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The Introduction of Old Age Pensions in Zanzibar

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The Introduction of Old Age Pensions in Zanzibar

Abstract

In 2016, Zanzibar – one of the constituent territories in the United Republic of Tanzania – introduced universal, tax-financed old-age pensions. This was (at the time) the boldest pension reform in Africa north of the Zambezi, and contrasted with the ambivalence and caution showed hitherto by the countries on the East African mainland (including, especially, Tanzania as a whole). This paper traces three distinct periods in the process leading to the reform in Zanzibar. In the first, international NGOs, working with some officials in some government departments, placed the proposal firmly on the reform agenda. In the second period, support cohered within the political and administrative elite in Zanzibar. In the third phase, the details were decided and implementation planned carefully. Specific features of the society and economy of Zanzibar were conducive to the reform: Deagrarianisation meant that the need for welfare grew whilst the opportunities to address this through household agricultural production diminished; existing charitable traditions fed into new statist programmes; political competition and (briefly) reconciliation encouraged reform. But the reform also reflected political choices made by both reformers and skeptics. Reformers built a strong coalition spanning various government departments, and were willing to compromise with fiscal conservatives over the details of the reform and hence the total cost. The case of Zanzibar shows that important welfare reforms are possible, even in low-income countries, given the combination of conducive economic, social and political conditions, and shrewd political decision-making by reformists. In the absence of similar conditions and strategies, the reform in Zanzibar may not be widely replicated.

Introduction

In Zanzibar, in mid-April 2016, more than 20,000 elderly men and women – i.e. almost 2 percent of the total population – received non-contributory pensions for the first time. The new Minister of Finance in Zanzibar, Dr Khalid Salum Mohamed, personally handed over the first pension payments of TZS 20,000 (just under US$10) to the first pensioners at the Kiembe Samaki paypoint close to the island's airport. Zanzibar's recently re-elected President, Dr Ali Mohamed Shein, expressed his strong support for the new programme and for gradual increases in the value of the pension: 'If we record admirable growth of our economy, definitely the amount for universal social pension will be increased. Our elderly should accept our donation and be patient, looking forward for better future'.[1] Very soon the pension was being paid to almost every citizen of Zanzibar aged 70 or more.[2]

The introduction of the Zanzibar Universal Pension (ZUP) distinguishes Zanzibar from the countries on the East African mainland. In both Uganda and Kenya, severely means-tested pension programmes have been introduced, initially in selected districts. The absolute number of beneficiaries is larger than in Zanzibar, but these countries have much larger populations and the numbers of beneficiaries remain very small in relation to their total elderly populations. Uganda's Senior Citizen Grant, which formed one component of the Social Assistance Grants for Empowerment (SAGE) programme from 2011-12, was paid to men and women from the age of 65 in selected districts (and from the age of 60 in impoverished Karamoja). By the end of 2014, about 80,000 pensioners were receiving the equivalent of US$10 per month (Grebe and Mubiru, 2014: 17). By 2016, the number had risen to more than 100,000, but this was still less than 10 percent of Uganda's total elderly population of about 1.3 million.[3] In Kenya, the Older Persons Cash Transfer (OPCT) programme was started earlier, in 2006. As of 2012, it was being paid to about 50,000 people aged 65 and older, before the number of beneficiariestripled to 160,000 under the new government (Wanyama and McCord, 2016). Even this latter number represented little more than 10 percent of the Kenyan population aged 65 and older. In the mainland part of Tanzania, despite some discussion, there is no specific provision for elderly people; cash transfers are seen as an investment in the productivity of poor households, not 'protecting' people who are too old to be economically active (Ulriksen, 2016).

Zanzibar's pension more closely resembles pension schemes in the middle-income of Southern Africa (South Africa, Namibia, Botswana, Lesotho and Swaziland), as well as Mauritius (in the Indian Ocean). In these countries, the old-age pension is

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[1] Issa Yusuf, 'New chapter opens as new pension initiative is launched', *Daily News* 20 April 2016; http://www.dailynews.co.tz/index.php/features/49020-new-chapter-opens-as-new-pension-initiative-is-launched.

[2] The number of pensioners rose steadily, passing 25,000 in August; see Appendix A (Information from the Department of Social Welfare, Zanzibar, September 2016).

[3] '40 new districts for older persons cash' (June 2016), http://socialprotection.go.ug/40-new-districts-for-older-persons-cash/.

either universal (as in Botswana or Mauritius), or quasi-universal in that means-testing excludes only the rich (as in South Africa). Zanzibar thus resembles the so-called 'Southern African' or 'middle income country' model rather than the 'middle African' or low-income country model (Niño-Zarazúa *et al*., 2012; Garcia and Moore, 2012) – despite Zanzibar being a low-income territory.

This paper documents the process that led to the introduction of pensions in Zanzibar, examining the interactions within the government and between civil society and government over almost ten years that culminated in broad congruence over an initially modest reform. How and why did civil society and the state converge around the pension reform? How and why did government ministers and officials in Zanzibar come to embrace a reform that has been resisted in many other parts of East Africa? I pay particular attention to the role played in this process by the international NGO HelpAge International (henceforth simply HelpAge). I also examine the design of the programme: Why was the pension 'universal', without any means test? Why was the age threshold set at 70 years? Why was the value of the pension set at TZS 20,000 per month? The paper identifies lessons bearing in mind the situation not only in mainland Tanzania, but also in other parts of East Africa (and elsewhere), where governments have generally been cautious about reforms for a mix of ideological, economic and political reasons.

External factors played an important part in the introduction of the ZUP. Most importantly, HelpAge provided crucial information and assistance, first in 2009, and then especially between 2012 and 2015. In 2012, also, UNICEF and consultants from the Institute of Development Studies (IDS, at the University of Sussex in the UK) assisted the formulation of Zanzibar's Social Protection Policy. Zanzibar government officials attended courses on social protection offered by international agencies and NGOs. The experience of Mauritius had a strong influence on the introduction and design of the ZUP. The European Union agency SOCIEUX assisted with planning the implementation of the ZUP.

The introduction and design of the ZUP were shaped but not driven, nor determined by, external influences. Domestic factors were more important. Most immediately, a broad agreement – although certainly not a consensus – emerged within both the state bureaucracy and the political elite over the need for a ZUP. This need was facilitated by strong economic growth (despite weak public finances), a favourable political culture (in some respects unlike much of the rest of East Africa) and conducive political conditions. Underlying all of this were the processes of social and economic 'deagrarianisation' that had underpinned pension reforms in other parts of Africa (and elsewhere in the global South). Prior public welfare policies and religious charity provided a foundation upon which the pension reform could be constructed.

The economic, social and political context was conducive to reform, but the reform itself required that key political actors reached agreement on the details. This necessitated processes of coalition-building, deliberation and compromise that allowed reformers and skeptics to join together behind a modest reform programme.

This paper closely examines the interactions between bureaucrats (in various government departments), politicians (in the governing party, Chama Cha Mapinduzi, i.e. ‘party of the revolution’, CCM) and the international agencies and NGOs (especially HelpAge International). I draw on interviews conducted in Zanzibar and Dar es Salaam in September 2016 as well as various published and unpublished documents (included in the bibliography). Inevitably, the research is incomplete, in that some key actors were not interviewed, notably presidents Karume and Shein, the Minister of Health and Social Security in 2009-10, and the Minister of Finance between 2010 and 2015 (Omar Mzee). Appendix B lists the key government officials and political leaders involved in the pensions issue, indicating who was (and who was not) interviewed.

The context of Zanzibar

Zanzibar is a semi-autonomous part of the United Republic of Tanzania. It comprises an archipelago of islands off the East African coast, the two largest islands being Unguja and Pemba. Historically, it was a British ‘protectorate’ (rather than, formally, a colony) until independence in 1963, which was soon followed by the Revolution of 1964 that in turn led to a ‘revolutionary’ government and union with the mainland to form the United Republic of Tanzania (Lofchie, 1965; Coulson, 1982). The total population was estimated at about 1.3 million in 2012 (Zanzibar, 2014: 4). Whilst the population is almost entirely Muslim and Swahili-speaking, at the time of independence, it was divided between the indigenous ‘Shirazi’ population of Zanzibar, people whose identities were African (i.e. with the African mainland) and people of Arab descent and identity. The close relationship between race and class ensured that race was highly politicised and reflected in competing political parties. The 1964 Revolution entailed the violent overthrow of Arab political power. Soon after, the ruling Afro-Shirazi Party became the sole legal party. In the 1970s the Afro-Shirazi Party merged with the governing party on the mainland to form the CCM. Even after the restoration of multi-party politics in

1992, the CCM retained a monopoly of power – in part through distinctly undemocratic means – until 2010, when it formed a Government of National Unity with the opposition Civic United Front. Whilst politics was very competitive (and sometimes violent), by the 2000s race had arguably ceased to be a sharp divide, with frequent intermarriage taking place (Moss and Tronvoll, 2015: 95).

Poverty has declined significantly from high initial levels. Data from 1991/92 suggested that as many as 61 percent of the population were poor (i.e. lived below Zanzibar's basic needs poverty line, approximately US$1 per capita per day), whilst 22 percent were ultra-poor (living below its food poverty line). These proportions had fallen to 49 percent and 13 percent respectively by 2004-05, and then to 44 percent and 13 percent by 2010, suggesting that poverty was continuing to decline but ultra-poverty seemed to have leveled off. Poverty was more widespread in rural areas and was worse on Pemba than on Unguja, but was present almost everywhere in the territory (Zanzibar, 2007: 15-16; 2010: 36; 2011a: 10, 2011b: 15; 2014: 4-5). In the rural areas, many people continued to practice low-productivity subsistence agriculture and fishing. In contrast to much of the mainland, however, society is no longer agrarian. In Zanzibar, agriculture and fishing account for less than one quarter of GDP (Zanzibar, 2007: 14). These sectors account for 39 percent of employment (Zanzibar, 2010: 78), compared with about 70 percent in Tanzania as a whole (WFP, 2013: 10). In towns, most employment is informal, and unemployment has grown, especially among young adults (Zanzibar, 2007; ILO, 2010: 6).

'Deagrarianisation' in Zanzibar in the second half of the twentieth century extended from economic (i.e. the declining importance of agricultural production and employment) to social transformation. As in many parts of Africa, the responsibilities associated with kinship eroded, not only in the fast-growing towns, but also, to a lesser extent, in the countryside. Zanzibaris and observers noted the increase in individualism, including individualistic conspicuous consumption (e.g. Keshodkar, 2013: Chapter 7). This change in societal practices has consequences for the welfare of elderly people. In 2009, HelpAge reported that very few elderly people were supported by their kin (and some had dependents):

> Our interviews revealed that support to older people was in most cases inadequate and in some cases non-existent … There is a popular belief that older people are provided for by their family so do not require government support. However, the evidence we have gathered in this study highlights that for most older people today this simply is not the case. Changing family structures, migration and general poverty have

> eroded traditional patterns of support and even where support exists, it is normally inadequate. Only one interviewee [out of 62] was an older person receiving full and adequate support from their family (HelpAge, 2009: 11).

Many elderly people were therefore required to work (ILO, 2010, summary: 5).When families did look after elderly family members,[4] their support was often inadequate and insecure.

GDP per capita is a little higher in Zanzibar than on the mainland. Inequality is lower and vital statistics are better (see Table 1). GDP per capita in both Zanzibar and Tanzania (as a whole) are much the same as in most of their neighbours (Kenya, Uganda, Zambia, Malawi), although poverty rates are higher in Tanzania (and Zambia) than in Kenya and Uganda. GDP per capita in Zanzibar is only about one-tenth of that in Mauritius or Botswana. Infant mortality rates show the same pattern as GDP per capita. The same does not apply, however, to life expectancy. Old-age pensions are a less pressing priority in countries or territories with a lower life expectancy than they are in countries with many more elderly people, such as Mauritius. With a life expectancy of sixty, Zanzibar has proportionally more elderly people than in most other low-income countries. HelpAge estimated in 2009 that 4 percent of Zanzibar's population were aged at least 60 (i.e. 50,000 people out of a total population of about 1.2 million); of these, 33,000 were aged 65 or more, and 21,000 were aged at least seventy (HelpAge 2009: 5). By 2012, the population aged 60 or more had risen to 58,000 (Zanzibar, 2014: 8).

[4] In an interview, the Minister of Labour, Empowerment, the Elderly, Youth, Women and Children, Moudline Castico, emphasized this strongly – interview, Zanzibar, September 2016.

Table 1: Zanzibar in comparative perspective (2010 unless specified)

Territory or country	GDP per capita (US$)	GDP per capita (US$) PPP	Infant mortality (per 1000 live births)	Life expectancy at birth (years)	Poverty headcount rate (% below US$1.25/day, PPP)	Employment in agriculture (% of total employment)
Zanzibar	561	N/A	54 (2008)	60	N/A	39 (2005)
Tanzania*	523	1434	60	57	68 (2007)	77 (2006)
Kenya	795	1651	55	56	43 (2005)	61 (2005)
Uganda	508	1272	63	53	52 (2009)	66 (2009)
Mauritius	7591	13696	13	72	N/A	9 (2010)
Zambia	1253	1562	69	48	69 (2006)	72 (2005)
Malawi	339	882	58	53	74 (2004)	N/A
Botswana	7403	13893	36	53	N/A	30 (2006)

Sources: Zanzibar data for 2010 from Zanzibar (2014), 2004/05 from Zanzibar (2007) and for 2008 from Zanzibar (2014); all other data from HDI, for 2010 unless otherwise indicated. N/A = not available. *Data for Tanzania inclusive of Zanzibar.

In the 1980s and 1990s, the Government of Zanzibar had – like the government on the mainland (Lofchie, 2014) – shifted from a statist (and ostensibly socialist) economic strategy to one that emphasised the private sector, with the state playing a major role in the provision of social services and infrastructure. The Government sought private investment and moved to establish deregulated 'free ports' and 'free economic zones'. Economic growth picked up, but – as the Government of Zanzibar recognised in its *Vision 2020* strategy, adopted in 2000 – 'the gap between the haves and the have nots widened' (Zanzibar, 2000: 2). Successive strategy documents emphasized the imperative of poverty-reduction and ensuring equitable growth. *Vision 2020*'s primary objective was to eradicate absolute poverty, whilst raising average GDP per capita to the level of a 'lower middle income' country. *Vision 2020* mentioned 'safety nets', but the emphasis was more firmly on 'social security' linked to employment (*ibid*: 18-19). 'Development opportunities' would be extended to 'special groups' including 'old people with no relatives or other means of support' (*ibid.*: 29-30).

Over the following decade the predominant discourse in the Government of Zanzibar around development and welfare slowly shifted, whilst remaining broadly within the productivist frame used by the World Bank. Successive national plans attributed poverty to the usual suspects of the insufficiently diversified economy and inadequate investment, without any mention of how the political situation constrained growth, with aid donors intermittently boycotting Zanzibar because of the CCM government's handling of elections (Green, 2006; 2007: 38-9). 'Safety nets' were mentioned in the plans, with an emphasis on targeted (i.e. severely means-tested) support, aimed primarily at children as an investment in the future. The elderly occupied a marginal position in most of these plans.

The first, three-year Zanzibar Strategy for Growth and Reduction of Poverty (ZSGRP), generally known by its KiSwahili acronym MKUZA (*Mkakati wa Kukuza Uchumi na Kupunguza Umasikini Zanzibar*), emphasised the importance of ensuring that growth was pro-poor. MKUZA set some precise targets: To reduce by 2010 the proportion of the population below the basic needs poverty line to 25 percent and the proportion below the food poverty line to 10 percent (from 49 percent and 13 percent in 2005) (Zanzibar, 2007: 78). Precise targets were set also for education, health and nutrition, water and sanitation. Many of its goals and targets were, however, absurdly vague. This was true with respect to what the Government would do to achieve the economic diversification and infrastructural investment. It was true also of the target of 'enhanced equity and fairness in the society' (*ibid*: 56). MKUZA noted the need 'in the short-term' for 'social safety nets to support the food insecure' (with, 'in the longer-term, strategies to increase rural incomes by improving the productivity of agriculture and generating rural employment') (*ibid*: 18). Unemployment – especially of young people – was identified as a growing challenge (*ibid*: 40-41). A number of 'vulnerable groups' were identified, including the 'elderly' (*ibid*: 24). 'For the old and other vulnerable groups access to basic services must be ensured; some form of social protection and safety nets for these groups will have to be designed' (*ibid*: 42). MKUZA specified 'operational targets': to 'strengthen' and 'expand' 'welfare support for the most vulnerable', through greater use of religious charity 'in caring for the needy and destitute'. The Government's intervention was meant to strengthen the role played by family and community, and expand the coverage of 'social security schemes' (*ibid*: 50-51) – by which was meant contributory, insurance schemes (see Zanzibar, 2010: 57). No targets were set for the expansion of safety nets, despite a reference to 'direct welfare transfers for the most vulnerable' (*ibid*: 90).

‘MKUZA II’ was published in 2010 (in the final months of the second Karume government). This Strategy covered the five years to 2015, which was also the conclusion of the global MDG process (as President Karume himself acknowledged in his preface). MKUZA II reported strong economic growth and ‘significant improvements in the provision of public services including education, health and clean and safe water’. One major success was the rapid decline in the prevalence of malaria (Zanzibar, 2010: 41-2). But it seemed that income poverty was no longer declining fast (*ibid*: 36), and health remained a major concern, especially for the elderly (*ibid*: 58). MKUZA II re-emphasised the importance of ensuring pro-poor economic growth. Without state intervention, MKUZA II asserted, ‘the poor majority in society’ do not share in the benefits of economic growth: ‘the government should play a key role in designing policies that deliberately promote equitable distribution of income in such as way as not to compromise growth’ (*ibid*: 82). MKUZA II continued to emphasise public education and health care, and improved water supplies and sanitation, but added a new discussion on the importance of ‘improved safety nets and social protection for poor and vulnerable groups’ (goal 6). The Strategy reported that the extended family was no longer able to provide for all children. It identified not only health but also income security as challenges facing older people. The government should adopt by 2015 a Social Protection Policy, implement safety nets, and ‘ensure better quality of life and care at old age’ (*ibid*: 96). The focus was on ‘targeted’ (i.e. means-tested) safety nets and social transfers and on pregnant women and children rather than the elderly (see *ibid*: 177-9). In both respects, this was very much along the lines of the World Bank view of social protection.

The first mention of providing a safety net for the elderly specifically (along with ‘the poor, disabled … and other vulnerable groups’) seems to have been in the 2011 *Revisited Zanzibar Development Vision 2020* (Zanzibar, 2011b: 21). The revised *Vision 2020* document placed renewed emphasis on the importance of the private sector and market forces, in part because of the need for increased public revenues; ‘free economic and export processing zones’ should be strengthened. At the same time, the document emphasised ‘social protection’, which ‘should focus on four areas: food aid / food security; public works with a large “safety net” component; savings and insurance schemes; and welfare programmes’. These welfare programmes were not defined beyond the implication that they should be targeted (on the poor) and focus on developing human capital. A note was made that the benefits might be either in cash or in kind (*ibid*: 50-2). This was, again, classic World Bank discourse.

MKUZA emphasised strongly the role of religious charity alongside contributory social security and familial support. *Zakat* was the centerpiece of Islamic charity in Zanzibar. *Zakat* entailed the obligation of wealthy Muslims to contribute each year 2.5 percent of their personal wealth to specified deserving groups, including the poor.[5] Other forms of voluntary charity included *sadaqat* (supplementary individual donations) as well as *Infaaq* (from businesses). These are similar to the tithing and alms practiced historically by some Christian churches elsewhere. MKUZA proposed that the collection and distribution of *zakat* be institutionalised within the Waqf and Trust [Property] Commission (Zanzibar, 2007: 50-51), rather than be administered by faith-based charities. The Commission – a state agency, located within the Ministry of Good Governance and Constitutional Affairs (later renamed Justice and Constitutional Affairs) – had been concerned primarily with facilitating pilgrimages to Mecca and other religious activities, and administered Waqf properties and estates (the benefits of which were used in part to support orphans). There were some constraints (presumably rooted in shari'a law) on the uses of *zakat*, but the Government of Zanzibar's Department of Social Welfare seems to have been keen on the idea that *zakat* be used to fund at least some of its programmes, especially those concerning vulnerable children (Devereux *et al*., 2012: 42-3).

The Waqf and Trust [Property] Commission Act of 2007 provided the Commission with enhanced powers of regulation, but subsequent experience was disappointing. The Commission collected as much as TZS 500 million, and distributed most of this to groups of poor people for developmental projects intended to establish small businesses. Many of the projects faltered, however. Wealthy Muslims reverted to donating to charitable organisations, and the Commission's receipts from *zakat* fell rapidly – to as little as TZS 7 million per year.[6] In 2010, a study commissioned by the ILO identified the charity ISTIQAMA as the largest of the charities collecting and distributing *zakat*. Between 2006 and 2008 it reportedly collected and distributed TZS 24 million, to 2393 individual beneficiaries (ILO, 2010: 216-7). Charities – and the Waqf Commission itself – also distribute funds received from outside Zanzibar (*ibid*). It was reported in 2012 that two faith-based charities, the Africa Muslim Agency and the Wakf al Mazrui Charitable Society, ran two orphanages for 186 children, and (together with a third charity, the Annur

[5] *Zakat al Mal* is required of Muslims with wealth above a specified threshold; *Zakat al Fitr* is anothr form of *zakat*, paid during Ramadan only (Devereux *et al*., 2012: 42). The threshold is between TZS 7 and 8 million (i.e. about US$ 3,500) – interview with Omar Khamis Musaa, Acting Secretary, Waqf and Trust [Property] Commission, Zanzibar, 8th September 2016; see also http://www.awqaaf-znz.go.tz/.

[6] Interview with Omar Khamis Musaa.

Charitable Society) supported more than 1,300 orphans or poor children living in families with cash grants of between TZS 13,000 and 40,000 per month (Devereux *et al*., 2012: 43).

Although these strategic documents did not mention it, the state had for decades administered a system of 'outdoor' and 'indoor' poor relief in Zanzibar. *Posho* (i.e. small payments or allowances) were administered by the regional and district commissioners when needy and destitute individuals were identified by the *sheha* (or party-appointed headman) in each of the approximately 300 *shehia* (wards) in Zanzibar. In addition, the state ran several residential institutions for destitute elderly men and women. Both the *posho* system and the residential institutions were widely attributed to the first post-revolutionary president, Abeid Karume (president from 1964 until his assassination in 1972), although they in fact had colonial antecedents.[7]

[7] As JUWAZA 2's leaders told me. The Annual Reports for 1950 and 1951 of the then recently-established Social Welfare Section in the 'Provincial Administration' of the Protectorate of Zanzibar recorded that two supposed non-government organisations – the Zanzibar Voluntary Social Welfare Society and the Swahili Poor Fund – dispensed relief to the destitute, including the elderly, infirm and families with children. Social Welfare Officers referred destitute individuals and families to the NGOs (and had the discretion to authorize interim). At the end of 1950, 115 poor people received regular allowances from the Zanzibar Voluntary Social Welfare Society and 25 elderly people received allowances from the Swahili Poor Fund. In that year, it was reported that the only destitutes to have been refused relief by the colonial Welfare Officers had been able-bodied. The allowances seem to have been weakly linked to work in that 'All aged or sick persons receiving financial assistance are encouraged to take up handicrafts' through a handicrafts centre opened in 1949. The Government also financed directly the medical treatment, repatriation and burial of destitutes. Some elderly and inform men and women were accommodated in the hospital and the Walezo 'Poor House' run by the Roman Catholic mission. Welezo reportedly had a capacity of 160 beds. In Pemba, the Wanyamwezi Association also helped to house homeless men. The Zanzibar Voluntary Social Welfare Society was reported to operate eight almshouses, and rent a further four houses, accommodating 32 people, presumably on Unguja. There is no mention in the reports of Sebleni specifically, so it is possible that Sebleni was established after the Revolution by President Karume. These 'non-government' organisations were funded, at least in part, by the colonial government. In 1950, the Zanzibar Voluntary Social Welfare Society received £450. The following year, its grant was increased to £1250. The Swahili Poor Fund (which was a Government administered trust) received £276 in each of 1950 and 1951. Welezo was also funded, at least in part, by the colonial government. See further: Zanzibar Protectorate, 'Annual Report of the Social Welfare Section of the Provincial Admin, 1950' (Zanzibar: Government Printer, 1951), 22pp; and 'Annual Report of the Social Welfare Section of the Provincial Admin, 1951' (Zanzibar: Government Printer, 1952), 22pp; both in UK National Archives, file CO CO 822/677.

Destitute elderly people were originally paid *posho* of TZS 500 per month, which in the 1960s was a sizeable sum – more than the monthly salary of a teacher at the time, according to one interviewee who had been a teacher then and recalled being paid only TZS 312 per month.[8] By the 2000s, however, the value of TZS 500 had fallen to almost nothing, and at some point – perhaps in 2007 – the Government increased this to TZS 5,000 per month (then worth approximately $3.8). This was paid to particularly 'vulnerable' elderly people, typically individuals who were not only impoverished but who were in poor health (with HIV or TB) and whose children had died.

In 2009, HelpAge reported that 11,000 'destitute' or 'vulnerable' older people received the 'allowances', including 4,771 beneficiaries in Pemba and 6,353 in Unguja (HelpAge, 2009: 7). These data had been provided by the Government of Zanzibar. The figure of '11,000' was widely repeated,[9] including in my interviews with government officials. The number represented almost one in five people over the age of 60. These statistics are, however, widely viewed with skepticism. One official in the Department of Social Welfare guessed that the figure was closer to one hundred only, although this might have meant in Stone Town alone. Paper records were kept, without any need for computerised records. Other interviewees could cite examples of beneficiaries, but not many, and insisted that the total number was small. Interviewees also said that, in the 2000s, the budget or the number of beneficiaries was fixed, so someone could only be added to the list if an existing recipient died; allowances were effectively rationed and many poor elderly people did not even receive TZS 5,000. The *sheha* for the *shehia* of Manzini, in Zanzibar's old town, said that (in September 2016) only three people in his *shehia* received the *posho*, compared with 48 who received the new old-age pension. He had been *sheha* for 23 years. Over that time, the largest number of constituents receiving *posho* had been 12.[10] As another interviewee pointed out, Manzini was not an impoverished area; in other *shehia*, up to a maximum of 35-40 people might receive *posho*, such that the figure for all 300 or more *shehia* might easily come to about 11,000.[11] Many interviewees suspected, however, that the total figure was inflated by corruption and mismanagement within the system, which did not fall under the Department of Social Welfare. The figure of (about) 11,000 might have

[8] Interview, Abdallah Mwinyi, retired Regional Commissioner, Zanzibar, 9th September, 2016.
[9] Mission report, Veerasamy visit, Feb 2015.
[10] Information from the *sheha* of Malindi, in the Department of Social Welfare offices, Zanzibar, 7th September 2016. The allowance system continued even after the introduction of the universal pension in 2016. Some elderly people thus received both TZS 5,000 allowance and TZS 20,000 pension (interview with leaders and members of JUWAZA 2, Zanzibar, 6th September 2016).
[11] Interview, Abdallah Mwinyi.

corresponded to the maximum number of beneficiaries permitted, given a maximum number per *shehia*.

Whatever the details, the allowance system was said to be 'a good starting point' for a more universal pension (Zanzibar and HAI, 2015b).[12] In the 2000s, Sebleni (on Unguka) and Welezo (on Pemba) were home to about 128 elderly men and women (Zanzibar, 2010: 57). The existence of *posho* and residential homes for the elderly – neither of which existed on the mainland – meant that pensions could later be presented as the modernisation and improvement of a policy that reached back to the iconic Karume era. Indeed, in the 2014 Social Protection Policy, *posho* were referred to as 'non-contributory social pensions' in the English language version (Zanzibar, 2014: 22).[13]

In addition to *zakat* and *posho*, the Government was also involved in cash transfers through the third phase of the Tanzanian Social Action Fund (TASAF 3). TASAF began in 2000 as a community development programme, investing in infrastructure through cash-for-work. In Zanzibar, some schools had been built through TASAF. In three districts on the mainland a Community-Based Conditional Cash Transfer programme was initiated, on a pilot basis, in 2009-10 (under 'TASAF 2'). This paid modest transfers to households with vulnerable children and elderly members. In 2013, as part of the third phase of TASAF (i.e. 'TASAF 3'), the Government of Tanzania launched a Productive Social Safety Net (PSSN) programme. This combined a seasonally-intensive public works programme with cash transfers to selected households that include pregnant mothers or vulnerable children. The PSSN did not provide for the elderly directly, although some elderly people might live in beneficiary households (Ulriksen, 2016). Under the PSSN/TASAF 3, conditional and unconditional cash transfers were extended to Zanzibar. In 2012, the transfers comprised an unconditional payment of TZS 9,000 per month together with an equal conditional payment (dependent on participation in pre-natal classes). In addition, poor households with adult members who could work were invited to work for a maximum of four months over the lean season, for the meager reward of TZS 8,000 per month (Devereux et al., 2012: 45). By September 2016, the

[12] It was a starting-point in cultural or political terms, but probably not so much in administrative terms. The allowances – like the later pensions – were paid through *shehia*, but the number of allowances paid was small enough for a paper record system to be kept, unlike the computerised system required in 2015-16 for the universal pension (information from Bibi Sheikha, Department of Social Welfare, 6th September 2016).

[13] The KiSwahili language version referred to the system of *usio wa kuchangia* (2014b: 23), which translates as 'non-contributory', without specifying whether they were pensions (*pensheni*) or allowances (*posho*) or something else.

programme had been rolled out in about 50 percent of Zanzibar's *shehia*, reaching a total of 33,042 households, which were selected through a community-based process. By then the basic transfer was TZS 10,000/month, with an additional TZS 4,000/month per child, to a maximum of TZS 30,000/month. The cash-for-work component paid TZS 2,300/day for a maximum of fifteen days per month and four months per year, per household.[14] The programme was administered through the 2nd Vice-President's Office, and was funded largely by the World Bank.

In sum, four systems of support for the poor existed in Zanzibar prior to 2016. Two of these were focused largely on children and were of little benefit to the elderly: Religious charity (primarily zakat) and the TASAF cash transfers. The third – *posho* – provided an uncertain, but most likely small, proportion of the elderly with a very modest income. This meant that the burden of support for the elderly remained with the fourth 'system': The elderly themselves, through continued work, or their kin. As a result, many elderly people were living in poverty. In this, Zanzibar was similar to most of the East African mainland.

One difference between Zanzibar and most territories on the mainland in East and Southern Africa was the very low prevalence of HIV and AIDS. Elsewhere, AIDS killed many working-age adults, leading to pressure for new government policies to assist either orphans, all children, or elderly people who were more often called upon to care for children. The Governments were also pressurised to assist so-called 'labour-constrained' households, i.e. households in which there were no adults who could work. In Zambia and Malawi, donor interventions over AIDS led directly to their pilot cash transfer programmes. In Botswana and Kenya, AIDS promoted social welfare policies for orphaned children. In Swaziland, AIDS was cited as a factor in the introduction of old-age pensions in 2005. In Zanzibar, however, HIV prevalence rates were very low. Thus, AIDS was *not* a determining factor in the Zanzibar case.

As I will discuss further below, Zanzibar had a highly competitive political system in 2010. In a range of other countries – including Brazil, South Africa, South Korea and India – competitive elections have proved an incentive to welfare reforms (Seekings, 2013). In Botswana, as in South Africa, a governing party used cash transfer programmes to shore up declining support (Seekings, 2016a; Hamer, 2016a). Changes of government after elections led to policy reforms in Zambia in 2011 and Zimbabwe in 2009 (Siachiwena, 2016; Chinyoka and Seekings, 2015). In

[14] Interview, Ramadan Mashari (TASAF Co-ordinator for Zanzibar), Zanzibar, 8th September 2016.

Malawi, competing presidential candidates in 2014 offered voters a clear choice between cash transfers and agricultural subsidies (Hamer, 2016b). Competitive elections are certainly not sufficient to prompt policy reforms (as the case of Kenya shows), but they can be a strong factor, whilst insufficient political competition clearly allows incumbent parties to stall on reforms (as in Tanzania). Political competition in Zanzibar might well seem conducive to reforms (although, as we shall note, the quality of democracy in Zanzibar is open to critique in light of the 2015-16 election saga).

Thus, in a number of important ways, the social, economic and political contexts in Zanzibar were conducive to policy reform. Most fundamentally, the economy and society had experienced significant deagrarianisation, with a growing number of poor people not being supported by extended families and peasant agriculture. Extreme poverty persisted despite economic growth, as the benefits of growth did not trickle down to the ultra-poor. The elderly benefited little from redistributive programmes, although traditions of support for the destitute could be used, and perhaps played up, to legitimate new pro-elderly programmes. Political competition provided a strong incentive for political leaders in both the CCM and the Civic United Front (in opposition until 2010, then the junior partner in a Government of National Unity) to implement visible reforms.

The external context: Civil society's advocacy of welfare reform, 2008-10

Governments across much of Africa were bombarded in the late 2000s and early 2010s by advocates of welfare policy reforms, often with little consideration of the particular conditions in each territory. Social pensions and other forms of social protection were put on the policy agenda across much of Africa because of the failure of 'development' hitherto to eliminate poverty, or to reduce it sufficiently in time to meet the MDG target of halving poverty rates by 2015. Various international agencies, as well as international NGOs and aid donors, punted their own preferred policies, which were sometimes at odds with each other.

Beginning in 2005, international agencies and NGOs sought to demonstrate that one or more kinds of cash transfer programmes could both reduce poverty *and* be affordable, even in low-income countries (see Seekings, 2016b). In 2005, the International Labour Organisation (ILO) and World Bank completed their first detailed studies costing social protection in lower-income African countries. A series of ILO studies did not consider Zanzibar specifically, but put the cost of a universal old-age pension in Tanzania at between 0.8 and 1.4 percent of GDP, depending on the age threshold (60 or 65) and the value of the benefit (Pal *et al*., 2005; Gassmann and Behrendt, 2006; ILO, 2008a, 2008b; see Appendix C). The major World Bank study did not consider Tanzania at all, but its estimates of costs in countries similar to Tanzania were consistent with the ILO's (Kakwani and Subbarao, 2005, 2007). Aid donors were also in favour of social protection. Britain's Department for International Development (DfID) had, in 2006, identified social protection as a key component in pro-poor development in its White Paper on 'Making Governance Work for the Poor'. DfID proceeded to partner with the ILO on a three-year programme examining and advocating social protection in Zambia and Tanzania. A DfID-funded study conducted by the ILO found that a combination of a universal pension and child benefits would have a dramatic effect on poverty rates (Gassmann and Behrendt, 2006). Other donors were moving in the same direction. In early 2008, agencies and aid donors in the Development Partners Group[15] in Tanzania formed, together with the Tanzanian government, a Social Protection Working Group. Aid donors supported experimental or pilot cash transfer programmes in several countries, often in collaboration with international NGOs. In Tanzania, HelpAge was involved from 2003 in the *Kwa Wazee* pension scheme in Kagera, in north-west Tanzania. The *Kwa Wazee* scheme provided older people (mostly from the age of 65) with a monthly pension if they themselves were deemed to be 'vulnerable', and had either little family support or had care responsibilities for orphans and children who were deemed to be 'vulnerable'. Between 2007 and 2009, the pension paid was TZS 6,000 with an additional TZS 3,000 for each child in their care. This was increased regularly, to TZS 12,000 (US$7.50) with an additional TZS 7,000 (US$4.40) for each child as of March 2016. By 2016, there were 1,100 pensioners on the scheme (Hofmann and Heslop, 2014).[16]

By 2009-10 considerable attention was being paid to the welfare of the elderly on the mainland of Tanzania (see Ulriksen, 2016). In 2009-10, three further studies were published advocating the introduction of old-age pensions. First, an Austrian team, in collaboration with the Institute of Social Work in Dar es Salaam and assisted by HelpAge, documented the hardships experienced by older people in Tanzania and the declining support provided by kin, and bemoaned the absence of

[15] The DPG had been established in 2004, representing 17 bilateral agencies, the various UN agencies, and four other multilateral agencies; see http://www.tzdpg.or.tz/.

[16] The Kwa Wazee programme seems to have been born out of concern with the roles played by elderly people in a region ravaged by AIDS. HelpAge reportedly wrote about this in their 2004 study of *The Cost of Love: Older People and the Fight against AIDS in Tanzania*.

public provision for the elderly. The study concluded by recommending that the government introduce a universal, non-contributory pension (Spitzer *et al.*, 2009).
Two reports in 2010 showed that a pension would reduce poverty significantly and, in response to the ‘understandable concern that a universal basic needs pension, though desirable, might not yet be affordable’ (Mboghoina and Osberg, 2010: 11) costed various versions of a universal pension (see Appendix C). HelpAge, in association with the Ministry of Labour, Employment and Youth Development, costed twelve different versions, varying the age threshold and the benefit level. Although they avoided recommending any one of these, they pointed towards the benefit of a pension set at TZS 13,600/month (in 2007 prices, or more than 16,000 in 2010 prices) from age 60, which would cost 1.3 percent of GDP (HelpAge, 2010). Soon after, researchers based at the Dar es Salaam-based Research on Poverty Alleviation (REPOA) completed a similar study. They costed a pension for the elderly of either TZS 14,000/month (i.e. set at the basic needs poverty line) or TZS 10,000/month (i.e. set at the food poverty line), from either the age of 60 or 65. They calculated the costs at between 1.1 and 2.3 percent of GDP and concluded that ‘an old age pension for Tanzania would clearly be a significant expenditure initiative, but it is not so large as to be impossible’ (Mboghoina and Osberg, 2010: 11).

Until 2009 there was little such discussion in Zanzibar. It was HelpAge that put the pension issue on the agenda in Zanzibar, with a report in 2009. HelpAge had long been involved in eye care for elderly people in Zanzibar (as it was in a number of other countries also), and had a good relationship with the Ministry of Health and Social Welfare.[17] The impetus to action over pensions came, however, from HelpAge International’s head office in London. In 2007, HelpAge International in London had recruited as their Director of Policy and Communication Dr Stephen Kidd, hitherto Senior Social Development Advisor at DfID, where he had become an enthusiastic advocate of universal pensions. In 2008, HelpAge International adopted a Social Pension Strategy that changed the emphasis of their work from international and regional policy dialogue to the national level, and recognised the importance of having deep expertise on pensions within the organisation (HelpAge, 2014). Kidd coauthored the first of a series of ‘feasibility studies’, in Sri Lanka (HelpAge, 2008). HelpAge sought to identify other countries where it might work with governments to explore the feasibility of social pensions (or improve the efficacy of pensions in cases, such as Swaziland, where they had been introduced already). In Malawi, HelpAge helped to prepare a ‘concept note’ on pensions. Tanzania was an obvious possibility for a national feasibility study, given that

[17] Interview, Smart Daniel; personal communication, Necodimus Chipfuka, September 2016.

HelpAge was already involved in the *Kwa Wazee* experiment (see above). In 2008, HelpAge evaluated the *Kwa Wazee* project. In November, Kidd ran a three-day training workshop on pensions in Tanzania, as part of their focus on building technical capacity within the organisation to work with and assists national governments (as well as to advocate more effectively).[18]

In the end it was in Zanzibar, rather than Tanzania, that HelpAge conducted their first full feasibility study in Africa (following this with a more comprehensive study on the Tanzanian mainland in 2010[19] and another in Kenya in 2011). In February 2009, HelpAge and the Ministry of Health and Social Welfare in Zanzibar began to collaborate on a project 'to examine the needs of older people' in Zanzibar. At the time (between 2000 and 2010), the Department of Social Welfare fell under the Ministry of Health and Social Welfare, which posed a challenge: 'In the beginning it was very difficult', recalls an official in the Department of Social Welfare; 'the social welfare part was not a priority in the Ministry of Health. I had to do a lot of lobbying to get the process to move. The beginning was more difficult than later …'[20] It is likely that the HelpAge Country Office in Dar es Salaam – then headed by Necodimus Chipfuka – discussed and agreed this formally with the then Minister (Sultan I. Mugheiry) and Principal Secretary (PS, Dr Mohammed S. Jiddawi) in the Ministry of Health and Social Welfare. It is possible that the Minister of Health and Social Welfare and his senior officials had already discussed the possibility of a pension with HelpAge, and this prompted HelpAge's office in Dar es Salaam to contact their London head office to suggest that Zanzibar be one of the first sites for HelpAge's new efforts in Africa.[21]

The project seems to have involved parallel studies of social protection and health care for older people. Necessary data were collected in Zanzibar by a team of researchers, with some supervision from the Director of the Department of Social Welfare. At the time HelpAge did not have the capacity in its Tanzania country office to write the report, and flew out their Social Protection Policy Advisor from London (Anna Pearson) to complete the research and write the report on social

[18] Charles Knox-Vydmanov and Necodimus Chipfuka, personal communications, September 2016.

[19] The Tanzanian study was initiated sometime in 2009, when the Director of Poverty Eradication and Economic Empowerment (in the Ministry of Finance and Economic Affairs) wrote to HelpAge asking for an evaluation of the possible national expansion of the *Kwa Wazee* project, but the study seems it was delayed as a result of funding constraints and then the shift in responsibility from the Ministry of Finance to the Ministry of Labour, Youth and Employment (HelpAge, 2014: 42).

[20] Interview, Bi Halima.

[21] Necodimus Chipfuka, personal communication, September 2016.

protection. The costing of the pension was done by the then intern at HelpAge in London, Charles Knox-Vydmanov. The research on health care seems to have been conducted by a local doctor, and does not seem to have been completed or published. The HelpAge report on ‘Social Protection Policy: Responses to Older People’s Needs in Zanzibar’ was completed in June 2009, although it was not printed until later that year.[22]

The HelpAge report clearly recommended a universal pension (or older persons grant). It referred to the existing ‘pensions’ paid to 11,000 elderly people on the two islands, as well as the policy and practice of accommodating others in residential institutions. The report drew attention to the efficacy of pensions in Southern Africa. Three options were costed, every one providing pensions for all men and women from the age of 60. The options set benefits in line with global precedent at, respectively, 20 percent, 30 percent and 40 percent of GDP per capita, i.e. from a lowest benefit of TZS 11,400 or US$9 per month to a highest benefit of about TZS 25,000 or US$ 20 per month. The total cost of the options would vary from 0.85 to 1.86 percent of GDP, with costs (in relation to GDP) expected to fall over time as the economy grew (see Appendix C). Taking affordability into account, the report recommended setting benefits at the lowest level, i.e. at 20 percent of GDP per capita. The report suggested that donors might fund almost half of the cost, with the Government of Zanzibar contributing just over one half. The report also discussed the practicalities of implementation, including registration and payment systems.

The PS in the Ministry of Health and Social Welfare (Dr Jiddawi) was ‘positive’, and the Minister invited the President, Amani Karume,[23] to speak at the launch of the report. To the astonishment of the officials who had worked on it, the President agreed. ‘That was a shock to me’, recalls the Director of Social Welfare, who was charged with the responsibility of organising the launch; ‘at that time it was difficult to get the big shots … Me, myself, I was shocked. I did not expect so many high portfolio people to be there’.[24] The launch was held at the Ocean View Hotel in November 2009. Attendance was later described as ‘overwhelming’, with over one hundred people, including the President (who spoke) and most of his cabinet (the so-called ‘Revolutionary Council’). The Director of Social Welfare recalls telling HelpAge’s Smart Daniel that ‘this is very good!’ The President himself had suggested that some elders speak at the launch, in addition to government and

[22] Funded from the German Federal Ministry for Economic Cooperation and Development (BMZ).
[23] President Amani Karume was the son of Abeid Karume.
[24] Interview, Bi Halima.

HelpAge officials. In his own speech, the President 'was very positive'.[25] He expressed strong support for enhanced assistance to older people, including free access to services such as health care, bus transport and water, as well as pensions for people from the age of 65. He reportedly instructed the relevant ministers to work on this, and suggested that, in the meantime, the government should review the value of the allowances paid to poor, older people.[26]

Soon after the HelpAge report was launched, in January 2010, the ILO released a much more detailed and thorough costing study for Zanzibar, conducted in collaboration with the Ministry of Labour, Youth, Women and Children Development.[27] The ILO showed that social insurance on any significant scale was unsustainable and existing social assistance was woefully inadequate. The ILO team costed a minimum social protection package, including a basic universal pension. For consistency with an earlier report it had done for the Tanzania mainland (ILO, 2008b) and Zambia (ILO, 2008c), the ILO team costed a universal old-age pension for men and women from the age of 60, paying TZS 15,000 per month (in 2009 prices). This would cost approximately TZS 10 billion, i.e. about 1.2 percent of GDP (see Appendix C) – although the cost in relation to GDP would decline over time to less than 1 percent by 2020, given economic growth, even if the pension was indexed to the consumer price index (ILO, 2010: 128-30). Together with a programme of child benefits and a targeted poverty relief scheme, the total cost would be more than 3.5 percent of GDP in 2009, declining to less than 2.5 percent by about 2017 (*ibid*: 132).

Not long after this a third report was published dealing with social protection in Zanzibar, by yet another international agency. UNICEF's report on 'Children and Women in Zanzibar' (UNICEF, 2011) did not discuss pensions for the elderly, but strongly recommended social protection generally, and was critical of the strict targeting that characterised public policy in Zanzibar hitherto (for example in the Zanzibar government's 'Most Vulnerable Children' policy).

This flurry of international agency and NGO reports, all written in collaboration with parts of the Zanzibari state, seems to have had a mixed effect within Zanzibar.

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[25] Interview, Bi Halima.

[26] Summary of President Karume's speech, provided by Smart Daniel, personal communication, 6th September 2016.

[27] The report was written by a team comprising Florence Bonnet, Anne Droun, Krzysztof Hagemejer and Ross Leach (all from ILO Geneva), Urszula Lonc and Ansgar Mushi (from ILO Dar es Salaam) and Fatma Mohammed Rashid (ILO Zanzibar). A summary was published separately in March.

On the one hand, there is little indication that significant interest in pensions or any other specific programme was sustained during 2010-11. Karume may have been positive at the HelpAge report launch but neither he nor the Minister of Health and Social Welfare seem to have thrown any further weight behind the issue of pensions in the remaining year of Karume's presidency. The specific proposals in the HelpAge and ILO reports seem to have fallen into a void. Karume himself would have been, at the time, distracted by his participation in negotiations with the opposition over stabilising the fraught political situation in Zanzibar. Whilst I have been unable to trace a copy of the CCM's 2010 election manifesto, no one recalls that it mentioned non-contributory pensions. The MKUZA II strategy, finalised in 2010, acknowledged that elderly people were suffering hardships and called for a Social Protection Policy (as we saw above). But it did not mention old-age pensions specifically, and emphasised targeted safety nets rather than universal programmes. Indeed, there seems to have been little discussion of the pension issue specifically through 2010 and 2011; government documents seem to reflect the World Bank's concern with targeted investment in children rather than assistance to the elderly. It was only in 2012 that discussions revived, as we shall see below.

It is notable, however, that these reports seem to have fueled a deeper interest in, or commitment to, social protection more generally. The primary significance of the 2009 HelpAge report and launch may have been that the general issue of social protection was re-energised, as was evident in MKUZA II and in the transfer after the election of the Department of Social Welfare into a new, reconfigured Ministry for Social Welfare (incorporating also parts of the former Ministry of Labour). In 2011 the new Ministry began work on a Social Protection Policy, to frame reforms of specific programmes.

International civil society, the state and the Zanzibar Social Protection Policy, 2011-13

Newly-elected President Shein placed the new Ministry of Social Welfare, Youth, Women and Children Development (or MSWYWCD)[28] under his long-standing colleague Bi Zainab Mohammed (who, like Shein, was from Pemba). The new

[28] The new Ministry (MSWYWCD) was to be reconfigured in or around 2013, to form the core of a new Ministry of Ministry of Empowerment, Social Welfare, Youth, Women and Children (MESWYWC), under the same minister. For the rest of this paper, I shall refer to these ministries simply as the 'Ministry *for* Social Welfare' rather than use the full, long names. The *Department* of Social Welfare was one of several departments within 'this' ministry.

ministry soon began work on a social protection strategy, working with first one and then another international agency. Meanwhile, HelpAge was distracted by its work on the mainland. In 2012, however, HelpAge re-established a close working relationship with the new Ministry, and promoted the idea of a universal pension as part of the new social protection strategy. In early 2013, HelpAge facilitated a study tour by government officials from Zanzibar (and the mainland) to Mauritius, to learn from the Mauritian experience with a universal pension. In the second half of 2013, the draft Zanzibar Social Protection Policy, including a commitment to universal pensions, was ready to be presented to the cabinet for its approval.

In April 2011, a new Social Protection Unit was formed within the Department of Social Welfare, within the new Ministry. The Social Protection Unit was headed by a young and energetic official – Salum Rashid Mohamed – who for the previous year had been working in the Department's planning section. In July, Salum Mohamed and three other officials were sent to Mombasa (in Kenya) to attend a two-week course on 'Designing and Implementing Social Protection Programmes in Africa', run by the South African-based Economic Policy Research Institute (EPRI) and funded by the UK's DfID.[29] Perhaps because the ILO had recently produced a detailed costing for social protection policies in Zanzibar, the new Ministry for Social Welfare (MSWYWCD) turned in 2011 first to the ILO for assistance in drafting a social protection strategy. The ILO team, however, reportedly produced a report focusing primarily on the reform of contributory social insurance for workers in formal employment, ignoring the needs of the poor:

> The initial draft did not satisfy the Ministry, it did not fit what was expected of the policy itself, and could not go any further. The policy was looking at the working age population and looking less at the poor and the vulnerable who were the concern of the Ministry. It was more about the ZSSF, the contributory schemes, and less about non-contributory programmes.[30]

Their report was also said to be in the 'wrong format' for Zanzibar. The collaboration with the ILO was 'abandoned'.[31]

HelpAge was at this time preoccupied with its work on the mainland. In 2010 it released its study of pensions on the mainland, and seems to have spent much of the

[29] See http://epri.org.za/wp-content/uploads/2011/02/STKen11CourseBrochure20120411aA.pdf.
[30] Interview, official in Department of Social Welfare.
[31] Interview, official in Department of Social Welfare.

following year promoting this on the mainland (see HelpAge, 2014: 43).[32] In February, 2012, however, Smart Daniel re-established contact with the officials in Zanzibar, who were by then working on the Social Protection Policy. On 25th February, he met with the Minister for Social Welfare, together with the Deputy PS and the Director of the Department of Social Welfare.[33] The Minister and officials were receptive to the idea that the new Social Protection Policy should make provision for the elderly through some kind of pension. Smart Daniel worked for an international NGO, but he himself was Tanzanian – from Bukoba, in the north-west – and, crucially, spoke Swahili.[34]

The PS, Bi Fatma Bilal, had been away at the time of this meeting. She was away again when HelpAge met for a second time with officials from her ministry. Perhaps irritated by the lapse of protocol, perhaps concerned with the direction in which HelpAge was pushing her ministry, she 'stopped things'. HelpAge's Daniel recalls that 'she phoned me, we met, and had a good discussion, and she began to see the light, and we began to move together; she reached the stage when she was totally converted, she became a strong believer'.[35] In July, the PS attended the two-week annual course on Social Protection run in Mombasa by the South African-based Economic Policy Research Institute (EPRI).[36] Also sent to Mombassa was the PS in the Second Vice-President's Office, Dr Khalid, who was responsible for TASAF, which was about to expand cash transfers in Zanzibar as well as the mainland, and who was also Chairman of the Board of Trustees of the Zanzibar Social Security Fund. The fact that two PSs spent two weeks away on a EPRI

[32] HelpAge embarked on an energetic dissemination campaign, meeting with 'opinion-makers' across the country. These included government officials, politicians, academics, civil society and religious leaders, in a concerted attempt to shift the public agenda. But the effort ran up against both the ambivalence of the political elite, which resisted the idea of giving people cash, and other international agencies (notably the World Bank) which were opposed to pensions for the elderly, preferring investments in children – Smart Daniel, interview.

[33] Including the Deputy PS, Msham Khamis, and the Director of Social Welfare (Bi Halima), etc; but not Bi Fatma Bilal nor Salum).

[34] Smart Daniel, personal communication. The name 'Smart Daniel' might not appear to be typical of mainland Tanzania. The origins of his name lie in the circumstances of his birth. His father, Daniel Mayanja, died seventeen days before he was born. His mother refused to agree to the name proposed by the clan leader, which referred to the grief over his father's death. When a British friend of his father visited them, his mother proposed to use his name ('Smart') and her late husband's name Daniel.

[35] Smart Daniel, interview.

[36] Bi Fatma recalled that she was attending the course in Mombasa at the time of the Spice Island ferry disaster. The ferry Spice Island sank between Zanzibar and Pemba in October 2011. It is possible that Bi Fatma Bilal was confusing this tragedy with the later sinking of the ferry Skagit, on the same route, in July 2012. Bi Fatma Bilal, interview, Zanzibar.

course testifies to the importance being attached to making progress on the social protection agenda. The PS for Social Welfare says that the course transformed her understanding of social protection. At the time, she recalls, ‘the idea of social protection was not very clear’. Attending the course convinced her of the need for a universal, rather than a targeted pension, which at the time set her apart from most other government officials.[37]

The re-motivated officials in the Ministry for Social Welfare started to work afresh on the social protection strategy. In September, HelpAge ran a 2-day workshop for members of the inter-departmental Technical Committee on Social Protection (working on ZSPP), as well as a meeting with members of the House of Representatives, both at the Grand Palace Hotel. In October, HelpAge met with PSs and Deputy PSs at the Zanzibar Beach Resort. Whilst these meetings were ostensibly about the social protection policy in general, HelpAge and officials in the Department of Social Welfare also used this occasion to advocate for the inclusion of a commitment to a universal pension specifically. In October, having rejected the ILO documentation, the Ministry turned to UNICEF for assistance with drafting a new social protection strategy. Through UNICEF, researchers from the Institute for Development Studies (IDS) at the University of Sussex in the UK were brought in to do the necessary research. The IDS team (Stephen Devereux, Dolf te Lintelo and Mark Davies) visited Zanzibar and worked closely with government officials. According to one official, ‘They put our ideas into a more meaningful document’.[38]

The IDS team completed their report on ‘Poverty, Vulnerability and Social Protection in Zanzibar’ in December 2012. Their report charted changing patterns of vulnerability over different stages of life, using data from a series of surveys and existing studies. The report showed that poverty persisted despite considerable economic growth, and concluded that state policies would need to render growth more pro-poor. Among other recommendations were the introduction of a universal social pension for men and women from the age of 60 (Devereux *et al*., 2012: 58).

The idea that pensions should be universal, rather than means-tested, aroused resistance, even within the Ministry for Social Welfare. According to one senior official, initially even ‘the Minister wanted it to be means-tested, she did not understand. … Everybody at the beginning thought that we should not pay everybody,’ recalls the then PS.[39] Once the logic of universalism was explained,

[37] Bi Fatma, interview.
[38] Interview, official in Department of Social Welfare.
[39] Interview, official in Department of Social Welfare.

however, the Minister and other officials in her ministry all supported the proposed universal pension. Universalism was also resisted in other parts of the state. ‘It took a very long time to explain everything to people’, recalls a junior official; ‘most of the PSs’, especially, ‘were cautious.’[40]

The IDS report formed the basis of the redrafted Zanzibar Social Protection Policy. A ‘final’ draft was completed in mid-2013. In the meantime, officials from the Ministry for Social Welfare together with HelpAge engaged in discussion over the details of the old-age possible pension, as well as advocacy of the idea. Their approach was informed by the disappointing experience on the mainland, where proposals for an old-age pension (by HelpAge and others) had run up against widespread resistance within the state. In Zanzibar, also, HelpAge and the reformers in the Ministry for Social Welfare encountered considerable ambivalence. The Director of Social Welfare remembers telling Daniel ‘we need some other initiative to get support at the higher level, if we don’t get the support at the higher level we have a problem’.[41] This prompted a new approach in Zanzibar, focused on persuading officials and political leaders in diverse parts of the state, rather than concentrating and relying on a single department or ministry. As Daniel puts it, ‘while it is important to engage with the responsible ministry, shifting the agenda of the entire government was critical’.[42]

In order to consolidate the gains so far made, and to address skeptics, HelpAge and the Ministry together decided to take a team of government officials and politicians on a ‘study tour’ to Mauritius. Study tours had become an important component of the advocacy work done by aid donors (such as DfID) and NGOs. The South African-based EPRI, which organized the course in Mombasa attended by the two Zanzibar PSs in 2012, had facilitated a number of study tours by policy-makers and officials in various African countries to Lesotho and South Africa. HelpAge began to organise the study tour to Mauritius in about November 2012. They chose Mauritius in part because they thought that it would be cheaper than travelling to Lesotho and South Africa, and also because they assessed that its experience would be more appropriate for Zanzibar. HelpAge invited senior officials from the government on the mainland as well as the government of Zanzibar, because (as Daniel later recalled) at that time ‘we did not realise that it would be easier on Zanzibar than on the mainland’. HelpAge had ‘spent heavily on promoting debate on the mainland, and the debate was vibrant’, with the Government itself apparently promising to introduce a universal pension. The cost of travel for the

[40] Interview, official in Department of Social Welfare.
[41] Bi Halima, interview.
[42] Smart Daniel, interview.

senior officials was funded by IrishAid and SIDA. In a telling commitment, the Government of Zanzibar itself funded three additional staff to join the study tour.

The participants from Zanzibar included one member of the House of Representatives (Hija Hassan Hija, from the former opposition Civic United Front, who was Vice Chairperson of the Women and Social Welfare Committee). There were two senior government officials: The Chief Secretary and Secretary of the Zanzibar Revolutionary Council (i.e. cabinet secretary), Dr Abdulhamid Yahya Mzee; and the PS in the Office of the Second Vice President Office, Dr Khalid Mohamed (who had attended the course on social protection in Mombasa in mid-2012). They were joined by three officials from the Ministry of Social Welfare, Youth, Women and Children Development: one of the Deputy PSs,[43] the Director of the Department of Social Welfare (Bi Halima) and the chief social welfare officer.[44] The four participants from the mainland were the Deputy Minister in the Ministry of Labour and Employment,[45] the Chairperson of the Parliamentary Committee for Social Welfare and Community Development,[46] the Assistant Commissioner for Labour (in charge of Social Security)[47] and the Director of Legal Services in the Social Security Regulatory Authority.[48] The party was accompanied by Smart Daniel.

The objectives were reported as: '(1) To learn from the experience of the Government of Mauritius on how to run, manage and finance an effective social pension scheme; (2) to broaden the understanding of the delegate's social and economic impact associated with the social pension scheme, and (3) to learn from the linkages between social pension and wider social security schemes including contributory pension' (HelpAge and Zanzibar, 2015). The party spent three days in Mauritius, hosted by the Ministry of Social Security, National Solidarity and Reform Institutions. They met with the Minister, Permanent Secretary and various other officials and technical staff. The focus of their visit was the Mauritian National Pension Scheme, which was based on a universal 'basic pension' paid to men and women from the age of 60, and (at the time) set at the equivalent of US$120 or TZS 195,000 per month.

[43] Msham Abdullah Khamis,
[44] Bi Maua M. Rajab.
[45] Dr Milton Makongoro Mahanga.
[46] Jenister Mhagama.
[47] David Kaali.
[48] Ibrahim Ngabo.

Daniel later assessed that the trip to Mauritius had ‘really changed their minds’. Seeing, said Daniel, had an effect far beyond reading.[49] The Director of Social Welfare concurred: ‘Seeing is believing. We saw the enthusiasm of their leaders. They showed us how the system works. The way they told us about their experiences, we were motivated. The Chief Secretary, especially, was converted.[50]

Following the study tour to Mauritus, a first draft of the Zanzibar Social Protection Policy was completed. This included an explicit commitment to universal pensions, in the proposed ‘policy statement’: ‘The Government will ensure universal access to a contributory pension or a non-contributory pension for all older persons in Zanzibar’. The specified ‘strategies’ included ‘Advocate for extension of existing social pension scheme to all older persons in Zanzibar’ (referring to the *posho* system) and ‘Advocate for universal pensions to reduce the number of persons living in extreme poverty’ (Zanzibar, 2013: 32). At this stage, there does not seem to have been any discussion of the details of a pension programme, such as the age threshold or the value of the pension.

Just as the draft Social Protection Policy was being finalised, in September 2013 (perhaps at the same time as the Ministry for Social Welfare was reconfigured and changed its name), the PS swapped positions with the PS in the Ministry of Labour, Economic Empowerment and Cooperatives. The new PS responsible for social welfare, Bi Asha Abdulla, was charged with completing the Social Protection Policy and shepherding it through the process of approval by the inter-ministerial committee of PSs and then the cabinet (or Revolutionary Council). Her predecessor had become an energetic champion of the proposed universal pension, and the change in PS might have set back progress towards its realisation. But the new PS proved to be an equally strong and effective advocate.[51]

In early 2014, the Social Protection Policy was presented to the cabinet by the Minister, supported by her PS. The Cabinet approved almost all of the Policy but had reservations on the commitment to a universal pension. ‘Some ministers doubted it’, worrying about affordability, recalls one participant. ‘The President, he actually wanted it, but he did not want to let down those people with doubts. That’s when the President himself said establish a technical committee … They wanted more information to make an informed decision about the matter. Everybody agreed that we should support the elderly people’, many of whom were living ‘below the poverty line, and their families cannot effectively support them’. The

[49] Interview, Daniel.
[50] Interview, Bi Halima.
[51] Interviews, Minister and officials in the Ministry for Social Welfare.

Cabinet decided not to make a decision on the pension issue until a technical committee had dealt fully with all of the issues.

The Cabinet's reservations were reflected in revisions made to the draft Zanzibar Social Protection Policy before it was published. Comparing the published 2014 version with the draft from July 2013 reveals that some statistics had been updated and the writing had been improved in a few places. The most obvious major revision was a rephrasing of the sections referring to the expansion of social protection for the elderly. In one place, the published policy was more expansive. Whereas the draft identified as a priority intervention the 'extension' of 'the social pension to all older persons living in poverty' (Zanzibar, 2013: 6), the final published policy rephrased this to 'all older persons, particularly those living in poverty' (Zanzibar, 2014: 2). This reads like a shift from a targeted to a more universal pension scheme. But in other places the commitment was weakened. Whereas the draft document's proposed 'policy statement' declared that 'The Government will ensure universal access to a contributory pension or a non-contributory pension for all older persons in Zanzibar' (Zanzibar, 2013: 32), the published policy replaced this with the weak statement that specified that 'The Government and other stakeholders will strengthen elderly protection in Zanzibar' (Zanzibar, 2014: 22). The draft version's 'strategy' of advocating for the extension of the existing *posho* system 'to all older persons in Zanzibar' was replaced with the anodyne 'Advocate for extension of services to older persons in Zanzibar', and, a caveat ('depending on the availability of fiscal resources') was added to the strategy of advocating 'for universal pensions to reduce the number of persons living in extreme poverty' (Zanzibar: 2013: 32; 2014: 22). In short, the final policy document hedged on the introduction of the universal pension.[52]

[52] It is not clear whether these changes were effected before or after the discussion in the cabinet. The policy's other proposed interventions included the introduction of a school feeding programme in primary schools, the enhancement of 'existing cash and in-kind transfers to the most vulnerable households with children' – what these were is not clear, given that TASAF was only then beginning – and the exploration of the feasibility of orphan or foster care grants (2014: 11, 19). The influence of the kind of thinking associated with the World Bank and TASAF was evident in the discussion of food or cash transfers for the ultra-poor: 'These programmes could be conditional or unconditional, or linked to a labour requirement (i.e. public works) unless the household lacks labour power' (2014: 19).

Deliberation within the State: The Task Team and Second Cabinet Decision, 2014-15

It is unclear what were the President's motivation and intention in suggesting that the issue of the universal pension be referred back to the bureaucracy for further analysis, which made it likely that the government's final decision would be broadly consensual and would appear technocratic. The President himself had, however, suggested strongly that he was very sympathetic to the idea of pensions, perhaps in part for political reasons (as we shall consider further below). It was not clear at this time whether the President had any strong preferences over the details (the age threshold, the level of benefits, the implementation system, and especially whether it should be universal or means-tested), so it is of course possible that he simply wanted the details worked out before he endorsed it in Cabinet.

After the Cabinet decision, the Chief Secretary duly constituted a seven-person 'task team'.[53] The team was chaired by the PS in the Ministry for Social Welfare, and included also her predecessor, one of the Deputy PSs in the Ministry[54] and the Director of Social Welfare (who served as the team's secretary). The Finance Ministry was represented by one of its Deputy PSs[55] and the Accountant-General.[56] The final member was the Director of the Zanzibar Social Security Fund (ZSSF).[57] In practice, several members were often or even usually represented by one of their subordinates. The Director of the ZSSF, for example, was generally represented by the ZSSF's Human Resources and Administrative Manager.[58] The entire team was Zanzibari and from government. There were no outside experts. Smart Daniel was brought in for specific meetings, but even he was not appointed to the Task Team itself. This reflects the consistent view of the Ministry for Social Welfare and the Government of Zanzibar more generally, that this was *their* initiative, albeit an initiative that was supported by an international NGO (HelpAge) and agency (UNICEF), and had previously required external expertise (notably from the IDS in the UK, to prepare for the Social Protection Policy).

[53] This discussion of the task team draws primarily on interviews with Bi Asha, Bi Fatma Bilal, Ali Khamis Juma, Omar Hassan Omar, Bi Halima, and Makame Silima, with supplementary information from Smart Daniel and Salim Mohamed.
[54] Msham Abdalla Khamis. The second Deputy PS in the Ministry of Social Welfare, Ali Khamis Juma, also attended some of the meetings.
[55] Juma Ameir Hafidh.
[56] Omar Hassan Omar.
[57] Abdulwakil Haji Hafidh.
[58] Makame Silima.

Whilst the function of the Task Team was in part to establish a degree of consensus within the state over whether and how to introduce a pension, it was required precisely because there was no such consensus at the outset. 'We were given six months to analyse the issue', the PS for Social Welfare informed me, 'but it took us one year to complete the work and submit it to cabinet. It took us some time because we found that there was some resistance from some people regarding the feasibility [and] the affordability of the programme. So in the process we had to do some advocacy work.'[59] Disagreement erupted at the Task Team's first meeting, sometime in late May 2014.

> That first meeting was very difficult … The people from the Ministry of Finance … they were really bitter … The TOR [terms of reference] made them really angry, the way the TOR had been prepared by the Chief Secretary, it seemed that the decision had already been done … They came a bit late, we were already seated, but the meeting had not begun, they were holding the piece of paper, the TOR, they were saying, we cannot even manage to pay salaries.[60]

By the end of the meeting, however, 'they were completely different people'. It seems that they were persuaded that their concerns would be taken seriously, and the Task Team's recommendations would reflect the challenges – especially the fiscal challenges – of introducing a pension. Thereafter 'they were very cooperative, they were asking good questions'. Later, when the Task Team realised that it needed reliable data, 'they helped to find good information' that the Task Team took into account.[61]

For the first meeting, Smart Daniel had been invited (presumably by the Chair of the Task Team, the PS in the Ministry for Social Welfare) to present an explanatory paper. His paper, initially written in Swahili (and only later translated into English), was circulated in advance. In it, Daniel put forward the case for a universal pension. He discussed the growing recognition of the importance of pensions in international agreements and Zanzibar's own strategic plans, and in practice in more and more countries. He reviewed some of the evidence of the effects of pensions on poverty and development, and made the case for universal rather than means-tested pensions. He considered the value of pensions in various developing countries, and suggested setting the value within the range 20-30 percent of GDP per capita. He

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[59] Bi Asha, interview.
[60] Interview, member of Task Team.
[61] Interviews, members of Task Team.

finally reported the cost (in relation to GDP) of a pension set at 20 percent of GDP per capita given three different age thresholds (60, 65 and 70), for a large set of countries (including Tanzania but not Zanzibar separately). He wrote that 'the costs outlined here do not appear insurmountable', whilst noting also that 'many lower income countries have started with … lower benefits and higher ages of eligibility, with a view to progressively ensuring higher levels of social protection to as many older people as possible'. He concluded that, 'in the context of Zanzibar, the government may need to consider implementation of universal pension starting at the age of 65 years (less than 3% of the total population) and ensure that they are covering all older people who have reached that age but with clear plan on how they will roll out that to 60 years in future. This would be a major step toward achieving the rights set out in the constitution and international treaties in which Tanzania is the signatory' (Daniel, 2014). Daniel was invited back to a second meeting, to answer questions and provide further advice.[62]

The task team consulted widely, including with the Ministry of Finance, the Minister responsible for the existing *posho*, the ZSSF, and the organisations representing elderly people. A version of the Task Team's report had been completed by July, but this first draft was apparently vague and failed to address all of the major issues.

The most important issue throughout was affordability. 'The issue was the budget, what could we pay?', recalls one member of the Task Team; 'the Ministry of Finance was reluctant to spend money, they said this is what we can afford.' The Ministry of Finance reportedly said 'it was a new responsibility' at a time when the budget was already stretched. There was general recognition of the pressures on the budget. 'We all knew that the Ministry of Finance had no money', recalls one member of the Task Team, but even proposals for a modest programme provoked opposition.[63] According to another official from the Ministry for Social Welfare:

> Some people, especially people from the Ministry of Finance, complained about the finances, that it would be a big burden on the government, they said there were other programmes, for example for the youth. We said we are not starting afresh; allowances were paid, back to Karume. What we are really doing is to expand the programme, to reach all of the old people, to do it properly. As much

[62] Interview, Daniel.
[63] Interviews, members of Task Team.

> as we care for the youth, we must also provide space to care for the elderly population, and the time is now, not tomorrow.[64]

One of the financial officials agreed that they had pointed to the opportunity cost in terms of funding other programmes. ‘Developing countries need to spend money on infrastructure. Our private sector is still small, in its infant phase. So here the priority [for the Government] is roads, water, basic services.’ He added that they were worried also as to how expenditure on pensions would be viewed by foreigners: ‘The donors, our development partners, come to the country and look at our situation, they look at our budget, our revenue, our expenditure. There is a scorecard. And they don’t like profligacy.’ The proposed pension was not like the cash transfers being implemented through TASAF, he said: ‘TASAF is different, because TASAF is helping people to use their talent, to use their energy; it is not paying people to sit down and do nothing.’ Asked whether TASAF was different because it was an investment, he agreed, and said ‘and the pension is consumption.’[65]

The Government’s financial position was indeed parlous, despite strong economic growth. The following May the Minister of Finance summarised the state of Zanzibar’s economy and public finances in his budget speech. He reported that Zanzibar’s economy had grown by 7 percent in 2014 (following 7 percent growth in 2013 also), taking per capita income to TZS 1,548,000 (or US$ 936). In real terms, the economy had grown at an average of over 6 percent over the five years in 2010-14. The government remained heavily dependent on foreign aid, however, with aid funding most of the development budget and about one-tenth of recurrent expenditure (through general budget support). The Government was expecting to raise TZS 375 billion in the 2014-15 year, with foreign aid amounting to more than TZS 300 billion. In the coming year, the Minister proposed new taxes on tourists, imports, petrol. The budget provided for total expenditure of TZS 830 billion, of which TZS 431 billion was recurrent expenditure and TZS 399 billion for the development budget. This expenditure included large sums on basic infrastructure, education (with the abolition of all fees in primary schools and for many secondary school students) and health care.[66] The ZUP – which would cost about TZS 7-8 billion p.a. – thus entailed a sizeable addition to the recurrent expenditure budget.

[64] Interviews, official in Ministry for Social Welfare.
[65] Interviews, member of Task Team.
[66] ‘Speech presented by Honourable Omar Yussuf Mzee regarding the Government’s revenue and expenditure estimates for fiscal year 2015/16 at the House of Representatives, May 13, 2015.

The question of affordability was rooted in four more specific choices: Should a pension be universal or targeted? From what age should pensions be paid? At what level should the pension be set? And how should it be funded? The Task Team itself was initially divided over whether the pensions should be targeted or means-tested. Although 'it was widely accepted that it would be universal, not means-tested', 'even within the team there were some people who said we must target … Some people asked, why should you give it to everyone, why not concentrate on the people who are poor? Smart [Daniel] came, made his presentation, explained things, cleared away some doubts.'[67] It seems that this issue was resolved early on. The other issues proved more difficult. The level of the benefit and the age threshold were linked, in that the combination determined the total cost of the prospective programme. The Task Team reportedly discussed setting benefits at various levels between about TZS 18,000 per month up to TZS 30,000 per month. The team did not seriously consider smaller amounts such as TZS 10,000, because (as one official put it) 'what can you do with 10,000?' According to another official, '10,000 would not be enough, because it would only pay for transport, even rice is very expensive'.[68] One official recalls that the Ministry for Social Welfare converged around the figure of TZS 18,500 per month, which the Ministry thought was compatible with setting the age at 65. 'We first thought 60, but the numbers [of pensioners and thus costs] were too high … We thought 65 was possible', that it was 'the best age to start with'. Other members of the Task Team resisted a clear recommendation to this effect, however. 'After financial analysis, we saw that we could not have a low age'; not only were there too many people in their 60s, but some people in their 60s 'were not so old' and even continued to work, including in public service.[69] It seems that the Ministry of Finance decided that expenditures of up to about TZS 6.5 or 7 billion p.a. could be accommodated, but resisted larger sums.

As late as December 2014, when the report was mostly finalised, officials in the Department of Social Welfare anticipated that the age threshold for pensions would be 65.[70] The head of the Social Protection Unit gave a presentation at a conference on social protection organised by UNICEF and held in Arusha (on the Tanzania mainland). He reported that 'Zanzibar is determined to introduce universal pension for all older people of 65+'. The feasibility was still being assessed, but 'initial

[67] Interview, members of Task Team.
[68] Interviews, members of Task Team.
[69] Interview, official in Ministry of Social Welfare.
[70] Interview, official in Ministry of Social Welfare.

assessment has indicated that the government can provide the pension'.[71] Meanwhile, Smart Daniel advised officials in the Ministry for Social Welfare that the age threshold was not crucial.

> The idea of 65 was in the heads of some people; that is what the former president, Karume, had promised. [But] for me, the age was not an issue, I would have been happy even if they had said 100 years. What is critical is that they made a decision – and it must be universal.

In his briefing paper for the Task Team in May, Daniel had conceded that the age threshold might be set at an older age initially (Daniel, 2014).

In its 60-page report, written in Swahili and sent to the Committee of PSs at the end of 2014 or very beginning of 2015, the Task Team recommended that the pension be set at TZS 20,000 per month, which was the equivalent of 22 percent of GDP per capita. Their report calculated the cost of pensions according to three age thresholds. Setting the threshold at age 65 would cost TZS 9.6 billion p.a. or 0.7 percent of GDP. Setting it at age 70 would cost TZS 6.6 billion p.a. or 0.5 percent of GDP. It seems that the Task Team did not report the much higher cost of a threshold of 60, but the demographic data in the report imply that the cost would be about TZS 15 billion p.a. or 1.1 percent of GDP. The Task Team recommended setting the threshold at 65, because life expectancy was only 63. But it put forward an alternative also: If resources did not permit adopting 65 as the age threshold, then the threshold should be 70.

One final issue had occupied the Task Team: How could or should the pensions be funded? There was, apparently, no discussion of turning to donors for funds (which was fortunate because donors later pulled most of their funding to the Government of Zanzibar after the debacle of the 2015-16 elections). The Task Team did consider and report on various other options for raising additional revenues. One proposal was that *zakat* funds be used. The Team was told, however, 'no, because *zakat* could not [be used to] pay for pensions for non-poor people'. In any case (as we saw above) the flow of *zakat* funds into the Waqf Commission had 'dried up'. Another proposal was an additional tax on petrol, and a third idea was a supplementary income tax on state employees. There was briefly discussion even of

[71] Powerpoint presentation by Mr. Salum Rashid Mohamed (Head of the Social Protection Unit, Department of Social Welfare, Zanzibar) on 'The Social Protection Agenda in Zanzibar', at the International Conference on "Social Protection: Building Effective and Sustainable Systems for Equitable Growth" (Arusha, Tanzania, December 2014).

asking investors, under the guise of corporate social responsibility. None of these ideas was really viable, however, as the Ministry of Finance itself seems to have recognised. The Task Team came to agree that the pensions would have to be funded from the Government's own budget, and would not be passed onto donors. Even the Ministry of Finance seems to have recognised that, if the proposal went ahead, funding would need to be found through the general budget.

Even as the report was finalised and sent to the PSs (and then to Cabinet, along with a much shorter version as a 'cabinet paper'), the Ministry for Social Welfare and HelpAge recognised the need for further advocacy work. At the end of January 2015, they held a workshop at the Zanzibar Beach Resort for members of the House of Representatives, mostly from its Social Welfare and Women Development Committee, together with the chairpersons of other committees and other selected members. The purpose was ostensibly to discuss the ZSPP and how to carry it forward, but the implicit agenda was to build support for the pension initiative specifically. According to the report on the workshop, participants were told that the Ministry for Social Welfare had 'started the implementation of ZSPP with special emphasis on the elderly', through universal pensions. Presenters reportedly emphasised that pensions were not a new idea, and pointed to cash transfers to elderly people in the residential homes and the 'small pensions' (i.e. *posho*) distributed through regional commissioners. 'The target of the ministry is to improve these small programmes into a bigger programme that covers all eligible older persons in the country'. Members of the House of Representatives were clearly concerned with the budget implications. The organisers tried to reassure them:

> The Ministry in collaboration with HelpAge international has assessed the feasibility of the government to introduce a universal pension. Initial assessment has shown that it very feasible and financially sustainable for Zanzibar to introduce the programme. The target is to start implementation of the programme before the end of the year 2015. (Zanzibar and HelpAge International, 2015a)

At Smart Daniel's suggestion, the Ministry for Social Welfare also invited the former Permanent Secretary in the Ministry of Social Security and National Solidarity in Mauritius (Anbanaden Veerasamy) to come to Zanzibar and meet with key government officials and ministers. Veerasamy had had a long meeting with the Zanzibari and Tanzanian delegation during their study tour to Mauritius in

2013.[72] In February 2015, Veerasamy spent a week in Zanzibar, meeting with the Ministry for Social Welfare, the Chief Secretary, the Minister of Finance, the offices of the First Vice President (responsible for disability) and Second Vice President (responsible for TASAF), several other ministries and the ZSSF. He also met with the Principal Secretaries' Committee in a day-long workshop at the Zanzibar Beach Resort, and with one of the civil society organisations representing older people, JUWAZA 1. His trip was funded by HelpAge, from a grant from the Swedish agency SIDA.

Veerasamy discussed the experience of Mauritius and advocated a similar universal pension for Zanzibar (as well as free use of various public services, including bus transport and health care). He noted that 'Mauritius was a poor country like Zanzibar when it introduced the Universal Pension for elderly persons in the 1950s'.[73] Zanzibar was enjoying strong economic growth, and the elderly population was much smaller than in Mauritius. He emphasised that a pension could play a 'crucial role … in promoting social and family integration', and 'helps in preserving the dignity, respect and independence of elderly persons' (Veerasamy, 2015: 4). Veerasamy assessed, in his report on his visit, that he had helped to clarify some of the issues with the result that '*practically all* the stakeholders and most importantly the Hon. Minister of Finance have indicated their strong support for the introduction of the Universal Pension for the Elderly in Zanzibar … [C]onditions are now propitious for Zanzibar to launch the Universal Pension for elderly persons at the earliest' (*ibid*: 5; emphasis added).

Veerasamy did not identify who was *not* included in the 'practically all' group of supporters, but it is clear from other sources that there was still some dissent within the committee of PSs despite strong support from the Chief Secretary, and within the Ministry of Finance, despite support from the Minister himself. The Chief Secretary had made it clear in his meeting with Veerasamy that the Government was 'determined' to introduce a universal pension; 'the only thing the government is currently doing is to look at how to do it properly, taking into account all the conditions to ensure sustainability'; the task team's proposals were said to be 'very interesting and that it is very possible for implementation' (Zanzibar and HelpAge, 2015b: 12). In the workshop with the PSs, however, it seems that the argument was made that Zanzibar could not afford the kind of programme that existed in Mauritius. Veerasamy countered that 'Mauritius started the implementation of

[72] Veerasamy, personal communication, 26 September 2016.

[73] Indeed, as Veerasamy pointed out in his first meeting in Zanzibar, Mauritius had 'started implementing the programme when the economy was not performing very well' (Zanzibar and HelpAge, 2015b: 12).

universal pension when it was very poor, with very low GDP. When comparing, it is therefore important to consider what Mauritius was 30 to 40 years ago when it started implementation of the programme'. When concerns were also raised over the proposed programme being universal rather than targeted, Veerasamy pointed to the lower administrative and political costs associated with a universal programme. Crucially, there were concerns over the financial costs and 'sustainability' of the programme (*ibid*: 16). The meeting with the PSs also suggested that it was important to reach agreement with the Ministry of Finance before presenting the proposals to the government 'because they can otherwise render the approval process very difficult' (*ibid*: 17). Veerasamy did proceed to meet with the Minister of Finance (Omar Yussuf Mzee) himself. The Minister was said to be 'in general …very supportive of the idea and promised to support' it when it came before the Cabinet (*ibid*: 20). According to one of the Social Welfare officials who accompanied Veerasamy, the Minister of Finance 'advised us against proposing a petrol tax but the report was already finished. But he was very convinced that it was possible.' He also said that he himself 'had tried to push it on the mainland', when he was Deputy-Minister of Finance in the government of Tanzania (prior to becoming Minister of Finance in Zanzibar in late 2010), 'but when he had tried to bring a paper to the cabinet … they said we are not ready, so he was happy that it was happening in Zanzibar'.[74] The PS in the Ministry of Finance did, however, have some concerns over its financial sustainability.

Veerasamy's final meeting was a 'debriefing' with the Department of Social Welfare and HelpAge. It was said that:

> Social, economic and political conditions in Zanzibar are now very propitious to start the Universal Pension for Elderly Persons. It is *now or never*. … For a reasonable start, the age eligibility could be set at *65* or higher, which could be gradually reduced to 60 over the years based on economic development. The pension could be set at minimum reasonable level based on poverty line and the average food basket an older person need in a month; Zanzibar has a manageable number of Elderly Persons of 60 years and above. This is an opportunity for Zanzibar to implement the programme without difficulties. (Zanzibar & HAI, 2015b: 24; emphasis in original report).

Veerasamy suggested that Social Welfare personnel should meet with Ministry of Finance officials to try to reach agreement on how the programme would be

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[74] Interview, September 2016.

funded, and that someone – presumably the Minister – should meet with the President prior to the crucial meeting of cabinet (*ibid*: 23).

It was also apparent, however, that there might need to be a compromise, with a more limited pension programme introduced at the outset. At the outset, Veerasamy seems to have suggested that 'Rome was not built in a day. It takes time to build comprehensive social protection system. Mauritius has taken number of years to building the system and so will Zanzibar. The most important thing is to get started somewhere, reforms and improvements will be carried out progressively as the situation permit' (*ibid*: 9). In Veerasamy's meeting with the Chief Secretary it was also noted that 'progressive realisation' was necessary (for the pension as well as free public health care) (*ibid*: 12).Some of the lessons from the meeting with the PSs, as identified by the Department of Social Welfare and HelpAge, were that:

> It is possible for Zanzibar to implement universal pension programme but starting with as smallest number of beneficiary as possible and increase it gradually … Mauritius started at 65 years with a very low pension rate which has been extended to 60 years after a number of years. Zanzibar can start at the same age or higher but reduce it gradually (*ibid*: 20).

At the final debriefing with the Department of Social Welfare, Veerasamy told the Zanzibari officials that 'it was feasible'. In Mauritius, he said, they had 'started with the higher age, and they grew up gradually. He said, don't lose hope, and just move ahead, just be positive.'[75]

Veerasamy's visit was later assessed by Smart Daniel to be 'a turning-point, because he had been in the driving seat, and he did a wonderful job in building the confidence of the Zanzibar government'.[76] Officials in the Ministry for Social Welfare concurred: 'It helped, lubricating an understanding of some of the ideas. He was very convincing.'[77] These assessments reveal that, even at the very last moment, there was little certainty as to how the Government would respond to the Task Team's recommendations. For all of the hope that the pension would be introduced from the age of 65, resistance to the reform meant that most advocates repeatedly bent over backwards to accommodate an initial age threshold of 70.

[75] Interview, official in the Ministry for Social Welfare.
[76] Interview, Daniel.
[77] Interview, official in the Ministry for Social Welfare.

After Veerasamy had left, the Task Team's report was presented formally to the PSs. 'We were not really required to send our report to the PSs, it was not their call. But we sent it to them for their opinions', says an official from the Ministry for Social Welfare. 'Some PSs were against it', still; 'there was some discussion, but the majority agreed that we should move ahead'.[78]

Finally, on 4th March 2015, the Minister for Social Welfare, assisted by her PS and other officials, presented the proposal to the President and Cabinet. Their case was backed with strong supporting evidence, and officials recall that they were confident ('80 percent') that the universal pension would be approved. They *hoped* that the Cabinet would opt for an age threshold of 65, but at least some of the officials *expected* that the Cabinet would opt for the cheapest of the Task Team's options, i.e. introducing the pension from age 70. According to one senior official, 'I knew that they would take that one, the one with fewer financial implications'. The Minister's presentation led to some discussion. 'No one said no, we cannot do this'. 'To get the support of people who were doubting the programme, he [the President] said this was expanding what we are already doing' – i.e. through *posho* – 'but a huge proportion of the elderly people are not receiving assistance, we need to do something'. Wrapping up the discussion, the President emphasised the importance of making the pension universal, i.e. 'whether you are rich or poor, whether you are getting something from a pension fund or not' (one official recalled); the President himself recalled that, when he was studying in the UK and his wife had a baby, British government workers came round with the forms for him to complete to receive the child allowances, which were not means-tested. He had not needed them, but he took them, and was impressed by the absence of a means-test. The Cabinet proceeded to give the proposal its 'overwhelming support'.[79]

There was, apparently, little discussion of funding. According to one official, 'we thought it would not be passed unless we showed the sources of the money', but 'the President said no, maybe we can do it without looking for extra funds', and effectively instructed the Minister of Finance to find the required budget. According to another official:

> Finally, he said, we will do it now. The Minister of Finance will tell you when you can start implementing it. Please take the steps necessary to implement it in the next financial year.[80]

[78] Interview, official in the Ministry for Social Welfare.
[79] Interviews, Minister and officials in the Ministry for Social Welfare.
[80] Interview, officials in the Ministry for Social Welfare.

But the Cabinet did indeed opt for the cheapest option, i.e. to introduce pensions only for men and women aged seventy or more, and also opted to launch them rather later (April 2016) than the Ministry had hoped.

One of the Social Welfare officials immediately phoned Smart Daniel in Dar es Salaam: ‘I was driving when I received the call’, he recalled later; ‘yes, yes, yes, yes, we made it’, he was told.[81]

In most accounts, the President played a pivotal role. According to the Minister of Social Welfare, ‘the President was very important; without the President, nothing would have happened’.[82] Leaders in both JUWAZA organisations, representing older people, praised the President. The leaders of JUWAZA 2 told me that, when they had approached various ministers and the President about a possible pension for all, in or around 2013, the ministers had all said that there was no money but the President had said it was a good idea and he supported it.[83] Even allowing for some exaggeration, it does seem that the President’s general support meant that opponents of the proposal in the state and cabinet agreed to the establishment of a task team in early 2014 and then acquiesced in the decision almost exactly one year later to proceed with the introduction of pensions. Whereas on the mainland successive presidents were either ambivalent or opposed to the reform, in Zanzibar both Presidents Karume and Shein seem to have been supportive.

Following the cabinet decision, the pension scheme was endorsed by the House of Representatives (although it was not implemented by administrative decision, not legislation), and was then announced publicly at a series of events in April and May 2015. One of these occasions was the Minister of Finance’s budget speech for 2015/16. The Minister emphasised the Government’s responsibility for elderly people and announced that ‘effective 1st April 2016 the government will start paying a universal pension to all old citizens of 70 years of age and above’ of TZS 20,000 per month. He acknowledged the assistance of HelpAge International and cited the precedent of Mauritius.[84]

[81] Interview, Daniel.
[82] Interview, Bi Zainab.
[83] Interview, leaders of JUWAZA 2.
[84] He reported that TZS 1.65 billion had been budgeted, which was in fact far too little. He also raised the minimum pension payable to retired government employees to TZS 60,000/month. (‘Speech presented by Honourable Omar Yussuf Mzee regarding the Government’s revenue and expenditure estimates for fiscal year 2015/16 at the House of Representatives, May 13, 2015.’)

The politics of the pension

In referring the pension issue to a Task Team comprising bureaucrats, the President and Cabinet represented the decision-making process as largely technocratic: The bureaucrats would examine the evidence on benefits and costs and, taking affordability into account, recommend a way forward. The process was, however, fundamentally political. The President and Cabinet might not have wanted to be sure that they were embarking on a reform that was 'sustainable' – meaning that it would not compromise seriously public finances or economic growth – but the technocratic or bureaucratic process also served to legitimate whatever decision the politicians took. It is inconceivable, given the nature of politics in Zanzibar, that the decision to introduce a pension was not shaped by political considerations. The issue of social pensions in Zanzibar arose, not only at a time of intense political competition, but specifically contestation over the autonomy of Zanzibar from the mainland.

The President, Ali Mohamed Shein, had been born in 1948, in Pemba, when Zanzibar was still a British 'protectorate'.[85] Whilst the Sultan held nominal power, real power lay with the British. Shein was still in primary school when, in 1963, Zanzibar became independent, under a coalition government of the Arab-dominated Zanzibar Nationalist Party and the Zanzibar and Pemba People's Party, which was a breakaway group from the opposition Afro-Shirazi Party (ASP). The following year, 1964, the government, sultanate and Arab elite generally were all overthrown in a violent revolution that led to the establishment of the 'Revolutionary Government of Zanzibar' under the ASP, with the ASP's Abeid Karume as president. Soon after, Zanzibar joined with the mainland in the United Republic of Tanzania and declared one-party rule (under Julius Nyerere's TANU on the mainland and the TANU-allied ASP in Zanzibar). Shein joined the ASP Youth League in 1966 and ASP in 1969. That year he left Zanzibar to study medical biochemistry in the Soviet Union. For twenty years, from the 1970s to the 1990s, Shein worked in medical research and administration. He completed a PhD in medical biochemistry at the University of Newcastle in the UK in the 1980s. In 1977, when TANU and the ASP merged to form Chama Cha Mapunduzi (CCM), Shein joined the new party, which governed Tanzania and Zanzibar without opposition until 1992.

[85]Information from http://www.ikuluzanzibar.go.tz/znz/about/h.e.-dr.-ali-mohamed-sheinpresident-of-zanzibarbio-data, and from Wikipaedia. Wikipaedia identifies him as a medical doctor, but it seems his PhD was in medical research.

In 1992, a multi-party system was restored in Zanzibar. A previous leading member of the CCM, Maalim Seif, and others immediately formed a new party, the Civic United Front (CUF). The CUF's stronghold was in Pemba. In the next election, in 1995, the CCM's presidential candidate won by only 0.4 percent, but the CUF cried foul, pointing to compromised vote counting. International observers tended to concur with the CUF. Nonetheless, the CCM candidate proclaimed himself President. In concurrent elections for the House of Representatives, Shein contested successfully for the CCM in one of the constituencies in Pemba. He was soon appointed as deputy-minister for health in the CCM government for Zanzibar. In 2001, however, he was appointed vice-president of the United Republic of Tanzania, and in 2005 he was re-elected to this position. From 2001 until 2010 he was based on the mainland. Meanwhile, political competition in Zanzibar became more violent. The 2000 elections were again won by the CCM, and again the CUF protested , and again the CUF's criticisms were broadly endorsed by international observers. Thirty people were killed when police fired at pro-CUF protesters, and many CUF supporters fled to the mainland. Negotiated agreements between the CCM and CUF in the late 1990s and again in the early 2000s (*Muafaka* I and II) failed to stabiliSe the political situation. Elections in Zanzibar continued to be less than free and fair. The CCM was clearly unwilling to cede power to the CUF, and appeared willing to compromise repeatedly the electoral process in order to stay in power. The CUF, for its part, was understandably reluctant to accept electoral defeat.

In 2009, negotiations resumed between the CCM and CUF, in the face of deepening tensions over the electoral process. The (CCM) president, Karume, and the CUF leader Maalim Seif met and reached a 'gentleman's agreement' (or *maridhiano*, i.e. reconciliation, in KiSwahili) over establishing a Government of National Unity. Many people initially reacted with incredulity, but optimism became more widespread over time. The House of Representatives approved a bill providing for a referendum over the necessary constitutional amendment. Despite some opposition from within the CCM, the bill was passed. In the ensuing referendum, held in July 2010, the amendment received majority support. This power-sharing agreement was unusual in that it was concluded *prior* to the election, negotiated entirely by *local* actors, and was entrenched in the constitution as permanent (Matheson, 2012: 592). Karume's support for old-age pensions at the launch of the HelpAge report in late 2009, whilst he was negotiating with the CUF, may have reflected a more general concern to present a more positive image.

In 2010, Dr Shein was selected as the CCM's candidate for the forthcoming presidential elections. The elections in October were more free and fair than any hitherto, although biased registration and the miscounting of votes might have cost the CUF victory (Matheson, 2012; also Nassor and Jose, 2014: 260). Officially, the CCM won 39 seats in the House of Representatives, to the CUF's 31. In the presidential contest, Shein (for the CCM) won almost 180,000 votes to just over 176,000 for the CUF's Maalim Seif. The CUF accepted the results, and the CCM and CUF proceeded to form Zanzibar's first Government of National Unity (GNU). Maalim Seif became First Vice-President, and the CUF was given eight of the nineteen ministerial positions on the Revolutionary Council (i.e. cabinet) and two of the six deputy-ministerial positions (Nassor and Jose, 2014: 261-2). The two ministries involved in the pension issue, the Ministry of Finance and the Ministry for Social Welfare, as well as the Second Vice-President's Office, were controlled by the CCM.

It is not clear that there were any deep programmatic differences between the CCM and CUF. The CCM accused the CUF of being a reinvention of the former Arab-dominated ZPP/ZNPP, and some scholars have interpreted the CCM-CUF conflict as the continuation of racial conflict. But other scholars (notably Matheson) point to the CUF picking up support in protest against the authoritarian and repressive government of the CCM, especially among younger voters and on Pemba. The CCM is viewed as having subordinated the interests of the islands to the mainland, and to the marginalisation of Pemba relative to Unguya (see Kildal, 2016: 17-20). The CUF has been more nationalist (i.e. of Zanzibar relative to the mainland), more pro-Muslim, and more critical of economic marginalisation, but support for the CUF is also said to be more a matter of family ties (Moss and Tronvoll, 2015). The two parties' manifestos in 2010 were very similar (Matheson, 2012; also Nassor and Jose, 2014: 263).

The GNU – with Shein at its head – received positive reviews. The political situation seemed to become less tense, with partisan affiliation becoming less divisive, and a decline was seen in discrimination against CUF supporters. Matheson quotes the then Clerk of the House of Representatives saying that before the GNU everything was done along party lines: 'Those who were in the ruling party supported everything which was brought forward by the government, and those who were in opposition were opposing almost all of the things that were proposed by the government' (quoted in Matheson, 2012: 597). Scholars assessed that there was more transparency in government and more constructive debates in the House of Representatives (Matheson, 2012; Kildal, 2016). Members of the House of Representatives from both parties said that inter-party cooperation became the norm rather than the exception (Moss and Tronvoll, 2015: 104). 'Zanzibar's power-sharing strategy has not only ended the zero-sum nature of

Zanzibari politics, at least for the time being, it has also ushered in a more consensus-based approach', assessed Nassor and Jose (2014: 248); the 'working attitudes of members of the House' reportedly improved (*ibid*: 262). The GNU raised the price of cloves, which benefitted CUF-supporting farmers on Pemba, and agreed to claim oil and gas production as the responsibility of the Zanzibar government rather than the Union government in Dar es Salaam (*ibid*: 262-3). Moss and Tronvoll (2015), drawing on considerable research conducted between 2009 and 2013, emphasise the shift from the intense animosity of the elections between 1995 and 2005, to the post-2009 reconciliation. They attribute this shift to the strengthening of a common Zanzibari identity. Matheson suggests that partisan division gave way to division between ministers (of whatever party) and backbenchers, who became more assertive (2012: 604).

As President, Shein worked closely with CUF leaders. He even incorporated part of the CUF's manifesto into his inauguration speech. The CUF's Maalim Seif told Matheson that 'unlike in other countries such as Kenya and Zimbabwe, here the top leadership is working very, very closely together. The President, myself, the Second Vice-President, we always consult' (Matheson, 2012: 603).

The bureaucracy remained, however, a CCM preserve (Matheson, 2012). 'Most' of Kildal's interviewees were critical of the absence of change in the senior levels of the civil service, which continued to be controlled by CCM appointees. Indeed, even under the GNU, the President continued to make most appointments (Kildal, 2016: 69-71). CUF leaders and supporters frequently pointed to the lack of power-sharing at local or administrative levels (Moss and Tronvoll, 2015: 104).

The spirit and practice of inter-party cooperation, against a backdrop of close-fought elections, probably inclined Shein to be sympathetic to a popular reform. There is no evidence that debate over the pension was partisan – with advocacy rooted in one CCM-controlled ministry and resisted in a second CCM-controlled ministry.

The political value of the pension became more evident *after* the Cabinet had decided, in March 2015, to introduce it. The CUF endorsed the forthcoming pension in their 2015 election manifestos (CUF, 2015), and in rallies, reportedly promised that pensions would be raised to TZS 50,000/month. The elections (in October) were to turn out disastrously, however. Midway through the announcement of results, the CUF declared itself the victor on the basis of unofficial data, and announced its intention of forming a GNU. But the Zanzibar Electoral Commission – long criticised as serving the CCM – annulled the results, citing 'irregularities and gross violations of laws and election regulations' (unnoticed by international observers). Bizarrely, the concurrent elections for seats in the Union parliament (in Dodoma, on the mainland) were not annulled. Amidst growing tension, new elections for the Zanzibar presidency and parliament were scheduled for March 2016. The CUF boycotted them, in protest against their alleged victory being stolen. Shein was then re-elected as president without opposition, and without legitimacy. Aid donors withdrew much of their funding in protest.

Whilst there is no published analysis of the episode, it is said in Zanzibar that events were driven by a struggle within the CCM between technocratic modernisers and conservatives intent on holding onto power at all costs. The latter allegedly blamed the former (including the Minister of Finance) for electoral defeat in the October 2010 elections, illicitly arranged for the theft of the elections, and then pushed most of the CCM modernisers (including the former Minister of Finance) out of government. Shein, although probably closer to the modernisers, survived.

This all affected the old-age pensions in that the launch date for the pensions, originally set for the end of April 2016, was brought forward by several weeks, presumably because the President was looking for good news stories to shore up his compromised legitimacy.

Conclusion

The Cabinet decision in March 2015 to proceed with a universal pension for men and women aged 70 and above, with effect from April 2016, was followed by a year of preparation for the pension programme to be put into effect. The Ministry for Social Welfare had to complete its registration and payment systems, and the Ministry of Finance had to find the money. Whilst the hard work was done by Zanzibari bureaucrats, they were assisted by the European Union-funded SOCIEUX (Social Protection European Union Expertise in Development Cooperation) programme. SOCIEUX advised on institutional design and helped to draft and revise the Standard Operating Procedures manual. In April 2016, more than 21,000 pensioners received their first pensions. Over the following months the number of pensioners crept up to more than 25,000 (out of the estimated total population aged 70 and above of just over 27,000) (see Appendix A).

The introduction of old-age pensions in Zanzibar was a notable achievement for its advocates in the Ministry for Social Welfare and for HelpAge, which had played a crucial role in the process. Zanzibar became the first territory in East Africa to introduce a universal pension, and leapt ahead of other territories in terms of the proportion of its elderly population receiving pensions. The achievement was not unqualified, however. First, they were not legislated, which renders them less secure legally. Secondly, pensions were introduced only for men and women from the age of 70. Whilst the pension was universal, only about 25,000 people out of the approximately 60,000 aged 60 and above received the pension, because no one below the age of seventy was eligible. Given that the pension was set at TZS 20,000 per month, the total cost was below most of the options put forward in the past. HelpAge, in its 2009 report, had proposed several options for pensions for the population aged 60 and above, the cheapest of which was costed at 0.85 percent of GDP. The ILO, in 2010, had proposed a scheme costing 1.1 percent of GDP. The option chosen by the Government was the cheapest of the ones put forward by its own Task Team, at an estimated cost of only 0.5 percent of GDP. However, by the time the Cabinet met in March 2015 even advocates of more expansive programmes – including officials in the Ministry for Social Welfare and Smart Daniel from HelpAge – were largely reconciled with the reality that only a very modest programme would be introduced at the outset. They were consoled by reassurances from the President, Minister of Finance and others that this was just a beginning, and the programme would be expanded as resources permitted.

Any analysis of the Zanzibari experience thus needs to explain why it happened, and why the option chosen was parsimonious. The politics clearly favoured the introduction of a universal pension, but was sufficiently borderline that only the most parsimonious option was politically viable. In short, the ZUP had strong support, but there was also significant resistance.

It is easy to point to the role played by outsiders in processes of policy reform such as this one. Officials in the Ministry for Social Welfare generously pointed to the role played by Smart Daniel, especially. Daniel, together with HelpAge more generally, had played a crucial role in 2009 through the report that initiated discussion. In 2012 they had helped the Ministry for Social Welfare to revive their drafting of a Social Protection Policy. In 2012-14 Daniel and HelpAge pushed for the inclusion of a commitment to introduce pensions in the Social Protection Policy, and for these pensions to be universal rather than means-tested. They initiated the study tour to Mauritius in 2013, and played a major role in a series of educational activities in 2012-14 for government officials, the House of Representatives, and civil society around social protection. In 2014-15, they assisted the Task Team and initiated the visit by the former top bureaucrat in the Mauritian Ministry for Social Welfare. In sum, HelpAge and Smart Daniel helped both to shape and to push along the process of the pension project. Perhaps the most important aspect of their influence was in emphasising that pensions should be universal, rather than means-tested (as was conventional wisdom in circles linked to the World Bank at the time). As one official in the Ministry for Social Welfare put it: ‘The role of Smart, of HelpAge [was] very crucial; we only started to talk about universal pensions after Smart’s intervention; even the [Social Protection] Policy initially said support poor old people, not universal. HelpAge came in at the right time, when we were developing the policy.’

HelpAge’s influence was probably enhanced by two factors. First, Smart Daniel was a Swahili-speaking Tanzanian, not an expatriate consultant. Secondly, most of the government officials in the Ministry for Social Welfare in Zanzibar saw the initiative as theirs, i.e. their perception was that they ‘owned’ it. Government saw HelpAge’s role as one of a much-valued assistant. Insofar as HelpAge encouraged this view, HelpAge enhanced its own influence. Furthermore, HelpAge was neither a donor nor a well-resourced UN agency. The Zanzibar case was not perceived by local government officials as one that was ‘donor-driven’. The outside agencies involved (HelpAge, UNICEF) were certainly advocates, but they were not so much donors as technical assistants and partners. This was true from the outset in Zanzibar: Much of the research for the 2009 HelpAge report was undertaken by the Department of Social Welfare. Zanzibari bureaucrats played a prominent role in its conceptualisation, and organised the launch, where the President (Karume) articulated Zanzibari ownership of the initiative. In this way, the Zanzibar case contrasts with other case in the poorer countries of East and Southern Africa, where reforms were seen by government officials to be pushed by outside players (see Kabandula and Seekings, 2016, on Zambia in the mid-2000s, and Grebe and Mubiru, 2014 and Grebe, 2014 on Uganda). The Zanzibar case contrasts with the case of the Tanzania mainland (on which see Ulriksen, 2016).

In Zanzibar, three factors helped to prompt the government to consider the introduction of the pensions. First, as Smart Daniel puts it, ‘the energy within the Ministry in Zanzibar was one of the key factors … There was very little energy within the same ministry on the mainland …’[86] This energy initially lay within the Department of Social Welfare. The Minister and her first PS may have been skeptical at the outset, but were quickly converted into energetic and influential advocates of pensions for the elderly. The PS who took over in 2013 was similarly enthusiastic. Compared to their counterparts in, for example, Zambia and Uganda in the 2000s, the Minister and officials in the Ministry of Social Welfare were

[86] Interview, Daniel.

resolute in their efforts. Secondly, support was mobilised (and resistance countered) in other government departments. Whilst some PSs were ambivalent, and some Ministry of Finance personnel were concerned over affordability, the Ministry for Social Welfare enjoyed growing support from influential officials including the Chief Secretary and the PS in the Second Vice-President's Office (who was later, in 2016, to become Minister of Finance). Thirdly, there was support within the Cabinet, most prominently from the President himself, but also from the Minister of Finance. In Zanzibar, the old-age pension never had a single identifiable champion, as in Namibia (where Lutheran Bishop Kameeta championed the basic income grant, unsuccessfully) or South Africa in the 2000s (where Zola Skweyiya, as Minister of Social Development, skillfully expanded cash transfer programmes despite opposition). Support for the reform in Zanzibar was more diffuse than a single champion.

Within government, bureaucrats seem to have enjoyed more influence than their counterparts in some other parts of Africa. This might also help to explain the absence of any identifiable champion. Two other countries with apparently powerful bureaucrats are Uganda and Botswana, and the reasons might be similar. In both Uganda and Botswana, there has been some overlap between bureaucracy and political office, with senior bureaucrats becoming ministers, and appointed bureaucrats often wielding more authority than elected representatives. In both Uganda and Botswana, this has reflected the hegemony of a ruling party facing, for long periods, weak opposition. Circumstances in Zanzibar may be less pronounced, but the relationship between the CCM political elite and the bureaucratic elite is not unlike that of Botswana or Uganda.

The breadth of support in Zanzibar's political and bureaucratic elite reflects at least three aspects of the broader social, economic and political context in Zanzibar. First, Zanzibar has a tradition of public responsibility for the poor, through the *posho* system (and residential homes for small numbers of elderly people). The fact that Zanzibar is Muslim might strengthen this, through Islamic practices such as *zakat*. This tradition made it easier for advocates of pensions to represent their proposals as improvements rather than entirely novel departures from existing policies. It is striking that I have come across no references to 'handouts' or 'dependency' in either documents or my interviews with government officials in Zanzibar. These are terms that occur frequently in documents from or interviews with government officials in many parts of Africa. In Zanzibar, in contrast, the hegemonic public discourse is one of responsibility, not dependency. Secondly, the combination of intense partisan competition between the CCM and CUF (with the CCM supposedly winning elections with narrow margins) and cooperation (in the

Government of National Unity) served both to encourage cooperation over the reform and to incentivise the CCM and President Shein to proceed in the hope of shoring up their support. Thirdly, and most fundamentally, the economy and society were undergoing ‘deagrarianisation’ in that the role of subsistence agriculture and kin-based redistribution and care were both declining. These were circumstances that had fueled reforms in some other parts of Africa but which were not present to the same extent across most of East Africa.

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Appendix A: Number of pensioners receiving ZUP, April to August 2016

April	21,338
May	22,206
June	23,325
July	24,178
August	25,114

Source: Information provided by Department of Social Welfare, Zanzibar (September 2016).

Appendix B: Political leaders and government officials interviewed or not interviewed for this study

Names in bold indicate that the person was interviewed. Names not in bold were not interviewed.

President:
- Amani Abeid Karume: 2000 to October 2010
- Dr Ali Mohamed Shein: November 2010-

Ministry of Health and Social Welfare:
- Minister (during 2009-10): Sultan I. Mugheiry
- PS (during 2009-10): Dr Mohammed S. Jiddawi

Ministry of Labour, Empowerment, Elders, Youth, Women and Children (MLEEYWC) (formerly Minister of Social Welfare, Youth, Women and Children Development, MSWYWCD):

- Minister: **Bi Zainab Mohamed**: Minister, 2011-2016; Fuoni, Zanzibar, 7th September 2016; **Bi Moudline Castico**: Minister, 2016 -; Mwanakwerekwe, Zanzibar, 9th September 2016.
- PS: **Bi Fatma Gharib Bilal**: PS, 2011-13 and again since April 2016; Mwanakwerekwe, Zanzibar, 9th September 2016; **Bi Asha Abdulla**: PS, September 2013 to April 2016 – Manzini, Zanzibar, 8th September 2016.
- Deputy PSs: **Ali Khamis Juma**, from ?? until late 2014 or early 2015; Vuga, Zanzibar, 9th September 2016; Msham Abdalla Khamis.
- Director of Social Welfare: **Bi Halima Maulid Salum**, November 2004 to November 2014; Zanzibar, 7th September 2016; **Bi Wahida Maabad Mohamed**, since February 2015; Manzini, Zanzibar, 6th September 2016.
- Head, Social Protection Unit, Department of Social Welfare: **Salum Rashid Mohammed,** since 2011; Zanzibar, 9th September 2016.

Ministry of Finance and Economic Affairs:
- Minister: Omar Yussuf Mzee, 2010-15; Dr Khalid Salum Mohamed, since 2016.
- Deputy PS: Juma Ameir Hafidh.

- Accountant-General (during 2014-15): **Omar H. Omar** – Kikwajuni, Zanzibar, 9th September 2016.

Second Vice-President's Office:

- PS (during 2012-15): Dr Khalid Salum Mohamed

Other government officials:

- **Omar Khamis Musaa** (Planning Officer and Acting Secretary, Waqf and Trust Commission) – Manzini, Zanzibar, 8th September 2016.
- **Ramadan Mashari**, TASAF Coordinator for Zanzibar (including Pemba) – Zanzibar, 8th September 2016
- **Abdallah Mwinyi**, former Regional Commissioner – Kikwajuni, Zanzibar, 9th September 2016.
- ZSSF: Abdulwakil Haji Hafidh (Director); **Khamis F. Thani** (Acting MD of ZSSF); **Makame M. Silima** (HR & Administrative Manager).

Other interviewees:

Civil society:

- JUWAZA 1: **Dr Yusuf Nuh Pandu** (deputy-secretary), **Mrs Salama Kombo Ahmed** (Secretary), **Ali Iddi Hassan** (accountant), **George Majaliwa** (member, Steering Committee), **Abooud Talik Aboud** (chairperson, Technical Committee) – Zanzibar, 6 September 2016.
- JUWAZA 2: **Amani Suleiman Kombo**, **Hashim Bakari Kombo**, **Salma Saleh Ismail** and **Asha Mohamed Mussa** – Zanzibar, 6 September 2016
- HelpAge International: **Smart Daniel** – Dar es Salaam, 5 and 10 September 2016.

Appendix C: the estimated costs of pensions in Zanzibar and Tanzania

Costs of pensions in Tanzania											
	ILO 2005	ILO 2006	ILO 2008a	ILO 2008b	REPOA 2010			HelpAge 2010			
Age threshold	65	60	65	60	60	60	65	70	65	65	60
Benefit/ month (TZS)		5000		15000	14000	10000	10000	7316	9755	12194	16586
Relevant poverty line		70% FPL			BNPL	FPL	FPL				
Benefit as % of GDP per capita	30		30	30				14	18	23	31
Cost (TZS billion p.a.)		148		352				84	167	209	419
Cost (% of GDP)	0.8-0.9	1.1	1.2	1.3	2.3	1.7	1.1	0.26	0.51	0.64	1.28

Note: HelpAge (2010) costed 12 versions; only 4 are shown here, including the cheapest and most expensive. The benefits shown here are the 2010 values of benefits defined in 2007 prices.

FPL: Food Poverty Line

BNPL: Basic Needs Poverty Line.

Costs of pensions in Zanzibar								
	HelpAge 2009			ILO 2010	Task Team 2013-14			RG of Z 2016
Age threshold	60	60	60	60	60	65	70	70
Value TZS	11400		2500	15000	20000	20000	20000	20000
Value as % of GDP per capita	20	30	40		22	22	22	22
Cost TZS				10 b	[15b]*	10 b	6.6 b	
Cost % of GDP	0.85		1.86	1.2	[1.1]*	0.7	0.5	

Note: The Task Team seems not to have reported the cost of setting the age threshold at 60; the figures here are calculated given the demographic data provided by the Task Team.