check out the imbalances in input supply likely to be associated with liberalisation policies.

On the other hand, availability of credit enables producers who lack cash to purchase inputs and implements that are necessary for increasing productivity. Lack of credit is a serious constraint to increased agricultural production and rural incomes in developing countries. Evidence shows that most of the above-mentioned factors have become chronic constraints on development, which explains the prevalence of poverty in the country. Accordingly, analysis of different social indicators suggests that poverty is still all-pervasive in the lives of many Tanzanians.

The literacy level, for example, is now estimated to be 68 percent down from 90 percent achieved in the 1980s. This testifies to the

worsening trend of poverty and to the reversal of gains earlier made in human development efforts. Among low-income families, literacy rate is 59 percent, which is 9 percent lower than the national average. Gross enrolment rate for primary school pupils is 77.8 percent (1996), down from 90 percent in the 1980s. Water for the majority of Tanzanians is not within easy reach. Only about 11 percent of households have water services at the door. About 38 percent have to walk for up to 15 minutes in order to reach a water source, while about 27 percent of households spend up to 30 minutes walking to a source of water. The rest have to spend more than 30 minutes to get to a source of water. According to the *Health Statistical Abstract* (1997) the ratio of population per health facility is 7,421, there is one hospital bed per 1,000 people and one physician per 23,188 people, while about 30 percent of the people live more than 5 kms from the nearest health centre. The *Health Statistical Abstract* (1997) indicates that the average life expectancy at birth of a Tanzanian is 50 years (with the prevalence of HIV/AIDS the figure may be lower than posted) compared to a life expectancy of 77 years in developed countries and 62 years in other developing countries. The infant mortality rate (IMR) is 96 per 1,000 live births compared to 7 in developed countries. The under-five mortality rate is 158, while maternal mortality stands at 200-400 per 100,000 live birth. Comparable figures for developed countries include under-five mortality rate of 9 per 1,000 and maternal mortality rate of 95 per 100,000 live births. The high mortality rates for Tanzania are a clear indication of poverty.

The poverty line for Tanzania is estimated at Tshs. 73,877 (1995) per annum. More than 50 percent of the population of Tanzania have incomes below the poverty line. Although the economy has been growing at an average annual rate of 4 percent since the mid-1980s, this rate of growth is insufficient to generate an income level adequate to meet basic needs. High incidence of unemployment has even further complicated the poverty level not only at household but also at national level. Largely because of poverty, the economy cannot generate enough employment opportunities to meet the needs of the labour

force. Poor living conditions in the rural areas serve as a centripetal force to push the youth to urban areas where most of them remain unemployed. The nearly 30 percent of youth unemployment reflects, in part, the inability of the economy to create sufficient employment opportunities for the growing population, but also the inability of the rural areas to create gainful employment opportunities and incentives to retain youths after completion of primary education. Alongside this situation is the growing problem of street children who are a highly visible manifestation of worsening poverty.

Poverty is more prevalent in rural areas than it is in urban areas. Almost 60 percent of the rural population is poor compared to 39 percent of the urban population (PRSP 2000). Tanzanian women are poorer than men despite the fact that women are the major actors in productive and reproductive activities. Women constitute about half of the total population of the country and they comprise about 54 percent of the economically active population in rural areas. Traditional and cultural barriers still block women's access to and control of land and other property.

#### **TREND OF FINANCING POVERTY-REDUCING ACTIVITIES IN TANZANIA**

Generally, the social sectors (in particular, education, health, water, agriculture, transport and communication) have not received adequate government funding. For instance, although the government expenditure seems to have increased from 17 percent of the total government expenditure in 1995/96 to 27 percent in 1998/99, the sectors commanded a mere 22 percent of the total government expenditure for the period 1995/96 to 1998/99. Agricultural and water sectors seem to have been marginalised in the government expenditure during the period.

#### **Distribution of Government Resources**

Another issue of interest is the regional allocation

of government expenditure. The existing official data indicate that allocation of government expenditure has to some extent not practically considered the poverty problem. The relatively poverty stricken regions of Dodoma, Singida, Kigoma, Mtwara, Lindi, Rukwa and Coast have not been given special attention in national allocation of funds. For instance, in 1997/98, TZS 107,343 million was extended to all the 20 regions in the country. But only 25 percent of the

### Highly Indebted Poor Countries (HIPC) Initiatives

The International Monetary Fund (IMF), the World Bank, International Development Association (IDA) and other bilateral countries, motivated by the progress Tanzania has made in implementing economic reforms, have agreed to support a comprehensive debt reduction package for Tanzania under the enhanced Highly Indebted Poor Countries (HIPC) initiative.

**Table 1:** Government expenditure on basic and social sectors

Sector	Millions of Tshs					
	1995/96	1996/97	1997/98	1998/99	TOTAL (Zi)	Zi/Y*100
Health	18,491	26,472	36,705	45,513	127,181	4
Water	2,091	3,483	10,420	33,856	49,850	2
Agriculture	7,609	13,521	4,331	42,541	88,002	3
Transport & Communi.	20,552	33,819	35,779	78,715	198,865	6
<b>Total (Xj)</b>	<b>82,769</b>	<b>149,395</b>	<b>154,454</b>	<b>254,712</b>	<b>641,300</b>	<b>22</b>
Xj/Yj*100	17	20	19	27		
<b>Grand Total (Yj)</b>	<b>500,116</b>	<b>730,878</b>	<b>815,772</b>	<b>933,287</b>	<b>2,980,053</b>	<b>100</b>

Source: URT, Economic Survey of 1999 and author's calculations

expenditure was channeled to poverty-stricken regions. Most of these regions secured less than five percent of the total expenditure to regions during the period.

The situation is not good either for the Vice Presidents Office (VPO) which shoulders the poverty eradication responsibilities. It is evident that adequate funding is important for identifying, monitoring, formulating and implementing poverty reduction measures. However, government expenditure allocations for poverty eradication have not been consistent with the responsibilities. In 1998/99, for example, actual government expenditure for poverty eradication purposes under VPO was merely TZS 19.3 million, which is 3.2 percent of the total vote of TZS 603.0 million to VPO. During the 1996/7 financial year, however, only 1.5 percent of total VPO vote was allocated to poverty eradication measures. There has, therefore, been some improvement over the years.

The enhanced HIPC initiative is envisaged to help Tanzania to advance its poverty reduction programs and stimulate economic growth. The debt program has been a great burden to Tanzania's economic development. At end-September 2001, Tanzania's external debt stock (i.e. disbursed outstanding debt plus interest arrears) amounted to USD 7,027.7 million of which USD 855.5 million was interest arrears (BoT, Sept 2001). The HIPC Initiative may therefore be a blessing to most Tanzanians. The good news with the debt relief initiative is that the resources required for debt servicing will now be diverted to additional public expenditure on poverty reduction (i.e. more investment in social sectors-education, health, water and roads). However, there is no consensus as to whether HIPC should target only basic social services (primary health, primary education, water supply) or whether it should include basic productive services

(agricultural extension, feeder roads, etc) and governance issues (community policies and judicial services, including land tribunals), UNDP (1999).

What has been evident to many development observers and countries is that immediate fiscal gains from debt reduction will be insufficient to meet human development needs. The HIPC framework has not been integrated into a wider strategy for reducing poverty that has potential losses for human development (UNDP, *ibid.*) because of the huge resources needed to finance social sectors. It is indisputable, therefore, that such debt initiatives could have been re-enforced by unrestricted access to industrial country markets for export products (Tanzania basically exports raw materials and agricultural products).

While it may generally be easy for the Government of Tanzania to meet the HIPC Initiative's conditions (including maintaining stable macro-economic environment, good governance and building a private sector-led economy), the major challenge is to identify, address and monitor the poverty problem in the country. The degree of national success in poverty reduction lies in ownership of policies and programs through a participatory approach that engages all stakeholders, including the general community and civil society in constructive dialogue. It is evident that a sustainable poverty reduction program must not only seek donor assistance to support the effort, but must also gradually build local funding capacity through enhanced trade and flow of private capital (FDI).

#### DONOR SUPPORT TO POVERTY REDUCTION

Despite the huge inflow of aid into Tanzania, the economy has grown at only 3-4 percent per annum in the past two decades. In order, to raise this growth to levels that can effectively reduce poverty (8-10%), and for sustaining the growth, it is now agreed that there is need to increase savings and export earnings, as well as to stimulate further local and foreign private investment.

The distribution of aid to economic sectors

has changed over time. Official statistics indicate that in the 1960s and early 1970s, most project assistance was directed toward the agricultural and transport sectors, consistent with the then national development policies. However, during the second half of the 1970s, emphasis shifted from agriculture to industry and energy. During the 1980s and early 1990s, transport emerged as an important aid recipient.

In the period 1995-98, agriculture, transport & communication, health and other social development sectors commanded about 42 percent, but declined to 37 percent in 1999. Most aid has been allocated to economic management and development administration and this trend has been on the increase. For instance, aid allocation to the sector increased from about 21 percent in 1995 to about 30 percent in 1998 (from USD 171.1 million to USD 275.2 million respectively). This may be justified by the government's deliberate move to liberalise the economy and phasing itself out of direct involvement in productive and commercial activities while taking the driver's seat in the development of the economy.

Though the health and other social development sectors have fared relatively well in aid distribution, the agricultural and transport & communication sectors shares seem to have been unstable and have relatively declined over the period.

The traditional argument is that as long as foreign aid promoted growth, poverty will eventually be alleviated through trickle-down effects. However, relying solely on trickle-down effects may not be effective in alleviating poverty, especially if there are unequal opportunities and if growth is achieved through capital intensive technologies (Likwelile *et al*, 1994). Foreign aid is likely to be more effective in alleviating poverty if it is directed to the poor to support their own income generating activities. The support can be through providing resources for agricultural research and credits (not gifts) to the poor. If foreign aid is used to subsidise consumer goods for the poor, it is likely that it will be counterproductive since it reduces the impetus

**Table 2: Sector Aid Distribution**

Sector	USD '000			
	1995	1996	1997	1998
Agriculture	109,460	98,943	57,990	79,383
Transport & communication	166,088	191,761	134,101	137,548
Health & social development	69,641	76,641	122,148	121,353
<b>Total</b>	<b>345,189</b>	<b>367,345</b>	<b>314,239</b>	<b>338,284</b>
% of Grand total	42	41	32	37
<b>Grand total Aid</b>	<b>814,220</b>	<b>906,538</b>	<b>976,239</b>	<b>911,797</b>

Source: UNDP, Development Co-operation Report for 1998 and author's calculations

to work. The level of per capita income in Tanzania has generally been declining over time while inflow has been increasing. Poverty and living standards in the country have thus been worsening. This suggests that aid has not alleviated poverty in Tanzania (Likwile, *et al*, *Ibid*).

### Bank Lending and Poverty Reduction

The major objective of the financial sector reforms included restructuring of existing formal financial institutions so as to do away with non-performing assets as well as reforming the policy environment in which the existing institutions were operating. It was evident that encouraging the establishment of domestic and foreign-owned private banks, including joint ventures with Tanzanians, could now foster competition. Forgotten or delayed in the financial sector reforms, however, was the way of bridging the gap to finance micro-activities and other poverty-related activities, particularly in agriculture, and accessibility to rural areas where poverty is endemic.

Following the recommendations of the Presidential Commission on the Financial Sector and later the passage by Parliament of the Banking and Financial Institutions Act of 1991, several new banks have been established. This has stimulated competition to attracting deposits from customers. The reform of the financial sector has changed the direction and the manner in which financial institutions in Tanzania used to operate and deliver services to customers.

Among the good fruits of the liberalisation is the improvement of the quality and quantity of financial services and products offered (URT, Economic Survey 1997).

It is evident that the extension of credit to poverty supporting sectors would expand the production capacity of many people. That would definitely generate more income and raise the people's living standards. In this respect, commercial bank lending to poverty reducing activities is considered to be important, as it creates capacity to produce and therefore provide employment to the poor and/or improves modes of supply that are also beneficial to poor small-scale producers in the rural areas.

### Insufficient Support to Agricultural and Transport Sectors?

Tanzania's agricultural sector contributes over 50 percent of its national GDP and provides the majority of the country's export earnings (employs about 80 percent of the labour force in activities such as crop & livestock husbandry, and fisheries). Despite its central role in the Tanzanian economy, the performance of the sector has been modest for the past several years. Average agricultural GDP growth is estimated at 3.3 percent per year since the mid-1980s, while the level of productivity has remained stagnant. The growth of the sector falls far short of what is necessary for stimulating economic growth and reducing poverty significantly. In fact, the support given to the sector over the years has not been

commensurate with its relative importance. This is reflected in poor rural infrastructure and lack of modernisation of the sector. Smallholder farmers, who dominate the sector, have virtually no access to credit and other forms of relevant support to improve productivity. The inability to modernise the technologies used in the sector, poor rural infrastructure, the non-availability of critical farm inputs, the inefficiency of the marketing system and significant post-harvesting losses have all contributed towards the poor performance of the agricultural sector.

Despite the financial sector liberalisation in early 1992, the role of bank lending in agricultural production, marketing, and export of agricultural produce has declined tremendously. On the other hand, bank-lending effects to improve transport infrastructure has not been felt in the rural areas. Most effect has been concentrated in urban and link roads, neglecting rural and feeder roads, which are so important for easy accessibility. Commercial bank lending to agriculture and transport declined from an average of 38 percent of total commercial bank lending in the first half of 1990s to a mere average of about 9 percent from 1996 to 1999. From 1992 to 1999, commercial lending to these sectors was hardly 19 percent of the total lending. This decline is largely explained by the restructuring of the National Bank of Commerce (NBC) and Co-operative and Rural Development Bank (CRDB), which led to the closure of over 34 branches and 14 regional offices as well as a large

number of their agencies that were in the rural areas.

Prior to the adoption of economic reforms in Tanzania, lending by commercial banks and non-bank financial institutions (NBFIs) to micro- and small-scale borrowers in agriculture and small-scale manufacturing sectors was undermined by lending in favour of the public sector (parastatals) and large corporate organisations. The trend has worsened with the commercialisation of banking activities. Most bank financing is now been directed to government securities, which are relatively risk free. Despite the significant increase in the number of formal financial institutions (for instance, according to BoT there are about 17 licensed commercial banks and 11 licensed non-banks), it is widely admitted that commercial banks have been concentrated in large urban centres and tended to prefer short-term and medium-term investments. This happens at a time when the BoT/K-Rep survey on demand for rural financial services established that about 94 percent of rural households would wish to borrow. Also, the survey established that the current sources of credit are able to cater for only about 4 percent of the credit demanded by rural households.

#### THE WORLD AND POVERTY ISSUE

Of late, poverty issues have moved to the top of the development agenda, reflecting the concern that economic reforms undertaken by many countries in the 1980s may have raised

**Table 3: Commercial Lending to Selected Sectors**

Sector	Billions of Tshs.									% of Total
	1992	1993	1994	1995	1996	1997	1998	1999	Total	
Agricultural Production	16.6	17.9	24.4	21.1	10.4	11	12.2	16.6	130.4	5
Marketing & export of agricultural Production	59.9	74.9	82.1	56.4	10.8	7.5	6.5	7.4	305.6	11
Transport	5.32	10.5	10.6	4.7	6.9	9.3	19.8	39.8	107.1	4
Total (x)	81.9	103.3	117.1	82.2	28.2	27.8	38.4	63.8	543.1	19
x/y*	38	38	43	32	8	7	9	11		
<b>Grand tot. lend. (y) 2</b>	<b>15.4</b>	<b>272.2</b>	<b>271.2</b>	<b>260.8</b>	<b>360.4</b>	<b>386.2</b>	<b>448.4</b>	<b>607.5</b>	<b>282.3</b>	<b>100</b>

Source: URT Economic Survey (various issues) and author's calculations

income inequality and poverty levels. The response of the World Bank reflects concern within the organisation, but has also been influenced by robust criticisms the World Bank and the IMF were subjected to by those seeking "adjustment with a human face."

In response to world concern on the problem of poverty, the government of Tanzania, with the support of the donor community, embarked on vigorous economic reforms with the aim of reducing poverty among its people and creating a sustainable environment for increasing peoples' incomes. The Government has also formulated the National Poverty Eradication Strategy for sustainable control of poverty. The formulation of this strategy has involved extensive consultations with different stakeholders from national to district levels. It is now widely accepted that creating enough individual and government financing capabilities is crucial to reverse the past negative trend in financing poverty eradication-related activities.

#### **MEASURES FOR EFFECTIVE POVERTY REDUCTION**

In the Poverty Reduction Strategy Paper (PRSP), many ambitious targets have been set for a specific time frame. By 2010, the government hopes to reduce poverty by half, and eliminate it by 2025. It expects to increase the annual economic growth rate to 8-10 percent per annum. The share of the manufacturing sector to the GDP is expected to increase from 8.4 percent to 20 percent. The government also aims to diversify the economy and provide greater support to agriculture. It is certain that financing of the poverty reduction program will drive principally from domestic sources, notably central government budget and external funding (PRSP 2000). On the basis of previous experience, it is evident that the poverty reduction program will be constrained severely by inadequate resources. Obviously, there is need for community-based and other stakeholder financing.

Analysis and interpretation of the existing data indicates that the role of bank lending services and government expenditure is low and

its performance has been very discouraging. This raises a serious concern: whether poverty eradication programs will be successful or, if successful, can be sustained. Following this unpromising situation, other financing alternatives should be sought, including mobilising and empowering the entire community and involving other stakeholders (private sector, NGOs, etc.) in implementing the poverty eradication strategy.

Micro financing is another important emerging source of financing for the poor. Evidence indicates that well designed micro-finance programs can significantly improve incomes of the poor. The process by which financial services are envisaged to reduce poverty is through the provision of income generating loans or savings. Informal credit arrangements are the major means of financing in the rural areas but it has become evident that they are inadequate (BoT, 1997). Providing the poor with effective financial services helps them deal with vulnerability and can thereby help reduce poverty. In other words, financial services help the poor maintain their livelihoods, not merely by giving them access to credit to start or run a business, but also by offering them savings and insurance services that help them maintain and improve their human and social capital throughout their lives. An opportunity that needs to be explored concerns a year 2000 survey carried out by the Vice President's Office (VPO) in Tanzania, which suggests that Savings and Credit Co-operative Societies (SACCOS) are financially sustainable, and that they are important vehicles for the expanded access and outreach of microfinance services to the poor in the rural and urban areas.

Understanding the nature and locus of poverty is a pre-requisitely important. This enables a comprehensive exploration of poverty determinants and a choice of public actions that have the highest poverty impact, which allows, to that end, prioritisation of potential public actions according to their expected impact on the chosen poverty goals.

Social sector programs remain generally a significant component of a poverty reduction strategy, but actions on the macroeconomic front



and in other sectors (including rural development, local infrastructure, private sector development and job creation) are of equal importance. Regular monitoring is important to ensure those policies and programs are being implemented accordingly.

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