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**SOCIAL SECURITY, INFORMATION SOCIETY
BUILDING AND DEVELOPMENT IN TANZANIA:
LESSONS FROM FINLAND**

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Abbreviations

ACT	Automated Credit Transfer
BSS	Basic Social Security
CD –ROM	Computer Disc Read-only Memory
COBOL	Common Business Oriented Language
COSTECH	Tanzania Commission for Science and Technology
CSS	Conventional or Contingency Social Security
DANIDA	Danish International Development Agency
DIT	Dar es Salaam Institute of technology
EPR	Electronic Patient Records
ESDP	Education Centre Development programme.
ERPs	Economic Recovery programmes
DD	Digital Divide
DDD	Digital Divide Data
DOT Force	Digital Opportunity Task Force
GDLN	Global Development Learning Network
GDP	Gross Domestic Product
GEPF	Government Employees Provident Fund
GP	General Practitioner
GSM	Global System for Mobile Communications
HIS/HIMS	Hospital Information Management System
HIV	Human Immunodeficiency Virus
HTML	Hyper Text Markup Language
HUS - PAC Project	Helsinki and Uusimaa Sairaala,
ILO	International Labour Organisation
IT	Information Technology
ICS	International Centre for Science and High technology.
ICTs	Information and Communication Technologies
ICT4D	Information and Communication Technology for Development
ID	Identity Card
IMF	International Monetary Fund
INSO	Information Society
ISP	Internet Service Provider
IXP	Internet Exchange Point
KELA	Kansanelakelaitos
LAN	Local Area Network
MIC	Mobitel Tanzania Limited
MLYDS	Ministry of Labour Youth Development and Sports
MNH	Muhimbili National Hospital
MOEF	Ministry of Education Finland
MOCT	Ministry of Communication and Transport
MSAH	Ministry of Social Affairs and Health
NHIF	National Health Insurance Fund
NGOs	Non Governmental Organisation
NSSF	National Social Security Fund
OECD	Organisation for Economic Co-operation and Development
PEDP	Primary Education Development Programme

PHC	Primary Health Care
PKI	Public Key Infrastructure
PPF	Parastatal Pension Fund
PSPF	Public Service Pension Fund
TSDI	Tanzania Spatial Data Infrastructure
TTCL-	Tanzania Telecommunication Company Limited
RDBMS	Relational Data Base Management System
R&D	Research and Development
RAY	Finland's Slot Machine Association
SAPs	Structural Adjustment Programmes
SDI	Spatial Data Infrastructure
SDLC	System Development Life Cycle
SII	Social Insurance Institution
SITRA	Finnish National Fund for Research and Development,
SS	Social Security
SSS	Social Security Systems/Schemes
STAKES	National Research and Development Centre for Welfare and Health
TNDV	Tanzania National Development Vision
TCC-	Tanzania Communication Commission
TANESCO	Tanzania Electric Supply Company
TPSTN	Tanzania Public Switched Telephone Network
TTCL	Tanzania Telecommunication Company Limited
UCLAS	University College of Lands and Architecture Studies
UNICEF	United Nations Children's Fund
UDSM	University of Dar es Salaam
UPE	Universal Primary Education
VAT	Value Added Tax
VSAT	Very Small Aperture Terminal
VTC	Video Conferencing
WAN	Wide Area Network
WAP	Wireless Protocol
WSIS	World Summit on Information Society

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SOZIGWA, NEEMA DOREEN: Social Security, Information Society Building and Development in Tanzania: Lessons from Finland

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The need to strengthen social security provision for development is not news. How many countries have achieved this and how? This study deals with quality social security provision and its contributions to information society building and development. It analyses the very developed case of Finland's experience in elements of social security, ICT and development. The three elements have also been analysed for Tanzania's experience. The analysis and comparison for the two research regions aim to draw conclusion for the case of Tanzania. The two countries have been analysed together as they both advocate the equality principle in social security and welfare programmes, which are regarded as resources to be distributed equally for all to enable individuals to participate well in development activities. Both societies experienced severe economic crises, which forced them to adopt socio-economic changes and they have well representation of the problems of the economical globalisation in the North and the South.

The methodological approach was first historic descriptive and then thematic comparative and adopted qualitative approaches. For comparison of the two research regions, the themes that were considered significant to elucidate the contributions of quality social security provision to the information society building and development were chosen. The focus is on the themes that could complement theory and practice in both research regions and concurrently be lessons for the case of Tanzania. The findings establish that, in both countries, economic crises and globalisation conditions forced the research regions to cut down the public services and adapt the rules of free trade. In Tanzania, living standards and economic growth deteriorated and citizens took personal responsibility of their own wellbeing. Finland, as a welfare state, was able to go through the economic crises because of the overemphasis of social security and welfare programmes and it is currently a highly competitive economy recognised as an

informational welfare state. It reached there without drastically cutting taxes or slashing welfare budgets.

The outcome of the comparison reveals that, a lot could be learned from Finland because of the high level of differences in economic growth and development processes of the research regions. It follows historical background, social, cultural, economical and political conditions enhanced by both functional and technical dimensions. Similarities were seen in the application of solidarity and collaborative themes when Finland and Tanzania put emphasis on the importance of human resources by focusing on man for development purposes. However, Tanzania failed to utilise those themes at the government's institutions especially during the economic crisis while Finland continued to implement them in the development strategies in all situations and at all levels. Fundamental differences could be observed with regard to sustainability of structures, utilisation of skilled labour, social and ICTs situations. In all themes, Finland performed better than Tanzania indicating the right balance between economic growth, the redistribution of income and structures viable for sustainable development.

The similarities and differences between the research regions are explained by the conclusions that, first, the role of the state in the provision of quality social security and welfare services is significant to ensure the maintenance of configurations of social, political as well as economic values that shape social security and welfare policies and those values must be maintained in considerations of historical background, social, cultural, economical, technological and political conditions in the information society building and development strategies. Second, it is imperative for Tanzania to learn from other regions as to what needs to be put into the ground first for any development process since, she has the potentials to overcome challenges that led to the low quality social security provision, functional and technical difficulties that hinder development processes. At the right conditions and the political will, creation of critical set of interventions is the way forward.

Third, differences on the application of the themes are due to the influences of the predetermined far-sighted goal oriented policies and goal attainments, which were implemented from the bottom up collaboration respecting each other's ideas for the Finnish experience, while Tanzania had no clear focus on the implementation of interventionist government's policies by treating the social sector as non-productive one denying modern attitudes. Finland's development and information society building achievements must be seen in connection of the linkage of social security and welfare

sector and other productive sectors. This is because the authorities foresaw that, the development of human resources is of vital importance for development. Therefore, for a competitive economy, defiance of spending on health and education is not a solution but precisely the opposite of it. Putting an emphasis on the welfare and quality social security provision means investment in human resources, vital for the development of any country.

Introduction

Description of the study

The study deals with the quality social security provision and its meaning to information society building and development. It will be an analysis of what happened and what is happening in two societies Finland and Tanzania, following the world social changes in the wake of information age. This is a broad topic, which offers plenty of interesting research fields but this study will concentrate particularly on social security institutions as to whether and in which way quality social security provision can contribute to the information society building and development in societies. The focus is on the developing country in the backdrop of the situation of the developed country.

The concept of quality can be understood in many ways. It mainly depends on who is defining it and which point of view is taken e.g. Juran's (1989) and that of Crosby (1985.) The original conception of quality has been correctiveness of the product. Currently, the quality is associated with all actions of an institution. Ala-Harja (1993) defines quality as the total features or characteristics of a product or service that bears on *its ability to satisfy stated or implied needs*. This definition has emphasis of promise fulfillment given or pressured to have been given. This study attributes Ala-Harja's definition and Grönroos (2000) definition that regard quality as whatever the customer perceives it to be. In most cases, the technical and functional dimensions, which describe the outcome of the service and the way in which the outcome of the process is transferred to the customer respectively, have been attributed. (Huuskonen, 1997.)

Therefore, both the outcome of quality social security provision and how the customer is provided the service will be attributed because, in the fast changing technologies, the total quality of social security provision is also affected by the image that the customer got on institutions activities. This leaves the contributions of quality social security provision to information society building and development open to the outcomes of service and the way in which the service is provided (Ibid.)

The study scrutinises the meaning of the quality social security provision on two levels. First, the investigation is done at the institutional level which means the meaning of quality for individuals and the institutions themselves and second, the meaning of quality social security provision at the national level that is, what the nation gets from the performances of institutions in the long run.

With regard to both levels, it is widely accepted among social scientists, economist and politicians that, quality social security provision can make a difference to individual living standards and this impact can only be realised on their contributions to social change and development. According to Barro (1997) the impact of social security to development is on the initial level of human capital growth (in terms of education impact of schooling and in terms of health impact of life expectancy.) The ILO studies emphasise the link between the broad ranges of concerns that together constitute development interpreted in a holistic sense (e.g. wellbeing of workers, social inclusion and democracy of which their absence is an obstacle for development of a country). The above considerations led to the orientation of the study to concentrate on the long time benefits of the quality social security provision, which lies on an individual, information society building and development.

With regard to the historic form of the study, the timeframe of the research and the framework of analysis, for the case of Tanzania the two periods from independence 1961 to economic crisis of 1970 and from the crisis to date are good for the study. For the case of Finland the analysis of the period from just before the end of 1990 to date also will give good findings. The fact that the economic crisis of 1991 affected many countries, a lot of policy structures emerged and dominated in order to counteract the development, economic restructuring and the search for new approaches in the field of social security and welfare. The form of the study will offer a chance to understand the social, economic political and technological changes and the possibilities of Tanzania to learn from other countries and move forward.

The theoretical starting point of the research is the theories of social change developed by a number of social scientists. Durkheim (1893), Weber (1902), Parsons (1951), Rostow (1960), Machlup (1962), Frank (1966) and others (e.g. Webster, 2002; Castells and Himanen 2002; Kelly et al 1995; Bell 1973), have made important contributions to the theories of the social change and technological change on how they enhance life in societies. According to them, the main tenet of their theories is the existence of social organisation that generates collective behaviour as normal accompaniment and medium for social change. Other theories focus on individuals and others focus on natural occurrences as major players in causing social change. However, together all have basically explained social change as simply the alteration in the basic structures of a social group or society. For instance, currently, there are the existences of the complex processes of social change in which ideas, materials, structures and social

relationships are intertwined and hence analysed together. This is because the problem of social change is inherent in the rate of change as well as in the change of human well being.

For the case of technological change, the theorists argue that, the development of Information and Communication Technologies (ICTs) has significant values in different social settings or social context concerning their development. Theories stipulate that, basic development conditions that depend on laws and general economic trends are the same but they are attributed differently in the light of social, economic, political and technological perspectives. The realisation of potentials of ICTs for real changes means the existence of different levels of social capital (e.g. healthy and knowledgeable subjects) which can help to overcome institutional and national challenges associated with social and economic crisis. Therefore, any development process should integrate social policy and economic policy. (Leopold, 1999; ILO 2004, Midgley, 1997.)

The critics of these assumptions come from those who do not believe in evolutionary process as continuity “we have left our ancestral troubles behind and therefore evolutionary theory has nothing to say to us when we come to interrogate the current state of human nature” (Dickins, 2003.) Also a critic from a neo-liberalist point of view that, higher expenditure on social security provisioning contributes to inefficiency in growth. Despite the critics, the relationship between quality social security provision, information society building and development is highly interesting for this study. This study puts attention to social decisions as elements for social development in solving welfare problems, focusing social security institutions. Likewise, it attributes the general social conditions and current trends (for instance, the increasing globalisation assisted by the robust ICTs), political and economic upswings and downturns of both research regions.

The aim of the study is to analyse and later compare the meaning of quality social security provision to information society building and development. The analysis will be done in Finland and Tanzania following the social changes that these countries have experienced after the 1970s and the 1990s economic crises and the ongoing changes from industrial to information society. For example, it will look at endogenous and exogenous factors that have been shaping the welfare of Tanzanians since independence and those of Finns just before and after the 1991-1994 economic crises. There will also be attributes of the significance of human resources for ICT developments. The analysis and comparison, which will draw conclusion for the case of Tanzania, will be done against the backdrop of the Finnish social security systems and ICTs position that, there is wide consensus on the

positive impact on the economy and on the quality of people's everyday life due to the high use of ICTs in welfare purposes.

The focus of the analysis and its purpose puts the study close to the fields of sociology/social policy and that of technology. The title of the study, social security, information society building and development in Tanzania: Lessons from Finland indicates that, the study combines the elements of social security, ICTs and development. In the element of *social security*, the investigation and comparison focus on the structures of social security (characteristics and quality.) For instance, the growth and development of social security systems, current objectives of social welfare and health care policies will be attributed. Main emphasis here will be finding out how quality social security provision shapes an individual to be ready for information society building and development. This comparison will be attributed in the themes of collaboration and solidarity under the general social situations of the research regions.

The analysis of social security in Tanzania reveals that, in the early years of independence, Tanzania experienced a type of social welfare, which facilitated the development of human capacity, socialism and self-reliance within a caring and enabling socio-economic environment. Under socialist ideology everybody was considered equal and citizens had good standard of living with free education up to university and free health care (Nyerere, 1967.) The Arusha declaration (1967) meant to solve problems of basic socialist goals of human equality, dignity and government by the whole people. The declaration perceived that, for the country's development and for the development of human capacity, it was imperative to focus on people, responding to basic human needs, to give them meaningful life, freedom in defining their goals and strategies. The quality of social security could be considered relatively good. (Meena in Mjema, 1993).

The 1970's world's oil crisis in Tanzania, like in many other countries, changed the welfare situation. The Economic Recovery Programmes (ERPs) and Structural Adjustment Programmes (SAPs) policies applied to Tanzania worsened the effects of the economic crisis and caused severe problems like general fall in living conditions and livelihood (Mjema, 1993). The comparison will be done with theme of sustainability of structures on Finnish social security framework to show the relationship of quality social security and development. This follows an analysis from the case of Tanzania showing a close relationship between the quality of life of the society as well as an individual and the capacity of the economy for development. In developed countries, especially the welfare

states, this becomes a vicious circle social security and development influencing each other. Here the existence of the quality social security provision proves the level of development and the level of development proves the quality of social security provision. (Midgley, 1997.)

Analysis in Finland shows that, Finland is a "welfare state" whereby the state accepts responsibility for the provision of comprehensive and universal welfare for its citizens (Kuhnle and Solheim, 1981.) Finnish social security is based on the institutional social policies, under the well-known institutional-redistributive or social-democratic welfare model, favouring universalistic, independent and self-assertive features. The universal welfare arrangements are financed through the tax system which leads productivity to spur and the state's role of providing and facilitating infrastructure and deregulation to stimulate growth further, favouring the welfare system. The Finnish government believes and has proved that, high spending in welfare by running budget surpluses, gives competitive economy which in return enables the government to meet the future social and economic commitments. Welfare and competitiveness then, are the two sides of the same coin complementing each other. Hence, investing in welfare is to invest in economic growth (SII, 2002).

Finland's inclusive welfare system ranks high in welfare dimensions (e.g. education and health services). Therefore, the quality of Finnish social security then can be regarded as comparatively high and a decisive contributing factor to the growth of new economy on a stable basis. (Castells and Himanen, 2002.) As for information society, it is believed that, welfare is important for information society developments which will regulate people's life. By underpinning information society principles, Finnish welfare features create future stability and ensure investments in citizens and their life chances whereas, structures and codes of conduct determine information society for all, welfare and development (Ibid).

In the element of *ICTs*, the Finnish ICT situation and utilisation of *ICTs* in welfare services are analysed to see the relationship of *ICT* and social security as to whether social security schemes contribute to information society building and whether institutions have potential to utilise *ICTs* in their daily errands. For instance, how do *ICTs* enhance transformations in administration, planning, operations, policy making organisational changes and customer services as challenges facing institutions? What is the solution here *ICTs* or skilled labour? The comparison is designed to show how skilled labour is utilised

in the research regions, analysing the potentiality of research regions to build information societies for development. These elements are jointly investigated with quality social security because, in Tanzania, the government's aspiration to build information society has led to the formation of national ICT policy and strategies. The policy is imbued with the need for high quality livelihood and a well educated and learning society among others.

The fact that Tanzania has no quality social security framework makes it necessary to get answers from here whether information society building is possible with social security provision of low standard or which should come first, quality social security provision or information society building? Can they co-develop? Answer to this will come from the analysis of informational welfare state Finland (Castells and Himanen, 2000). This will be investigated to see the possibility of 'the dream come true' for Tanzania's government whose emphasis on the ICT use in the policy and strategies is to achieve accelerated development, to raise welfare of the people and standard of living hence to eliminate poverty. Significant aspects for the utilisation of ICTs, for instance, general literacy level and ICTs knowledge for workers and users are significant since ICTs needs human capital. Orienting human capital leads to easy access, utilisation and good receptiveness, an individual here being treated as mode and beneficiary of the ICT use for development.

In the element of *development* the investigation and comparison focus on the meaning of development and the factors for development or underdevelopment of the two research regions. The development trends include the principal elements of research regions' development strategies and recurrent themes of government initiatives in progress or under consideration. In Tanzania, the attributes of socioeconomic policies and development policies in the post Arusha declaration and after the adoption of ERPs and SAPs, will be described and compared. Themes of social situation and the importance of human resources will be compared. A close look will be put on the earlier and current development visions and policies on how they value individuals in the development process. The study will show the focus for development, commenting on policies that appear to interest politicians and economists. Since Finland is a developed country, the comparison will be done with Finnish welfare and development views.

According to the analysis, development trends in Tanzania show that, since independence the slogans for development have been in two visions: the independence vision that the fruits of independence implied hard work in realising the development and that of Arusha Declaration which based on socialism and self-reliance for socio-economic

liberation. The declaration perceived that for country's development and development of human capacity, it is people that need to be developed and not things.

"Humanness in its fullest sense rather than wealth creation must come first for development. Societies become better places through the development of people rather than the gearing up of production." (Nyerere, 1968)

Nyerere's aspirations showed a close link between an individual and development whereby, taking care of human being by meeting the basic needs was important for development. However, the Arusha declaration failed to guide social and economic transformation for the aspired human development. (Mjema, 1993). With the new development vision in place, the Tanzania government puts emphasis on, among others, improving and strengthening highly skilled manpower and individual security as enabling environments to achieve development goals. The comparison will be made with Finland to see the kind of development strategies and the social situations that prevailed to allow a positive influence on Finnish developments.

Despite the fact that all fields offer study possibilities and especially numerous possibilities themselves, a careful consideration shows that, there are several direct connections due to which a joint investigation is most practical. Among the direct connections are the ICTs link with social security and development; ICTs being solutions of many welfare sectors and a solution or mode of development which higher human capital goals for country's development. There have been studies on social security and development by ILO (2004) and social security and ICTs by Adler and Henman (2001; 2005.) These authors have answered these questions but without incorporating the three elements especially on the contribution of human capital in all three elements. Therefore, the study is significant in a country such as Tanzania due to the fact that quality social security provision has rarely been investigated jointly with elements of ICTs and development. Thus, there exists an information gap that could guide the theory and practice in this field. Therefore, the study would generate information gap that existed and mostly, the long term question concerning quality social security provision in response to current changes towards information society building and development. The main interest of the study is how far quality social security provisions a way to information society and development?

It is proposed in this study that a joint investigation of quality social security provision, information society building and development will enable institutions and nations at large to come up with best policies (to identify key areas that need strategic

interventions) and best practices and strategies to accomplish their social security missions, development visions and especially the millennium development goals (WSIS Report, 2004; UNDP, 1999). In addition, the study was considered to be beneficial to scholars, future researchers, social security practitioners, IT experts, economists and politicians. This is because the enhanced social security and application of ICT in social security provision have been growing concerns in Tanzania's social security institutions. The successful shifting process towards quality social security provision, information society building and development could be informed by the study findings.

The study incorporates qualitative research methods and concentrates on categories which fit for analysis and comparison. In order to give a trend of the problem, the study analyses Finnish social security system in descriptive and historical angles as the most feasible approach and the comparison is done with the Tanzania case. Due to the complexity of the research question, triangulation of theories and methods appeared to be the most effective approach. The triangulation approach was used to collect data and descriptive and thematic comparative methods of data analysis were employed. It was found that, quality social security provision and welfare determine the country's social situations, which gives a clear picture of the socioeconomic level of development to allow other developments. The universalistic rights based social security schemes provide people with basic social and economic security. Therefore, the basis for good integration of new ICTs for the realisation of the information society and development means putting emphasis on human resources development, by meeting their needs.

Structure of the study

The structure of the study follows the description of the research question and theories connected to it. Both have made the form of the study to be both historical descriptive and comparative one. The comparison of the research regions is done not because of the 'alike' characteristics *per se* but because of the main difference of levels of development despite both advocating for equality in socialist ideas and development by focusing on man. The research report has three parts, which overlap each other. When the first part deals with the challenges of integration and adaptation, the second part shows the impact of the integration and adaptation in the social changes with regard to social security and information society building. The last part gives a focus for development processes through two perspectives of a shared commitment. The overriding objective underlying the

various measures for development in both research regions are compared. Therefore, the study is structured into six chapters without introduction.

The first part, theories of social change: the challenge of integration and adaptation consists of two chapters, which present theories and background discussion for the research. *Chapter one* provides theoretical framework with analytical categories. It takes a close look at challenges of integration and adaptation on how they have been addressed in the social change. Social change theories are presented with special regard to the advancement of ICTs on how they help societies to survive and prosper. The review goes on with the concepts of quality, social security, ICTs, information society and development. Here mainly the focus will be on how ICTs influences the economic growth. ICTs as factors for economic growth will be put into consideration as a vice versa review. Analysis of the potentiality of ICTs to enhance the institutions of social security will be done on technological and social values of ICTs as to how they help institutions and customers. These will be treated into different perspectives under two schools of thoughts, the technophilic and the technophobic. The chapter will end with attributes of the digital divide as inequality within the developments.

Chapter two commences with the background of the problem, the uncertain degree of social security provision which leads to the importance of quality social security for good social situations to remain uncertain and the level of development of the country being very slow. Will quality social security provision be a solution? The research design is presented here including the research question, objectives, the description of the methods of data collection and analysis as well as evaluation of the reliability and validity of the research.

Part two of the study deals with experiences of Finland and Tanzania on how they perceived and put into practice the doctrines of social security and welfare for all, and information society for all. *Chapter three* describes experiences of Finland, and Tanzania starting with a brief history of the two research regions. It further analyses the development of social security of the research regions. The framework, categories of social policy and benefits and challenges facing social security institutions in Finland and Tanzania are described. Issues of collaboration, solidarity and sustainability of structures in Finland and Tanzania's are compared on how they have been determining earlier development and how far they can continue to contribute to on going and the new development processes in the research regions.

Chapter four analyses and compares themes of skilled labour, utilisation of ICT, and building an information society under the stand point of tools of the information society can be used to overcome obstacles that previously have been difficult to solve. The comparison is designed to show how skilled labour is utilised in the research regions and how important the theme is in the provision of quality social security and utilisation of ICTs in the information societies. For the interest of the study, comparison is done to see how the utilisation of ICTs is seen to cause a change or enhance social security provision, information society building and development in general. The attributes are on how ICTs can be used as solutions in institutions for the realisation of the information society.

The third part of the study is an analysis of the social situations and the importance of human resources as fundamental for development. The validity and an answer to the research question are given in *chapter five*. The ideas of focusing on man for development in both research regions are compared through the themes of social situation and the importance of human resources, which are held by the stand point that, technological change is a powerful force for social and economic change. In this stand point, the analysis highlights how the two countries perceived and put into practice the ideas of other themes compared in the previous chapters for equal development. The comparison will act as lessons for the case of Tanzania.

Chapter six is a conclusive part which mainly attributes what has been analysed and compared as a way of discussion for the future measures towards information society building. The chapter gives relevant inferences and contributions of the study. The main contribution of the study for the case of Tanzania is to learn that, in any difficulties in development processes, intervention is possible. When looking ahead it is imperative to do first things first.

Part I:

Theories of social change:

The challenge of integration and adaptation

1. Theories of social change and development in helping the societies to survive and prosper

Chapter one provides theoretical framework for the comparative analysis taking a close look at challenges of integration and adaptation on how they have been addressed in the social change. Evolutionary theory and theories of information society are also presented to show how they help societies to survive and prosper. The review goes on with the concepts of quality, social security, ICTs, information society and development. There will be attributes on how ICTs influence the economic growth. Analysis of the potentiality of ICTs as tools to enhance the institutions of social security will be done here. The technological and social values of ICT will be treated into different perspectives under the technophilic and technophobic schools of thought. The chapter ends with attributes of the digital divide as inequality within the developments.

1.1 Theories of social change and development

In order to know how changes occur, scientists have compared circumstances at historical angles and in the comparison, both the oldest and contemporary theories of social change have been combined to explain contemporary events. It has been argued that to understand social change, one needs more than a sense of history as it happens to us. A conceptual framework and a theory to organize experience and explain why change occurs and predict the future is significant. For the interest and for the focus of this study, theories of social change, of which their main tenet is existence of social organisation that generate collective behaviour, were being employed.

According to studies by Rostow W. (2000[1960]), Andre Gunder Frank (1966), and others, these theories can explain how societies confront external circumstances of focus on the historical circumstances between societies or on the dynamics of a particular society. These theories can further identify external sources of change e.g. trade or warfare between cultures and internal ones like class struggle or the rise of new religion internal changes are often due to internal dynamics and strain within societies. In some theories, individuals play an important role in causing social change and in other theories, natural occurrences of historical circumstances are viewed as more important than the ideas or actions of any single person as explained by Emil Durkheim, (1893 [1984]) in *The Division of Labor in Society* and Max Weber (1995 [1930]) in *The Protestant Ethic and the Spirit of Capitalism*.

Oldest arguments over idealism or materialism as being the cause of the change as a single explanation are avoided. The concept of change, however, is often devoid of value judgments but descriptive facts that can predict the future. Many scientists e.g. Walt W. Rostow, Gunder Frank, Talcott Parson and others, have basically explained social change as simply the alteration in basic structures of a social group or society. Moore (1968) has defined social change as "the significant alteration of social structures including consequences and manifestations of such structures embodied in the norms or culture (rules of conduct), values, and cultural products and symbols". It includes changes in the size and composition of social systems; changes in the relative power, prestige, and income of various groups and categories; changes in technology; long-term trends in the functions of social institutions; changes in customs and manners; changes in government and many other kinds of alterations in the social order.

Currently, there are existences of complex processes of social change in which ideas, materials and social relationships are intertwined and hence analysed together. This is because the problem of social change is inherent in the rate of change as well as the change in human well being. Over these perspectives, the study employs amalgamation of social change theories advantageous on theories of information society, evolutionary theory of Talcott Parson (Structural Functionalism), modernisation and dependency theories. Theories of information society stipulate much about advancement of information technology and inevitability of utilization of new ICTs in every sector in society. In the third wave theories, attributed in theories of information society, Kelly et al (1995) argue, in these societies ICTs are highly influential and everything is technological centred whereby implications of ICTs are as significant as the agricultural and industrial revolution. The main tenet of the theories is that, economic and industrial system is undergoing fundamental shift from the production and distribution of material goods to immaterial information products and services.

Working on theories of information societies (Castells, 1998; Bell, 1973; Machlup, 1962) show concern on the relationship of ICT and societies due to socio-economic changes arguing that, the new era is characterised by the rise of diverse information societies like the silicon valley, the Singapore model and the Finnish model of information society. They further argue that, the foundation of these societies is information, considering that, much of the undertakings in the realms of human practices are information technology based. These activities are globally organised in information networks and are centred on information processing. Therefore, for them, the world simply

experiences a change of mode of development, which is associated with technology and networks crucial for the flow of information, knowledge production and growth of productivity. These technologies are regarded as tools of information societies that can be used to overcome obstacles that previously have been difficult to solve.

However, it is structural transformation that a country must undergo in order to be characterised as an information society. These transformations differ in terms of institutional foundation and social consequences Castells (1998) characterises this age as informational because of advancement in ICTs, whereby productivity growth and economic competitiveness are information based. Investments in education and realisation of human capital in information age are fundamental to the increase in productivity and social development. Machlup (1962) argues about the growth of technical knowledge and the growth of productivity whereby technical knowledge is central to innovations in technology and polity formation. Bell (1973) asserts on the changing role of technological decision making in the economic, technical and social structures of societies. Gates (1996) sees technological change as a powerful autonomous force for social and economic change.

The evolutionary theory, which explains about change in heritable characteristics in a population over old and new times, can be used to explain current social changes in information technology business. This theory deals with systems, structures, adaptations and change as part of social stratification. Classical evolutionary theorists e.g. Comte (1798-1857), Spencer (1820-1903), Sumner (1840-1910) and others propounded that, social change is unidirectional, and due to this, the fate of human evolution is predetermined. The evolutionary process has phases and the movement towards the final phase is good because it represents progress, humanity, and civilization, (following European parameters). It further assumes that, the rate of social change is slow or gradual, and the social change, is evolutionary. This gradual evolution makes the process (from primitive to complex-modern societies) to be completed in centuries. (Giddens, 1993.)

However, despite the process being gradual, the societies become more complex in the way and they become more adaptable to their environments. This adaptation means replacement or converting new resources in a more useful way to benefit the new system. That is, in these new times, the olds must be replaced by new ones because, for instance, new times demand new social economic and technological aspects or patterns hence a new society. In the current trends, new society requires technology to replace or convert new resources in a more useful way to new economy and real social needs. For example in

technology, the traditional effectiveness of technology must be replaced by new effectiveness (Sztompka, 1994). The examples of this are alterations to new organisation structure and work organisation, which are important in one's life. The line of hierarchy within organisations, between employers and employees and between institutions and clients are developing now in different ways because of changes in needs and wants in the current societies.

Among aspects of evolutionary theory is Parson's evolutionary theory (structural functionalism 1951, 1967) which helps to understand the concept of social change and types of change. It advocates for linear development, order and stability when explaining structure, defining social activities and the social systems based on the functional role of these components to differentiate or change the society (Appelbaum and Chambliss, 1997 [Www.document].) Parsons concentrates on society's composition of systems and structures that require constant change in evolution process. He explains on structural differentiation which distinguishes pre-modern and modern societies. In pre-modern societies people had broad range of skills that enabled them to act relatively independent of one another but in modern societies people are required to master a narrow range of skills and act independently.

The specialization and interdependence of sub-units in social structure is a common feature as most societies develop with their ability to deal with the world in which they exist. Through this, gradual change occurs when units are not considered useful and are replaced by new ones. The increasing social complexity through creation of the specialised roles and institutions develops this. An example is economic condition in a particular country which tends to change economic components to be replaced by new ones (Social Change theories, 2003).

Development is the term, which is perceived in different ways. In modernisation theory (Rostow, 2000[1960]), which is based upon the European's development experience, development efforts have been mainly concerned with economic growth as to how much can be attained (rate of economic output). Thus, development was seen as acceleration of economic growth. Following Rostow's stages, all countries can become modern industrial societies through industrialisation, with capital, as the mode of production at the take off stage. Industrialisation is the main route to economic development and capital intensive technology whereby internal factors count for development. Exogenous factors like international economic order were irrelevant while

the task of development planning was the preserve of the economist and bankers. This assumption paid little attention to the equality of development benefits despite explanations on how benefits would eventually spread out to the lagging sectors. This did not happen but rather the benefit of widened the already existing poverty gap.

According to this theory, the world is a relatively stable system of interrelated parts and social change is an evolutionary process that adapted to the changing environment. Modernisation then is a complex set of changes in every society as it attempts to industrialise with characteristic of differentiation. In the pre-modern societies, few institutions provided broad range of services to the citizenry, in modern society there are a variety of specialized institutions which survive by involving democracy, laissez-faire government policies regarding the economy (free market activities) and by fighting anti-communist ideas. For countries to develop each should do what it does best and through psychological change, people learn new values by developing traits like individualism, personal achievements and a desire to control their own destiny. Individuals must learn to want economic growth with the legitimacy of the state being important. (Rostow, 2000[1960]).

Dependency theory criticises modernisation theory. Gunder Frank (1966) asserts that, there is structural distortion of the periphery economic sphere. The peripheries do depend on the centre for their economic trade affairs of which most political and economic decisions are on the advantage of the foreign business. This may imply that most economic infrastructures and foreign investment are all export oriented for instance, the exportation of raw materials and importation of comparatively more expensive manufactured goods from the centre. Frank considers this as unequal trade and exploitation by wealth countries, which simply disregard the best interest of the local population who become impoverished and their rights deprived by few local economic elites who serve the interest of foreign capital. This leads to disintegrated economies to satisfy the nation, hindering their social, economic and cultural development. This theory implies that the lack of development in most third world countries is exclusively due to their whole sale incorporation into global capitalist economy. The developing countries have no power and they lack the capacity for autonomous growth because their structures are dependent. This dependency locks them into a downward spiral of exploitation and poverty. Frank calls this development of the underdevelopment. Elimination of imperialist influence will automatically bring about national welfare, and higher standards of living for the masses.

The evolutionary theory despite being non-linear and sometimes losing focus in

interpretation, it allows one to understand why gradual change takes place, offers reasons for the transformation in core values and explains why evolution is necessary for social growth. For instance, evolution in the form of differentiation, problems, chaos etc. requires coordination, specialization, adaptation and control mechanisms. Furthermore, it offers explanations of social complexities such as the integration of technology into the lives of individuals and how it affect their perception of society, tolerance level as well as their beliefs with regard to social values and norms (Ibid.) Talcott Parson's evolutionary theory is also criticised for being ethnocentric. It is assumed that not all change is "progress". Europeans saw that their societies are more evolved than those they conquered hence a good model for primitive societies. To act in a way Europeans involve themselves in the New World will help primitive societies to move towards a more desirable life style.

Information society theories have been criticised that, they have over emphasised the significance of fundamental shift from the production and distribution of material goods to immaterial information products and services. People do not really buy services, instead, they buy machines that do services for them and that the production of material goods continues to be important in this age. Also the application of theoretical knowledge to production was already important in industrialism. However, despite critics, these theories offer explanations on logistics as to how a society can be categorised as an informational one. Modernisation theory and dependency theories have both been criticized for focusing on only one or two causes of development. Modernisation is said to be too Eurocentric emphasising that, every society should follow his five stages for development and that industrialization is the only route for economic growth and development.

Dependency theory is criticised for its emphasis on de-linking peripheries and the centre that, the move is not a basis for development because development problems are not solely attributed to exogenous factors. Internal ones like culture are to blame. However, cultural imperialism exists due to one directional flow of information. The explanations on the lack of development of some countries in Central America uphold this theory. Despite critics, the link between an individual and development is what interests the present study. How an individual or an institution influences change and development can be attributed in the link between social security and development. The fact that the economic factors are not the only elements for development gives this study attention to human being and the quality social security shift into focus. Further, the general social and technological

conditions also do influence life of individuals and determine the scope of the change and development.

It is within the context of these theories that this study was conceptualized. Among the mentioned models of information society, the Finnish model seemed appropriate for a scholarly work on this issue. The fact that every nation has responsibility to secure her subjects has been a concern of the study as to how a developing country like Tanzania would ever have a quality social security that would ensure good standards of living for current changes and development. The concern for this follows the imperatives of social change that affects organisations and institutions in many societies. The effects involve trends like political and legislative measures; effects of structural adjustment programmes; the impact of introducing market economies and consequences of developments in ICTs (Henman & Adler, (2001.)

As Kelly et al (1995) argued, in the information society there is the persistence of new forms of industrial production system and employment of ICTs and network that lead to decentralisation of decision making in institutions. However, whatever the structural model of social security administrations centralized or decentralised, managed by public administrations or by separate agencies how does it explain the quality of social security provision? Do ICT developments affect the structure and organizations of social security schemes concurrently enhance information society building and development? Are there some models, which are more efficient than others?

Among the developing countries, Ghana and India have been contemplating over the impact of the change to information age and have tried at their level best to integrate ICTs into everyday practice including social security practices at different stages (WSIS, 2003; Castells, 1998). ICTs have gradually been established as a part of infrastructures in social protection contexts to support the delivery of benefits, administration and cost cutting to services. In Finland, the impact of ICTs on the structure, organization and administration of social security has been greatly realised, with the relationship of ICTs and social security being relatively good. Social security organizations have introduced ICT tools to increase the efficiency of their operations and administration and clients have adapted to those changes. Therefore, regardless of where one lives, the future of social security cannot be disassociated from ICTs. (SII, 2004.) For the interest of this study, the Finnish model of information society has been chosen to guide theories and practices under study with prospects that Tanzania could have something to learn for the development of her social security schemes.

This study acknowledges that, the combination of theories in a theoretical framework is important because there is no one perfect theory that could explain social change. These theories will be a useful apparatus to explain transformations and changes in the research regions and in discussing the role of institutions and the state in providing quality social security. They will be used together or on their own in analysing information society building and development and how social security provision influences them. With these considerations and the above mentioned questions in mind, the following subchapter as a summary, provides a list of theories drawn from the theories to be used as a basis for thematic comparison between the Finnish and Tanzania data.

1.2 Summary of the theoretical framework

From the theoretical starting point of the research the main issues discussed are: the social change from industrial to information society due to the advancement in technology, the focus on an individual as a major player in causing social change and a major player for the development processes, the importance of structural changes for information society building and development. These issues will be connected with the empirical data by using the following themes in italics.

Collaboration is cooperation, which is the fundamental element in the pursuit of consensus on social, political, economic, culture or technological grounds for a change and development. Involvement of the government, the civil society and the private sectors in the planning, implementation of policies and in the execution of strategies is vital. *Solidarity* is the union of purposes or sympathies among members of a group with collective responsibilities and interests. Solidarity is central in attempts to improve institutions or organisations undertakings, and all development programmes. It describes the system of dependencies under different principles like reciprocity, mutual aid, and redistribution (Steinwachs, 2002).

Sustainability of structures influences a lot the existence of quality service provision in the institutions and development plans and strategies of many nations. However, the sustainability of structure either the state structure, public administration or of an institution needs strategic analysis and strategic planning and management. In strategic analysis, the foundation's mission, goals, programming areas, and history of for example, an institution, need to be considered in assessing and exploring the way things currently are and the way they can or should be in the future. In planning and management, sustainability should be a goal which needs objectives for getting there (Heather et al,

2002).

Skilled labour is a competent and confident individual who must have skills and ability to utilise them in execution of strategies to make a difference of quality. He is the driver of the productivity growth, hence, the potentiality of institutions for the existence of quality services and growth is attributed in the skills of the employees (STAKES 1996.) With the social changes, human beings need to learn and master new skills for their own benefit and for the benefit of institutions and the country in general. Therefore, administration, policy making, planning and implementation of strategies need skilled labour (Parsons, 1951; 1967.)

The *utilisation of ICTs* in institutions and organisations is highly recommendable in the current age of information revolution. Some reasons for this are; the ICTs capability to overcome obstacles that previously have been difficult to solve (Adler, 2001) and the argument that, technological change is a powerful autonomous force for social and economic change (Gates, 1996.) However, the effective utilisation of ICTs is determined by a number of things e.g. the general ICTs situation on issues like, awareness and receptiveness of the technology and the readiness of countries to participate in digital economy.

In *building an information society*, ICTs must be widely used, since, economic and industrial system undergo fundamental shifts from the production and distribution of material to immaterial information and services which require new ICTs (Kelly et al 1995.) Within the information societies, the significance of information or knowledge is central, hence, individuals should have access to ICTs and capabilities to utilise them. However, favourable environments for the building of an information society must persist. Good social, economic, political and technological condition should be maintained in consideration of history and culture of the country (WSIS Report, 2003).

Social situations combine measures of, among others, population, health, education and employment. These measures are determined by social security and welfare policies, hence, changes in those policies will mean transformations in social and economic conditions of countries. This is because, attributing social situations is to basically focus on human resources as the most important factors of production and development (Jacobs et al, 1997; 1999). Currently, there are numerous political, cultures, historical and religious divided societies with different levels of economic and social development. This means they have very different social conditions (ILO, 2003).

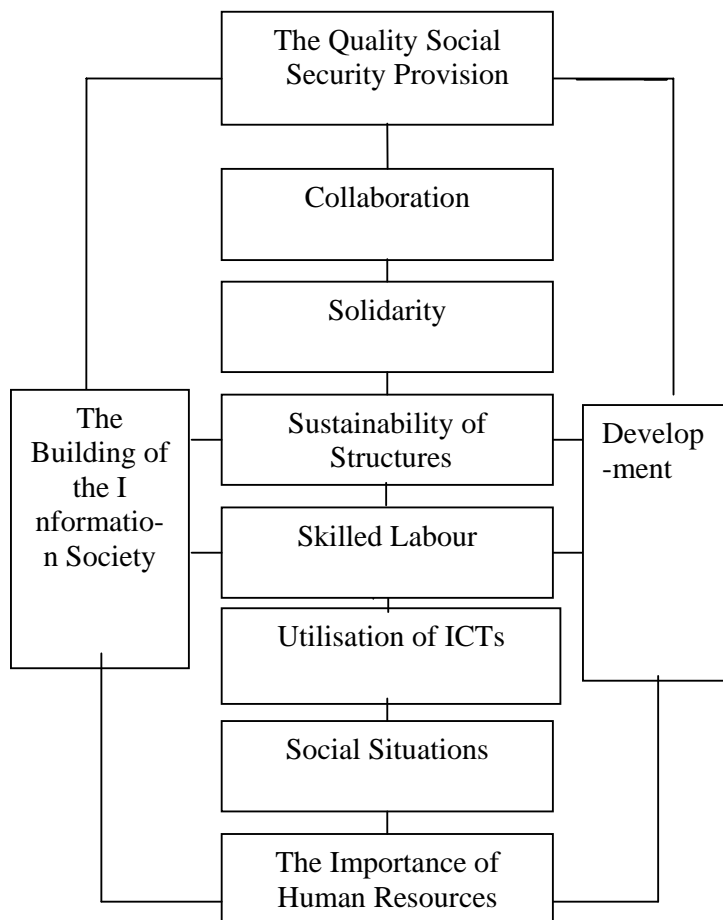
The importance of human resources is seen in their capabilities to enhance development once they are provided quality social security. It follows that, human beings are the ultimate resources and ultimate determinants of development, which is the process of human beings developing; a process of people becoming more aware of their own creative potentials and taking initiative to realize those potentials (Jacobs et al, 1997; 1999). This study attributes this theme because human being is the source and primary motive force for development and developing an individual is similar to economic growth and development (Fägerlind and Saha, 1991).

The outcome of the theoretical discussion, gave the theoretical framework for my empirical analysis. The framework is put together in figure (1), which has the theoretical categories and the elements of the research question. The themes for empirical analysis have also shown that, the main issues of this chapter are related and complement each other in the following ways:

- The principles and functions governing the quality social security provision, for instance, *collaboration and solidarity* which means existence of collective behaviour, influence the social change and development. To realise the change, the quality of social security provision should be contributions it has on individuals who are provided social protection that is meaningful for their development and the country's in general. For this to happen, the government has to ensure that collaboration exists in solidarity.
- Inevitably, the characteristics of *skilled labour* largely determine *utilisation of ICTs* for the realisation of *information society building and development*. To reach this, the need for existence of human capital in societies is vital. Fostering and strengthening quality social security provision and the existence of economic development and good governance enhance this.
- Simultaneously, the characteristics of information societies are the same in every society. This implies that, the basic development processes that depend on laws and economic trends are the same but are attributed differently in the light of economic, political and technological perspectives. However, for this to persist, the need for *sustainable structures* is great. Vital to note is that, all of the above will not be realised if *human resources* will not be considered important in the development processes. The importance of human capital is attributed by the existence of good *social situations* in societies.

The main issues and themes discussed above and put together in figure 1 below complemented the needed theoretical basis for the exploration of the topic. In a way, similar principles of social security that apply in the social security institutions as a social security provider, together with the principles of information society and development in the new era, built the framework for the comparative analysis. In this analysis I viewed the main object of interest: The quality social security provision. It is from this object where I got the nature of the topic which determined the notions and areas to draw upon. The social security institutions in many parts of the world are undertaking efforts trying to improve the efficiency of administration's internal and external operations and to satisfy their customers according to the social changes that rage in this information age. Social security systems are being adjusted to meet the needs of a changing world. Does this mean improving the quality of social security provision?

Figure 1. A Diagram of theoretical categories and elements of the research question



Since the social structure of the network age is already evident, it has been recognised that information technology especially the computer-networks, are having a huge effect on the shape and the development of institutions and societies. Therefore, cost pressure, increased emphasis on quality customer services, complexity of administration, organizational restructuring and new technologies have to be taken into consideration as critical factors in the countries that aspire to build information society and development (Leopold, 1999).

In those considerations, this study adopted the human-centred approach development whereupon “development is linked to social security of an individual by building skills and attitudes” (Midgley, 1997). Social security and welfare for that matter, connotes the economic, social and political wellbeing of the nation. This simply means that, social situations are associated with a positive perception of social security provision. However, the link between social security and development is not so straightforward due to the complex processes through which the linkages have to work themselves out (involving national institutions and the nation at large) and the presence of the necessary conditions in a given context (Ibid.) This subchapter leads us to the significant concepts of this study.

1.3. The concepts of quality, social security, ICTs, information society and development

The concept of quality can be understood in many ways. It mainly depends on who is defining it and which point of view is taken. The original conception has been that of product whereby the correctiveness of the product meant quality. Currently, the quality is associated with all actions of an institution doing away with its previous ambiguity. Ala-Harja (1993) defines quality as the total features or characteristics of a product or service that bears on its ability to satisfy stated or implied needs (Huuskonen, 1997.) This definition has emphasis on promise fulfillment given or pressured to have been given. There are also some well-known definitions of quality. Crosby, (1985) argues that the quality is “conformance to requirements; Juran, (1989) states that the quality is “fitness for use”. It is also important to note some of Garvin (1998) approaches for instance, transcendent approach and user-based approach. The transcendent approach regards quality as both absolute and universally recognized as a mark of uncompromising standards and high achievements. The user-based approach implies that quality lies on the eyes of the beholder because the consumers or clients are assumed to have different wants

and needs. Therefore, the goods that best satisfy their preferences are the ones they regard as having the highest quality.

In this study, the quality can be attributed from Ala-Harja's definition on ability to satisfy the needs with emphasis on promise. The promise can be taken to refer to the functioning of the social security institutions and to the way in which these functions are expected to be. In a great deal, the functions focus on the quality of services whereas the general concept of quality is based on all kinds of issues in the service provision. Grönroos (2000) states that, quality is always whatever the customers perceive it to be in most cases with two dimensions. The technical dimension describes the outcome of the service. That is what customer receives in the service process and functional dimension refer to the way in which the outcome of the process is transferred to the customer. That is, how he receives the service.

Therefore, this study attributes both the outcome of the quality social security provision and how the customer is provided the service. This is important because in the fast changing technologies the total quality of social security provision is also affected by the image that the customer gets on institutions conducts. The above definitions have been given to provide an overall view of what the discussion and the research around quality social security provision is typically about. It can be noted that, definitions to capture the exact nature of quality social security provision are being made from the goals and objectives of the institutions whereas the quality can simply mean making a difference, or being of high standard and efficiency. For instance, operating principles of social security institutions might give a clue of what quality social security provision refers. In some cases, principles that orient clients and ensure holistic delivery of services have been applied. By client orientation it means provision of services which have been planned and executed with attention to the needs of the clients with elements of cost efficiency.

In most cases this kind of orientation is not easily achievable but for integration and partnership whereby holistic delivery of service is applied through cooperation with other organisations to build a chain of processes (International Social Security Association-ISSA, 2003). It is believed that, to integrate best practices for each form of action into a balanced controlled totality, the components joined together normally complement each other and integrated social security leads to quality social security provision. It follows the existence of the world of risk and uncertainty whereby people need a sort of social security that is comprehensive and sustainable and therefore, institutions need to invest more on *human capital*. Quality social security provision is the

one that builds peoples' skills and abilities to be used in employment and contribute to the economic growth and development. It is only in integrated social security provision where one can experience sufficient resources to maintain this investment.

Therefore, integration means sustainable social security provision which will have a support of those who pay for it and those it is designed to protect (Ibid.) Contributions of quality social security to information society building and development are therefore left open to outcome of social security provision and the way in which the social security is provided. Something to note is that, social security is one of the four components of social protection, a social insurance program that falls under statutory employer related benefits, which covers most of the nation's work force. Social welfare is a way of thinking society's collective image of its responsibility to its own members. It is integrated into the basic structure of society in a way that influence the lives of all groups; the poor and rich, minorities and those in power (Briggs, 1961.) Therefore, the terms `social security`, `social protection` and `social welfare` in this study are used without drawing a distinction between them, that is, they are used interchangeably, all to mean social security provision.

Traces of Social Security: The concept

Literatures by Tungaraza et al (2002) reveal that, social security is a right of every individual. Social security can be described as a necessity in daily life. In the modern societies, social security provision can be traced far back to industrial revolution in the 19th century when there was a need for collective measures or activities to protect man against some contingencies like floods, earthquakes, diseases, wild animals, inadequate nutrition, poor shelter, disability, death, unemployment and old age. These activities were designed to ensure the basic needs of the members of society were met.

The ILO (2001) definition of social security was drafted with developed countries in mind hence, inadequate for Third World Countries. The definition referred arrangements that take care of adversity. It contained only the nine areas for social insurance, i.e. medical care as well as benefits in case of sickness, unemployment, old-age, employment injury, family circumstances, maternity, invalidity and widowhood as of death of the earning family member. This is simply what Contingency Social Security (CSS) refers, to a wide ranging nature of hazardous situations arising out of human life and work. (ILO, 2001)

Getubig (1992) defines social security as “any kind of collective measures or activities designed to ensure that members of society meet their basic needs (such as

adequate nutrition, shelter, health care and clean water supply), as well as being protected from contingencies (such as illness, disability, death, unemployment and old age) to enable them to maintain a standard of living consistent with social norms". Getubig's definition considers differently the focus of social security in favour of developing countries. This definition contains both Basic Social Security (BSS) and conventional or contingency social security (CSS). In the developed countries, the inclusion of basic social security might not be necessary. This is because the social security problems faced by these countries are different from those in developed countries.

These security arrangements are fairly common in the developed countries with the state playing an active role in financing and securing such arrangements. These types of social security systems also attract the attention of policy makers, advisors and others concerned in developing countries. In most cases, this type is the kind of formal social security that exists today in most African countries. This study investigates quality social security that advocate the adoption of both BSS and its universalisation to all the poor who face the problem of deficiency as well as the CSS, which primarily takes into account the dimension of adversity. The study focuses on both BSS and CSS because together they are called comprehensive, vital for social and economic development of countries. BSS is directly linked to the problem of deficiency of those who are not in a position to access minimum of resources to meet their economic and social requirements for a dignified life in their society (Speaker, 2004; Lindbeck, 2002.)

Therefore, protecting those with lack of resources is significant to avoid human deprivation and vulnerability, which are barriers to development. This is also a foundational requirement in the sense that the commonly accepted notion of social security for meeting contingencies. The CSS will not make any sense if BSS is not first taken care of. From this follows the fact that, those who enjoy social security today for meeting contingencies are those who have been able to take care of their basic social security. In Western countries, Germany was the first to introduce modern or comprehensive social security. From Germany, other countries in the Nordic area e.g. Finland adapted the welfare system. Today's Finland's universality principle for social security rights, bases under the principles of solidarity and universal approach to social protection. CSS is the dominant model since basic human deprivations have been taken care of to a large majority of population (Kunhle and Solheim, 1987).

However, it should be remembered that, the goal of social security is not mere survival, it should have aspects of protection and promotion for social inclusion and the

preservation of human dignity. As governments seek to provide quality social security they need to study the experience of countries where social security is popular and enjoys a high degree of public support. This is because social protection prevents a decline in living standards as well as promotes general living standards for the expansion of basic capabilities of the population for development (Dreze and Sen, 1989.) By targeting human being, quality social security is development gear hence, the protection given should be universal advocating benefits for all (ILO 1990; 1997).

The Concept of ICTs

The concept of Information and Communication Technologies (ICTs) embeds different meanings depending on the standpoint of an individual defining it. According to Hamelink (1997), ICTs can be defined as those technologies that enable the handling of information and facilitate different forms of communication. It involves a convergence of microelectronics, computers and telecommunications that make possible for data transmission including text, video/video conferencing and audio signal to be transmitted anywhere in the world.

Dunning (1993) says that, the term carries broader aspects including both networks (such as fixed telecommunication, the wireless and the satellite telecommunication) and other applications (such as the Internet; data base management systems and multimedia tools and word process software). He addresses the ICT resources as new Information and Communication Technologies (ICTs). They are simply any computers based resources, networked and stand alone (not networked), including both hardware and software currently available in many institutions social security institutions inclusive. For Dunning, societies now are in the new technology phase, a third generation, namely computer generation that emphasises upon the usage of ICT in every facet of our lives. Through ICTs, data can be quickly transmitted over a distance guaranteeing synchronous communication (a two-way communication) in forms like text, graphics, sound and moving pictures. In this generation, most social security schemes can rely on ICTs special multimedia for most part of its social protection, given a conducive ICTs infrastructure (Mwaikokesya, 2004.) In this era it implies that, the Internet has taken over the telephone and other traditional media that were used as means of communication over a distance. (Murphy and Mitchel 1998; Bloom 1998).

In social security institutions, due to emerging new technologies and heterogeneous clients who have different interests or needs for protection, a variety of exciting ways of social protection have spanned. In this, there has been a move to a quality interaction when

the teledensity (fixed and mobile telephones) became important for social security conducts between staffs. Further, the broadcasting technology (TV, Satellite and videoconferencing) was on for the immediate and sustainable dialogue. This was mainly for social security staff (Azuara, 1999).

Social security schemes in Finland, Tanzania and elsewhere still increasingly utilise old ICTs in many processes, for instance, printed materials, correspondences and mail system i.e. letters, official documents. The old technologies however, turned to be cost effective and were able to serve as an efficient method in social protection. The limitation of the old technology was the dependence upon print media communication (mail, written documents). Despite the emergence of new ICTs, studies by PPF (2000) indicate that, members sometimes are not ready to use the facilities such as computer and the Internet due to low knowledge.

The Information Society

The Information Society is characterized by the automation of computer technology whereby an economic and industrial system undergoes fundamental shifts from the production and distribution of material to immaterial information and services. Due to this, there is a change from good production to service society. This leads to restructuring of world industrial system hence, the emergency of new forms of industrial production system and employment. In these societies, it becomes imperative to decentralise decision making and customise systems of consumption. There is also a changing role of technological decision making. A change in division of labour is highly experienced and knowledge and information become central to all human economies. Following these, there are growth of technical knowledge and growth of productivity which lead to economic growth. This is spearheaded by the direct involvement of both scientific and economic experts in political process (Kelly et al, 1995.)

Among the information societies are the Silicon valley (USA), Singapore and Finland. This study will draw conclusions from the Finnish model of information society, because Finland is not only an information society but also a welfare state currently described by the social scientists Castells and Himanen (2002) as an *informational welfare state*. One reason for this is the fact that the topic of the study is well congruent to what has happened and what is happening in Finland and Tanzania respectively. Another reason is the fact that, Finland has successfully been able to combine technological innovation and economic dynamism with the welfare state.

In this regard, the Finnish model of information society is likely to provide answers to the research question, which has the elements of social security and welfare, information society building and development. The model allows the examination of these three elements in a more complete context than other models could otherwise do. This study will attribute the historical developments social, economical, political values and the role of the state as factors, which influence the development and the existence of information society. This is because different history and culture constitute different degrees or speeds towards information societies. (Castells and Himanen, 2002.)

The concept of development

The concept of development is used in different disciplines and is conceptualised differently in different theories. In social sciences, the concern for development is mainly human development as related to standard of living and quality of life. It is also often used in relation to a certain aim, explicitly said to go in a positive direction. However, development is inherently an ideological and elastic term accounting for specific process of production whereas, it's meaning expands or contracts according to one's point of view. According to studies by Barro (1997) development is the impact of social security provision. Therefore, the level of human capital growth (in terms of education impact of schooling and in terms of health impact of life expectancy.) determines development. In the studies by ILO (2004) development reflections go beyond the functionalist argument of social security spending contribution to growth. Thus, the position of ILO emphasises the link between the broad ranges of concerns that together constitute development interpreted in a holistic sense. Wellbeing of workers, social cohesion, social inclusion, human dignity social justice and equality are emphasised. Their absence necessitates unwanted problems like crimes and violence, group conflicts, exclusion and high levels of inequality, which are obstacles for development of a country.

Development on the other hand generally means the improvement of living standards or people's life styles through improved education (that people should be able to read and write) incomes, skills development and employment (Alhassan 2004). However, to be educated means nothing if the educated ones do not enjoy decent and secured houses, good health system, psychological stability, cultural upliftment and fulfillment (Castells 1998.) It is also significant for people to get good education for a good job, to feed and educate one's children and sustain one's living standard and to develop. This is because, educated labour force is a source of productivity and when a country invests in education,

it is a productive investment for development purposes (netTel Africa, 2004 [WWW. document]). It implies that, society progresses by developing and bringing forth into expression the higher potentialities of its members e.g. the extent of people's education, the degree of their aspirations and the quality of their attitudes and values, skills and information. In other words, development must improve all these aspects of people's lives, for a multi-dimensional development (Servae, 1999; Jacobs et al 1997).

1. 3.1. ICTs for economic growth and development: The Finnish factors

The world's summit on information society in Geneva, in the year 2003, aspired to show that ICTs are tools for development. Lehtomäki and Luhtanen, Ministers of Foreign Trade and Development and Transport and Communication respectively, discussing the Finnish e-strategies for development stipulated that, Finland as an informational welfare state has her own perspectives on how ICTs enhance development. The economic growth and development of Finland can be attributed from the Finnish social change from industrial to information society. The success factors for these developments being under the basic building blocks of a well-functioning society e.g. like *human rights, basic freedom, sound economy, good governance and the rule of law.* (WSIS Report, 2003.)

Under those building blocks, the Finnish government determined the cutting of the Finnish development policy across many sectors and therefore becoming the core element in pursuit of welfare. For example, in the development of information society, ICTs were adopted to provide among others sustainable development through quality welfare leading to persistence of democracy, transparency, accountability as well as good governance. Therefore, the exploitation of new ICTs is a part in every strategy nationally and internationally for further development (WSIS Report, 2003.)

According to the report, contribution of the ICT sector to the economic growth development in Finland began in the year 1990. Today, Finnish exports are comprised of considerable share of ICT related products competing high in the world economy. Finland has had clear vision of market liberalization, extensive education programmes and investment in research and development for realization of strong economic growth. Finnish success depended and continues to depend on; ability to share special skills and expertise, networking at all levels even internationally, effective performance of the Finnish industry, conduction of appropriate policies, heavy investments in research and development and equal opportunity for everyone to make use of education and training services. All under the practices of unique welfare features (Castells and Himanen 2002).

1.3.2. Perspectives on Values and Roles of ICTs for Development

Over the past ten years a number of literatures have been produced under the category of information technology and development starting from literatures from UNCTAD *Information Technology for Development* (1995) through Jan Servaes *Communication for Development* (1999) to the latest *Topics in Development* (2002) by the world-bank group. Servae stipulates that development is one of the powerful ideas to emerge from the West conceived as organic, immanent, direct, cumulative, and irreversible and goal oriented. The main indicators of development are economic growth and the concept of progress. Thus, the progress to modernity is acceleration of economic growth hence development. Development process however, needs good progress which must involve an individual. As Fägerlind and Saha (1991) stipulate on human capital theory “*The most efficient path to the national development of any society lies in the improvements of its population, that is, its human capital*”. The human development is something similar to economic growth, an essential nature of the development process itself. Human being is the source and primary motive force for development and a rightful beneficiary of social progress in the long run. It follows that, it is the energy of people seeking to fulfill their aspirations that serves as its driving force. Their awareness and comprehension determines the direction of the social movement and development.

However, the main argument from recent literatures suggests that ICT use is the way to development. This becomes a possibility in conditions that ICT infrastructure is well diffused in a society and information accessibility, utilisation and receptiveness favour the majority. Due to those conditions, great deals of discourses have been produced under the realms of ICT for Development and most industrialised countries and an increasing number of newly industrialising countries use new ICTs in areas as diverse as macroeconomic planning and decision making, public administration, education, health care, commerce, publishing, energy conservation and environmental management (UNCTAD, 1995.) It has been argued that, the development in question is inclusive, encompassing individuals, institutions and society at large. However, the existence of more glorious songs that ICTs are here to solve many problems have led to private, governmental and public discussions and discourses about whether or not these new technologies are ultimately more helpful or harmful to society and its environment at large.

Many debates have also been conducted over the potentiality of new technologies for development. Those that have thought and discussed about this, fall into one of two camps or schools of thought labeled by the philosopher Douglas Kellner, the

"technophobes" and "technophiles". Apart from Kellner (1995), the two schools of thoughts have been expressed previously by Majid Tehranian (1990) and in many debates on the merits of ICTs. Technophile school of thought presents new technology as our salvation that will solve all our problems, hence development. The technophiles have been named that way because they are tool oriented or invective directed, glorifying the merits of new technology. The technophobe school of thoughts sees technology as our damnation, a dehumanising source of the present age problems that will bring no further development. The labeling or name-calling "technophobes" was directed at the "Luddites" or Neo-Luddites who were named after a group of labourers (followers of General Ludd), remembered for destroying new machinery such as mechanical looms in England during the Industrial Revolution. It has been argued that the technophobes are theory directed, opposing the merits of technology. Neo Luddites then include Bowling Green, Jeremy Rifkin, Kevin Robins (1986), Frank Webster (2000), Charles Reich, Fitzpatrick Sale, Theodore Roszak (1994), and Redmond Behemoth. (Kellner, 1995.)

The pro-technologies (technophiles) see the enhancement of development through ICTs in areas of delivery of services, employment, economic growth, transparency, accountability, effectiveness, empowerment and participation e.g. *in political matters*, ICTs have fostered e-strategies, e-policies, e-governance (pursuit of integrity and efficiency), spearheads accountability, democracy, empowerment, and participation in decision making process. It also led to unity, national wide solidarity for a general national building ambition. *In economy*, the general economic growth that is balanced and equitable through trade, (eCommerce) job creation (employment), delivery of services has been experienced in many developed countries (ATAS, 1995). Technophobes have negative or opposite ideas on those developments possibilities. This study attributes ICTs at length mainly in the social and technological values since the study follows a human centred approach for development. Economic and political values will be briefly reviewed.

One of the important economic values for ICTs utilisation is the potential they have to help developing countries to leapfrog stages of development (Castells, 1988; Mansell and Wehn 1998). Once these countries have started to utilise ICTs, there will be a stimulation of efficiency and growth in economy because ICTs lower cost of production through utilisation of less labour and time and lower costs of information acquisition. In addition, ICT value bases in the increase of production hence increase in employment opportunities and ultimately generate spill over effects in other sectors of the economy.

Further, there are evidences of upgraded quality of work in many occupations due to centralised form of production.

Like economists, politicians consider ICT use as a great opportunity for the future because ICT is linked to businessmen activities. ICTs are said to flourish their business and enhance economic growth leading to absence of social conflicts and politicians will have peaceful reign. Due to this, politicians suggest that everybody should invest in ICTs for economic growth and development, enhanced by democracy. E-democracy for instance, enables citizen participation in democratic processes and it can make government more open and accountable. ICTs also act as a backbone of collaboration for civil society and between civil society and the government. (UNCTAD, 1995) Due to this, ICTs enhance collective responsibility of Ministers. In Finland for instance, there has been common interest on the adaption of the ICTs in the role of institutions and individuals because, collectively they agreed that, it is individuals at the end who will benefit under the ICT-based economy.

1.3.3. Technological and Social Values of ICTs

ICTs have been recognised as having a huge effect on the shape and the development of societies and they have potential vastly to shape and improve working conditions. Under these values, the study will particularly attribute the potentials of ICTs to improve efficiency and working conditions in social security institutions because, just like in other institutions, where ICTs are inputs to production process, ICTs are inputs to social protection process. This follows the wide support on the view that, ICTs have positive effect on the development of individuals in communities (Global knowledge Partnership, 2003.) Since quality social security provision gears human capital, for the study to attribute social and technological values of ICTs, is of prime importance.

Technological values

In technological matters, ICTs have fostered research and innovation for equitable access while strengthening communication by bridging distances with high speed and quality (ATAS, 1995). One of the potentials of ICT in social security institutions is to improve the efficiency of entire organisation by enhancing administration's internal and external operations and the general social protection processes. This allows social security schemes to deliver value added electronic services to citizens. Leopold (1999) argues that, with the best ICT system in place, social security institutions will be able to deliver high quality

services to their clients in a more efficient way while reducing cost for information handling and labour. Finland, which previously did not focus on cost saving, is also increasingly focusing on cost savings by high utilisation of ICTs as social demographic changes have increased the financial burden of social security on the welfare state (Adler, 2001). Cost cutting is also a political shift after the 1990s crisis even if the economy was recovering (Simpura et al, 2001).

In this trend, the internet is easy and inexpensive means of communication with co-workers e.g. it improves the capability of managers to communicate with each other and helps them to make better decisions and administrative plans (Clarke and Newman, (1997) in Adler, 2001). Computing programmes in social security allow timely and detailed information within and beyond organisations enhancing organisational capacities and positive changes in structures and operations hence, more easy and effective social protection (Bellamy and Taylor, 1998).

In the analysis of the computerisation in Australia Henman's (1996) suggests that computerisation has enabled social security institutions to undertake more tasks. He gives examples of changes in social security policy whereby, under computerisation, policy becomes more complex and compliance testing is increased. Policies which were not possible with manual administrative structures are now implemented, allowing the government to more accurately address the specific needs of different people e.g. Australia's Working Credit (a finding repeated in countries such as Canada and the USA (Ibid).

ICTs further, enhance coordination of social and economic welfare sectors activities by allowing easy acquisition and transfer of information among administration units. With ICT use, communications efficiency is improved allowing a more integrated information infrastructure to coordinate their different activities. At the aggregate level, ICTs help social planners to coordinate different welfare activities at reduced communications costs (Mbarika and Nandi, (2002) in netTel Africa, 2004 [WWW. document]). The ICTs use allows a joined up service delivery for a case manager to assess a wide range of information on individual circumstances e.g. the capacity of an individual to work and fraud tackling (Adler 2001). It has been argued that ICTs, are potential tools to the enhancement the social security provision by adjusting social security systems to meet the needs of a changing world (Leipold, 1999). Also see (Nandi, 2002, in netTel Africa, 2004) on critical factors to be complemented by skilled labour in the current social changes.

Social Values

In the social values of ICTs, human being will be referred as a client, customer, or consumer all to mean citizen or member of social security institution. The study attributes this value because, it has been argued that, it is the development of people, which will gear the economic development of a particular society (Nyerere 1967). Social security institutions have a role to protect individuals so that they can live a meaningful life and acquire capabilities to enhance development in society. Does the usage of ICTs enhance this?

Simpson et al (1997) argue that, modern ICTs have social values and that they can improve living standards of people both in urban and in remote or rural areas by providing important commercial, social and educational benefits and by making possible a more leisure-oriented society. In the social sector, ICTs have enhanced capabilities of individuals (human capacity - through formal and non formal education skills, by developing e-learning), social capital (giving values to social networks.) (ATAS, 1995) Due to the rise in consumer expectations in the information economy, demand for better public services and introduction of market forces into the administration of social security, there has been the need for improved services. Under these, the emphasiser-provider arrangements demand for measures of quality as well as measures of cost effectiveness and adjustments to meet the needs of the changing world. How?

The automated administrative processes allow delivery of value added electronic services to citizen to meet their needs. Clients benefit with high quality services delivered in a more efficient way with proper ICTs in place. The World Bank report (1999) stipulates that ICT contributes to developing highly effective and service oriented social security administrations, allowing them to better manage their internal administrative procedures as well as to concentrate on service oriented towards citizens keeping their needs in focus. By facilitating information flow and enhancing the communication between sectors and between customers and staffs, ICTs increase the efficiency of social protections and possibility to utilise also idle resources e.g. the coverage of the informal sector is meeting the needs and it is efficiency utilisation of productive resources (Nandi, 2002).

In addition, the existence of an integrated information infrastructure support bring the existence of one-stop-shop where people are able to conduct all their social security business and be able to get compatible and efficient information that is held within the institution and the related ones.(Henman's 1996, in Adler, 2001). In social democratic

welfare states these services are widely spread. (Ingelstam and PalmLund 1991, in Adler, 2001). In Finland, there is the electronic data exchange network, developed to link the social insurance institutions with the tax offices and other public sector institution e.g. banks. Through the Automated Credit Transfer, an employer can transfer employee's social insurance contributions electronically to the Social Insurance Institution (SII) and in a similar way SII also can pay benefits electronically into member's bank account (Gastañaga, 1999. Also see Eardley et al, (1996) on customised method of payments).

With the high advancement of ICTs and associated innovations in Finland, almost every sector utilises ICTs where solutions and services are built on the understanding of people's requirements. This follows the National Information Strategy emphasising on quality of life, knowledge and competitiveness for the realisation of an information society which is humane and sustainable (Ministry of Finance: Finnish National Strategy for Information Society, 1995-1996.) (Also see Castells and Himanen, (2002) on government's role in financing and supporting ICT applications, for equal opportunities).

Studies, however, indicate that, social values of the ICT use are mainly economic ones which, can be realised indirectly. For instance, ICTs contribute to economic development by improving the coverage of the basic services like health, education and environment protection in a country. ICTs facilitate the spreading of education and emergency medical assistance to remote locations. This is a consensus for developing countries as well (ILO, 2004). In addition, in some parts of the world, ICTs contribute to revolutionary changes in business and everyday life (See success stories in the Global Knowledge Partnership, 2003.) However, the potentials of ICTs for development are enormous, but this does not narrow the risks of exclusion (Mansell & Wehn 1998 in netTel Africa 2004, Also see success stories in Global Knowledge Partnership, 2003.)

The two schools of thought have criticised each other on the potentials of technology in the institutions and in societies at large. The technophiles believe that, ICTs contribute to profound changes in the community. They support the availability and accessibility of the ICT in developing countries arguing that, ICTs bring more knowledge and information for development purposes to the people in these countries e.g. they create more jobs and bring unity. The Internet helps people to staying in touch bringing a network culture, decentralized, ubiquitous, and distributed citizen-centric and perpetuate freedom. Technophobes argue quite opposite of the above that, technologies are a challenge to organisational reforms in the public administration and this brings effect to the nation and economy in general. Van Dijk (1999) argues that, ICTs may destroy more

jobs than they create and ICTs investment is a perpetuation of the capitalist mode of production. (Mansell, 1999, in netTel Africa, 2004.)

While I share in these arguments, I agree that ICTs especially the computer-networks have a huge effect on the shape and the development of institutions and societies in general. However, I don't agree with the point of technophiles on network culture. By considering the better or worse it means they don't care whether technology here is to destroy or not. So long as ICTs are here they should be used? Technophiles are technology determinist and they disregard social values of technology but emphasise economic value. The technophobes consideration on the relationship of the advancement of ICTs and effects they have to individuals is appealing. The fact that ICTs bring inequality in society, needs to be considered as to what needs to be done first before buying the complicated big machines for development of ICTs infrastructure. For example, what factors might influence equality in the information societies?

My general stance to both schools of thought is that, technologies for example in institutions have the capacity to transform other parts of the network, such as forms of administration and even policy. They only shape administrative and policy choices but do not determine these choices and the value base of the choices. Since information technologies are not pre-formed, they are shaped by other factors such as social factors e.g. the existence of skilled labour, good social situations and sustainable structures. For example, ICTs create the conditions on choices and decision making and hence shapes the characteristics of the social security system.

Commenting on ICTs values on the human being, the main ideas of the two schools of thoughts in social value of ICTs are that, for technophiles, ICTs are the cheapest ways to deliver services and also enhance capabilities of individuals for social capital development. Technophiles uphold the unifying character of network culture. But the technophilic conception of the network age, that ICTs are here to solve social problems and life is automatically better than what individuals experienced before, is an utopia to me. That societies will survive nicely and all problems solved in the postmodern periods is not guaranteed. I stand on the point that, there is no equity in the attainment of knowledge in societies and that as society collects what the networks have brought, one should expect a kind of life with negative and positive sides of it.

For technophobes, the implications of ICT for the future of human society with considerable are viewed with scepticism or pessimism. While ICTs greatly facilitate access to information, they also have the capacity to create an increasingly isolated, artificial

existence for individuals becoming even more dependent on technology rather than direct human contact e.g. the impact of telework (e.g. student – teacher and doctor-patient relationships) (see Byron et al, 1998 in netTel Africa, 2004 [WWW. document]). However, for technophobic being skeptical and pessimist in everything is ridiculous. This is because in any development there must be ups and downs but then it does not mean the obstacles are there to stay for ever and equilibrium in everything is not possible in a society.

On issues in the social security institutions, I question the assumption of the possibility of keeping customer's needs in focus. Will all customers ever gain whatever is being offered by new ICT equally? Will ICT benefits in social security cut across all categories including the unemployed, the disabled and all in the disadvantaged group? I question this because of the claim that, ICT is for development which goes hand in hand with enhancement and functioning of the social security schemes. Does this mean ICTs enhance quality social security provision? Will customers be considered as individuals with relevant role to play in development process? This leads us to look at the political processes and policy implementation. With ICT use, is it possible to include customers in the process of decision making and planning as to what kind of benefits they want, when and how? The questioning follows the appreciation of ICT use for democracy, accountability transparency, empowerment and above all efficient administration, planning and implementation of the objectives of social protection. In such countries as Tanzania with no focal point for sharing plans and strategies of social security provision, is this possible? What is the essence of sharing?

The important thing to note is that, information receptiveness is crucial in the ICTs developments. The attitude of customers shows if they are aware of benefits of ICTs access and if ICTs integration to their lifestyles and culture really add value for a country's development. The ICTs are powerful development facilitators and the ICT use strategy for Tanzania for instance, addresses the rural-urban imbalances for empowerment. From the literature reviews, ICTs potency is not doubted on its social development capability. Is this a reality in all societies? Does the development of an individual lie in technology or in the human and social dimensions and the institutional structures? What are institutions responsible in the development of individuals in society? It is imperative to face that it is not necessarily obvious that the network will play a central role of the development in the information societies.

1.4. Relationship between ICTs, Development and a Sense of Leapfrogging

The World Summit on Information Society (2003) was dominated by the use of the potential of ICTs. It was stipulated that, ICTs are here to be used as tools to achieve the Millennium Development Goals (MDGs) which are among others, eradication of extreme poverty and hunger; achieving universal primary education; improving maternal health; combating HIV/AIDS, malaria, and other diseases and developing a global partnership for development (WSIS Results Report, 2004).

Under the response above, one gets a clear understanding of the relationship between ICTs and development. This is because of the growing belief that, development communication and the role ICTs have the specific goal of improving the logistics of development work, hence improve the quality of life around the world (Norris, 2001). Since ICTs utilisation is at an advanced stage in the developed countries and widely used in the almost every sector, specifically ICTs are tools for enabling social and economic development of some of the world's population. It has been argued that, ICTs have improved and changed people's lives in many structures in the LDCs (Global Knowledge Partnership, 2004).

Much evidence (SITRA 2002; ATAS, 1995) suggest that, public health services, environmental impact assessments, agricultural research, distance education, and micro-credit loan services have been significantly more effective in the areas where ICTs have been employed. This has been experienced in developed countries and therefore, it is imperative to accelerate the spread of the new ICTs to enhance the development process in developing countries. The developed world has already invented the wheel and all the LDCs have to do is to have it transferred or appropriate it. How?

Leapfrogging has been glorified as the easiest way for the third world countries to develop. This means that, these countries could be assisted to overcome their deficiency through the application of the new ICTs so that they can leapfrog into information highway. By having these technologies in a country, people will be happy to enjoy a certain amount of development as the technologies themselves are a manifestation of a developed status. However, some scholars (e.g. Tehranian 1990, in Alhassan, 2004) question the leapfrogging and the optimism on the role of ICTs for development by countries that have started the leapfrogging process. However, Tehranian (1990) argues that, for the developing countries have to leapfrog to the potentials of ICTs with the point that ICTs are not inherently evil or good as technophiles think only that, every government should consider the positive and negative sides of the transfer and appropriation of

technology. This is important because if ICTs are for all, the country will be building bridges and the realisation of an information society means keeping crossing the bridges together and not to leaving part of the people behind.

Alhassan (2004) argues that, leaving others behind is inevitable since the response to a *leapfrogging* song is a consequence of the international capitalistic exploitation and contemporary globalisation, deployed as a part of the process of articulating recent basis for development based on the new digital technologies. Since the old ways of development are not conducive to the changing world (Kelly et al 1995), the leapfrogging has become the basis of the ICT policy and development strategies in many developing countries. Tanzania's government recognises the need to improve the quality of life of Tanzanians through dynamic information and knowledge economy with ICTs seen as principal avenues towards information society building and development in Tanzania (MOCT, 2003; Tanzania Development Vision 1998.) The question is, is it true that leapfrogging is sustained by the development needs of Tanzania or by commercial requirements of big business within and outside the country?

However, leapfrogging to ICT for development is not easy as technophiles politicians and economists argue. There are critical issues facing the ICT for development, among them is the digital divide. Many scholars (e.g. Otani, 2001; Min-cho and Jong-kil 2001; Norris 2001; Foulger, 2001; Compaine 1998, 2001; Mäensivu, 2002) have been concerned about the digital divide and from them, there are different arguments. Among them there are those who have paid attention in economic, technological, social, political and cultural factors. General understanding of digital divide is the existence of unequal access to digital and network resources, including the Internet, and opportunities to learn to use information and communication technologies.

Min-cho and Jong-kil's (2001) definition in the areas of information accessibility, information utilization, and information receptiveness, is significant for this study because those areas are seen as determinants for inclusion or exclusion in the information age. They argue that, at the first stage, *information accessibility* is closely associated with the economic factors under which the user can have access or not in terms of digital opportunities. The next stage, *information utilization* is related to obtaining and creating added value in using the information. The last stage is *information receptiveness*, which refers to whether the user can use the information to enrich quality of his or her life. Here, cultural capital plays an essential role, such as in the cognitive and the emotional dimensions which influence people's decision making. It is from the culture perspective

where some people choose to make extensive use of digital resources while others do not. This leaves most people fall somewhere in between. (Foulger, 2001.)

Debates on existing digital divide have focused on the social change and development especially with the emergency of information societies. It has been argued that, as the information societies develop, the focus of the digital divide will shift from economic factors to social factors and then to cultural factors where information utilization and information receptiveness become vital for the development of information societies. Despite the divides and the arguments from both technophobes and technophiles, ICTs have helped many people in the developed as well as developing regions. There are success stories in categories of agriculture (farmer's mail), health (e-swathya project) and education (digital divide data project) in Bolivia, India and Cambodia respectively. (Global Knowledge Partnership, 2003, ICT for development success stories.)

1.5. Concluding Remarks

In this chapter, I have put forward the theories that will be used for analysis of the study. The summary of those theories above have shown their capability to work well with the methods for comparative analysis. The chapter has also reviewed the main concepts that will be used in the study and key theoretical assumptions in the use of ICTs for development. Analysing the concept of quality, it has been seen that, the term can be understood in many ways, mainly depending on who is defining it and which point of view is taken. The technical and functional dimensions of quality are in a position to attribute the contributions of quality social security provision to information society building and development. One reason for this is how the concepts of social security, information society and development have shown their connection to the research question.

Focusing on the three elements of the study I question what is to be given first priority, human development or the articulation of ICTs in the umbrella of leapfrogging for development. However, what is important is the origin and motive of any particular development process. With the human centred approach to development, this study has attributed the possibility of individuals being able to enhance their development and being able to articulate new technologies for societal development e.g. practicing the leapfrogging for country's development. This is because it has been noted in this context that, *the path to the national development of any society lies in the improvements of its population, that is, its human capital* (Fägerlind and Saha (1991).

The review on values and roles of ICT has shown that, the use of ICTs can significantly improve the services and information flows from administrations to the people, as well as the capacity of coordination among different branches and bodies of government, and communication among governments, citizens and business. Strong rhetorics from the technophiles and technophobes can be observed over technological and social values in all structures. Technophiles are technological determinists and are mainly expecting ICTs to change everything to the benefit the economy of the country for development. In this view, they are challenged by the technophobes arguing that, they disregard social value that put human being first.

It has been further revealed that, the ways in which the new technologies are used and the form such technologies take, are influenced by a range of factors e.g. solidarity in society, skilled labour, and sustainable structures. These factors are mediated by the groups which have more or less power to shape the nature of organisations and institutions. For politicians and economists, it is appropriate to promote the use of ICTs for development and building information societies because, the ICT-based services have ultimate spill over effects and quality returns to the whole society. The economic perspectives, propose for indirect effects of ICTs, which are to be realised by the majority after a long period of time. This implies that the impact of the new technologies is a *political matter* responding to the globalisation of technology in favour of the economy. Through this prospects are that, political and economic structures will determine development of social structure for realisation of a welfare society.

However, social and technological values of ICTs have been dominating features in this study focusing their contributions to individuals and development of the nation in general. One reason for this domination is the inevitable relationship between ICT and society in the information age. This relationship is expected to work both ways. ICTs need skilled labour for effective utilisation for development and information society building and skilled labour need powerful force and efficiency of technological tools to enhance institutions and organisational work for social and economic change. The significance of ICT use has been seen but obviously, the efficient use requires technology embracing in the organisations concerned in collaborative and solidaristic ways.

In this review it becomes obvious that, in Finland, the relationship of quality social security provision, ICT and development need to be attributed in a number of factors and not mere advancement of ICTs. The success factors for general development in Finland have been seen in the basic building blocks of a well-functioning society like *human rights*,

basic freedom, sound economy, good governance and the rule of law. All these in place, welfare principles played their part through the *provision of quality social security* e.g. meeting important basic needs coupled with baseline infrastructure for example, well established transport, telecom infrastructure and a well endowed educational infrastructure for the industrial production of the needed healthy human resources. This ripened the welfare state, which was ready to innovate through extensive R&D hence ready to effectively utilise ICTs for example in the welfare purposes. (Alhassan, 2004.)

It has been interesting to note that, the use of ICTs in the social security systems is essential and it needs government financing and investment for education and training of skilled labour. This is because, it is individual's capacity that leads to economic growth for development and ICTs are just enablers of economic growth. The development processes are attributed through, people whose professional and educational progress rise their status, skills and expertise. In Finland, it was the political will of the government to invest more on welfare provision to attain skilled labour for economic growth and development of the information society. The fundamental factor can be judged by the degree of development Finland currently has.

It has also been seen that, digital divide is inevitable unless there is equality in knowledge ability and access. However, cultural capital plays an essential role in accessibility, utilisation and receptiveness. Following songs for the utilisation of ICTs for development, ICT use in organisations and institutions is not an either-or scenario any more. ICTs are here to be used when it is politically and economically beneficial despite inequalities.

2. Research Design and Methodology

Chapter two commences with the background of the problem, the uncertain degree of social security provision which leads to the importance of quality social security for good social situations to remain uncertain and the level of development of the country being very slow. Will quality social security provision be a solution? The research design is presented here including the research question, objectives, the description of the methods of data collection and analysis as well as evaluation of the reliability and validity of the research.

2.1. The Problem and Objectives of the Study

Background of the problem

Social security system in Tanzania is regarded as of low quality having many challenges hence riddled with problems (Tungaraza, 1999). Due to this there is no efficiency in operations. For instance, coverage of benefits and population is not good enough according to ILO standards, the administration lacks enough skilled labour and the policies that have been implemented are inherited outdated ones. Also most of the institutions rely mainly on the old ways of using ICTs. Attempts to restructure the schemes have not made many differences as to how to combat the challenges facing them. The situation has made the degree of social security provision uncertain, leading to low understanding of the importance of the quality social security for good social situations. The situation further led to slow development processes of the country. In 1998, the government of Tanzania put forward the new development vision 2025 after the failure of the two visions; that of independence with the slogan of 'uhuru na kazi' which means fruits of independence is work and that of Arusha declaration which based on socialism and self-reliance.

The new development vision has to guide economic and social development efforts to achieve high quality livelihood for the country's people. It has put clearly that this quality livelihood is to be imbued with among others, universal primary education, literacy and good level of tertiary education and training for high quality human resources, full with skills and initiatives that will respond to the development challenges at all levels. It is clear that these developments will be attributed in social situation or social security of a country (The Tanzania Development Vision, 1998).

Describing the research problem and developing the research question.

The government of Tanzania recognises the fact that, the social changes of the 21st century are characterised by competition, dominance by those with advanced technological

capacity, high productivity, modern and efficient transport and communication infrastructure. In order to be active participants in the global developments of the twenty first century, the government saw it is imperative to build information society of which much of the undertakings are ICT based. It follows the emphasis to use the ICTs for the realisation of the goals of the new development vision. This study questions if these developments are possible and in so doing, it presented the social and the ICTs situations of the country. The main question fell under the role of quality social security provision asking its contributions to such developments. It also attributed the potentiality of social security institutions to utilise ICTs. The question answered was; *what does the quality social security provision mean to information society building and development?* Are there lessons from the Finnish experience? I assert that, for the benefit of Tanzania, this question has not been answered at least not in a joint investigation of the elements of social security, ICTs and development.

These concerns were analysed together following the fact, that today's information economy requires high integration of institutions for production and adaptation in order to cope up with the on going social changes in the globe. For the case of Tanzania, this research is worth answering because of the government's aspirations to raise economic growth for development and in particular, the method in which the government has chosen for the development processes (high utilisation of ICTs and leapfrogging to information society). The expected answer was to give information for the government on who, what and how to focus on these developments.

The analysis on the relation of quality social security provision to information society building and development were done in Finland and Tanzania following the social changes that have been experienced after 1970s and 1990s economic crises and the ongoing changes from industrial to information society. The Finnish social security system was analysed to gather information that is significant for Tanzania to learn. This follows the argument that, in Finland, there is good relationship between quality social security, information society building and development. It was interesting to see, if the use of new ICTs in social security schemes leads to transformation and development of the schemes hence quality social security provision. Focusing on the analysis of the Finnish social security system, the comparison was done on issues that appeared relevant on findings of both research regions. Because of the fact that Finnish social security system is so advanced compared to Tanzanian, the comparison was meant to be the mirror, a learning ground for the case of Tanzania. Under this aim, specific questions were raised:

- How is social security provided in Tanzania and Finland?
- What are the conditions in Tanzania for effective utilisation of ICTs in social security schemes? Is information society building a way to development?
- How can we evaluate the relationship of social security, ICTs and development in the light of Finnish experience? What are the lessons from the Finnish experience for Tanzania?

The above objectives guided the analysis of the problem and helped finding out if the information obtained supported core themes from secondary data as well as from empirical data.

2.2. Research Methodology

2.2.1 Research Design

From the conceptual point of view this study analyses the Finnish social security systems on the quality of social security provision, utilisation of ICTs in their operations, information society building and development at the national level. It follows the advancement of ICTs which led to the emergence of information societies, Finland being one of them. As a welfare state, Finland is now characterised as an informational welfare state and the most competitive economies in the world. It is also characterised by the widespread consensus of the positive impact of ICTs on welfare purposes (i.e. health, education, social protection matters and general quality of people in everyday's life).

The study, being first historical descriptive and then comparative, gives information on how quality social security provision influences information society building and development by incorporating both qualitative research design. It concentrated on specific variables, in the wake of changes from industrial society to information societies. It is assumed that, the origins and the concerns for the quality social security has its own story of emergence in the political and social, economic, environmental and technological arena on an institutional as well as on the national level. These factors also play part for changes and development of many societies.

In order to give a trend of the problem, the study analysed Finnish social security system in historical angles as the most feasible approach. However, due to the complexity of the research question, triangulation method appeared to be the most effective approach. In both Finland and Tanzania qualitative design was incorporated. It was significant to use qualitative design because it enabled more exploration on the less information that existed

about ICT use in social security provision in Tanzania. This paradigm was used because of the nature of the problems, which have heterogeneity and particularity of individual factors or cases. As Ragin (1987) argues, "The relationship between parts of the whole are better understood within the parts of the whole."

The method of thematic comparison allows combination of characteristics and brings interests and motivation to explain particular condition. Some scholars can investigate a condition or two but the analysis might be both intensive and integrative. The former addresses many conditions or situations and the later examine how conditions fit together both contextually (circumstances surrounding an event) and historically. This means in practice, the analysis is focusing on a few significant themes in order to answer complex research question. The macro-social dimension (the societal whole which focuses on institutions) can be assumed to play a key role of development in this context. "*At a very general level, then the study is interested in identifying similarities and differences among macro-social units, orienting institutions*" (Ragin 1994.)

2.2.2 Methods of Data Collection and Data Analysis

Data collection

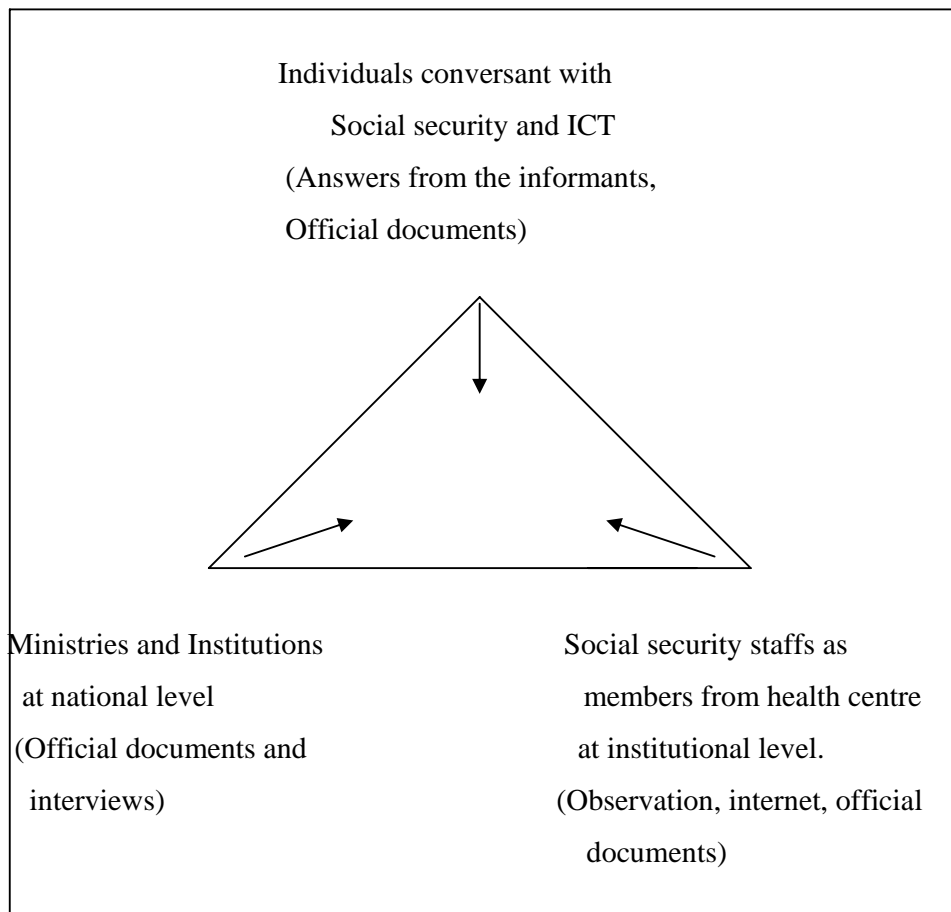
Due to the complexity of the research question, there was a need to be flexible and apply a theoretical sampling in order to get essential information pertaining to data needed for the research question. However, no specific sampling design was used, because there was no certainty of representative sample. It was a kind of multistage sample where no specific person was guaranteed to give information through face-to-face technique of data collection. The sample included at least one or two individuals in every institution. It should be noted that, this study aimed at providing the answers to the research question through comparison. Comparative methods, however, have a generalisation problem. Duncan Gallie (1978) solved the problem by combining several research methods instead of focusing entirely on one particular approach. For him, most methods if used in isolation have substantial and well-known pitfalls. Hence, in order to grasp the reality of the situation is to bring as many types of data as possible to bear the same problem. The fundamental strategy is to attack a research problem with an arsenal of methods. In practice, researcher uses two or more different methods, theories, data sources etc, to study a certain phenomenon (Brewer and Hunter 1989; Ann Hilton, 2003 [Www. document]).

Therefore, for the benefit of this study, in order to gather as much relevant data as possible concerning the relationship of ICTs and social security in historical angles and


how they influence each other, data triangulation approach (mixed methods) was used to obtain diverse views for a similar focus. Three different sources of information were selected from a number of alternatives. Firstly, ministries and institutions at the national level were visited. These were COSTECH offices, Ministry of Communication and Transport, Ministry of Labour Youth Development and Sports. Data collected here was in the form of official documents from interviews which were transcribed (Tanzania). Secondly, ICT and Social security individuals conversant with social security and ICT matters from the University of Dar Es Salaam and UCLAS were the sources of information. Transcripts from face-to-face interviews were the main source of data collection which was facilitated by unstructured interviews from planned guidelines. Thirdly, social security staffs as clients from the health centre were informants of the research. Data format was observation and the internet. (Tanzania) Selection of the institutions for the research was done with regard to the research questions addressed and the availability of responsible officials for the planned guidelines. There were investigations on social security framework (the quality) and how ICT and social security influence each other.


There was no confinement as to where the researcher could get data in Finland despite researcher's aspiration to get as many data as possible from the social insurance institution (SII), SOTE, and STAKES. Most of the information relevant to the study was secondary and mainly information was Internet based. In Tanzania, the study was confined to six formal social security institutions. Two of them the NSSF and PPF were taken as cases in most of the analysis. Other institutions were the two government ministries, the Ministry of Communication and Transport (MOCT), the Ministry of Labour, Youth Development and Sports (MLYDS) and the Tanzania Commission for Science and Technology (COSTECH). It drew experiences from limited number administrators and general staff in the said institutions and from two individuals conversant with social security matters and ICTs from the University of Dar Es Salaam (UDSM) and University College of Lands and Architecture (UCLAS). In the data collection in Finland, it was imperative to investigate how quality social security provision paves the way to information society building and development. In Tanzania, there were identification of the framework and the quality of social security provisions. It was interesting to find out if challenges facing social security schemes in Tanzania. Also there were attributes of ICT policy and information society building for the development purposes.

Figure 2: Information sources for data triangulation.



Key:

 Framework of theories concerning social change and effects they have on welfare institutions in the information age.

 Arrows pointing to the middle of the triangle showing the relationship of ICTs and social security and how they influence each other in the research areas.

Data Analysis

Due to the fact that different ways to work with data give meaning to the problem under study, descriptive and thematic comparative methods of data analysis were employed. All different levels of analysis were brought together in a wider framework of general theories concerning social change and effects it has on welfare institutions and development of individuals in the information societies. Data analysis was done for both secondary data related to the topic and answers from the respondents. Thematic comparative analysis first of all allows close look at the ICTs and social security in the research regions. For instance, themes can focus on national processes of change that may

undermine the central values of a welfare nation. This means information on welfare sustainability in information societies can also be attributed thematically.

Secondly, it is an ideal instrument to indicate how welfare institutions and organisations in different parts are integrating with the advancement of ICTs and how ICTs enhances those institutions and development in general. Thirdly, it helps to understand the coherence between political, economical, cultural, social and historical factors on one hand and the ability to solve the problem of quality social security provision and ICTs problems for development purposes. After all, thematic comparative analysis in the fields under study, are able to provide a learning ground for countries in transition to leapfrogging process to development. For instance, development strategies which promote social inclusion, economic growth and social security from the perspective of developed countries, might serve as lessons for developing countries.

Development of the theoretical framework for the analysis

For a study that wants to make an impact on institutional and national debates on development, it must focus on themes that can be pursued in depth from a number of disciplinary, theoretical, and methodological angles. With these concerns, the study focused on themes that seemed particular ripe for a scholarly attention and were likely to be imperative for the quality social security provisions and national development in Tanzania and elsewhere.

Analysis process was in two parts; there was descriptive analysis during the presentation of Finnish and Tanzania experiences and then thematic comparative analysis. The thematic analysis was specific for field data in the aforesaid institutions in Tanzania and not all data in the Tanzania experience. The analysis actually focused on the challenges facing social security schemes and those challenges were treated as themes. There were no specific tasks to accomplish the research objectives in the first part but for the thematic analysis of the Tanzania field data. To achieve this, the first task was to get one finding from the related theme patterns and there, emerged themes from informants were pieced together and analysed to get a comprehensive picture of their experiences for a valid story line. On the basis of those findings I figured the first conceptual view of quality social security provision and what could be its contributions to information society building and development.

The second part of analysis focused on themes that appeared relevant for comparison of the two research regions of which could answer the research question and

act as lessons for the case of Tanzania. The selected themes seemed to be related to the issues of social change at both institutional and national levels. The theoretical categories for comparative analysis were organised in three or two sets of related identified themes and the framework of analysis was developed basing on theories, literature review and initial findings. They were also related to the standpoints and which served as bases for the research.

The following points of departure that guided the analysis are:

- *Quality social security provision can make a difference with regard to information society building and development.* This means that, despite the different levels of development and different conducts from different sectors of institutions, either in developing country or developed one, contributions of quality social security to information societies and development processes are the same as long as the quality reflects individual needs. The positive effect on the quality social security provision can be seen to many welfare regimes. Whether the research results supported or not the standpoint, it was necessary to analyse the factors that were responsible for similarities or differences on the level of development (e.g. good leadership and management, culture and attitude, sound policies, social conditions and ICT status (knowledgeability, accessibility and receptiveness)).
- *"Tools of the information society (the ICTs) can be used to overcome obstacles that previously have been difficult to solve"* This means ICTs are solutions of problems in politics, economy and society in general. Once they are applied, old and new problems will be solved. Focusing on the field of the study it implies that, ICTs can counteract social welfare problems, in particular, problems associated with social security provision e.g. organisation, administrations, policy, plans and strategies for good service delivery. The contributions of this will be development of highly effective and service oriented social security. Here it was important to investigate areas where social security has experienced a change. Also possibilities of the existence of negative influences under application of ICTs. E.g. influence on culture, attitude, leadership and management were attributed.
- *"The technological change is a powerful autonomous force for social and economic change"* (Gates 1996.) This means, ICTs have potential to change for the better social and economic situations. Under this standpoint, related patterns were developed for a valid story line. The possible outcomes were economic change and

human development. It was also interesting to find out which factors actually decide about the success and failures of change e.g. a change in policies (social security policy and development policy) at the national and institutional level and to find out if positive examples (good practice) can be applied elsewhere as well.

It should be noted that, initially theories informed the way to formulate research question and in there some relevant themes were found. From the fieldwork, literatures that had links to the theories were also recognised and were used to develop analytical categories. It was necessary to go through the data again to see the possibility of comparison. Hence, during the comparative analysis, empirical data and theories were linked. The following sets for analysing quality social security provision, information society building and development were designed.

- Issues related to quality social security, information society building and development and *collaboration, solidarity and sustainability of structures*.
- Issues related to quality social security, information society building and *skilled labour, utilisation of ICTs and building an information society*.
- Issues related to quality social security, information society building and development and *social situation and the importance of human resources*.

As result of those sets, I came up with eight categories as determinants of quality social security provision to information society building and development. All themes complemented each other by having a particular meaning or contribution to other themes and provided the preliminary results of the analysis. The themes are described here under, for easy comprehension and accuracy in giving the meaning of quality social security to information society building and development. The first two of them offered the meaning of quality social security provision to information society and development and they were also vital determinants of the existence of other themes and their outcomes. They will be compared to see how they enhance quality social security provision, information society building and also how they complement each other for development purposes.

2.2.3. Themes and categories for the comparative analysis

Collaboration

Collaboration for all aspects of the society is the fundamental element in the pursuit of consensus, be it on social, political, economic, culture or technological grounds for change and development. There is a need for government, civil society and the private sectors to

be involved in the implementation of policies in planning and in execution of strategies. If policies are set, they should be emphasised to every individual responsible in the implementation process (all stakeholders.) The institutions, firms and all development sectors (old and new) should always work as councils as it has been argued that, this is the way to achieve goals of the institutions and society in general. Talcott Parson's (1967) integration strategy in the structural functionalism theory was used to show how sharing of ideas and special skills is the way to quality social security, information society building and development. It is believed that cooperation occurs when actors adjust their behaviors to the actual or anticipated preferences of others, through a process of policy coordination. Cooperation is needed for institutions to implement strategies and thus attain their goals. The question that arose here was that, what factors make these people/ institutions work together?

The Principle of Solidarity

It is often believed that any collaboration in decision making on policy plans and development strategies would always bring positive results. These desired results should benefit all without exclusion of other members of the society. This means caring for all. The principle of caring for all is vested in the values and ethical issues of social security and welfare. It is assumed and some evidence presented that image resolution of development of any society is the people's welfare (Midgley, 1997.) Subjects of the country need to be secured from fears, wants and other contingencies. For it to happen and to benefit all, universality principle on needs of the people should base on equality. This involves the fair codes of conduct, political will and social policy. The will of the people to work as to the requirements of social security policy and quality social security provision is significant. It has been argued that, the basis of quality social security is caring for all whereby needs of the people are given first priority. Caring for all in the universality principle appeals to many welfare states (See Ministry of Social Affairs and Health [MSAH] 1997; Kuhnle and Solheim, 1981.) *Pattern maintenance function* of Talcott Parsons (1951; 1967) was used to show how the necessity of socialisation and management of tensions to achieve the basic needs for quality life and development is important. For example, the quality basic needs like food, shelter, education and health are number one priority and need to be met in solidarity.

Sustainability of Structures

Parsons (1967) further reminds us on the importance of maintenance. In his structural functionalist theory he argues that, for the structures to work together they should be sustainable to be able to provide equal opportunities for each other. This connects to the study on sustainability of institutions, information society building and development structures if at all governments want to make a long time difference. In social security frameworks for instance, there is a need of working on the principles of equal provisions of necessary and quality supplies for all to maintain the customer view on an institution and nation at large. For example, the citizen centred care is the social security framework of the Finnish social security system and this is necessary for equal opportunities (Kela, 2002.)

It has been argued that, equal opportunities start from education. High levels of education are needed for the subjects to acquire capabilities and skills that will enable them to manage their own affairs e.g. get or create jobs for themselves and sustain higher standards of institutions. Therefore, the sustainability of social security structures lies in sustainable education as a necessary nourishment and support for research and development for future purposes. A lot of research and development are currently done in many countries concerning quality social security provision for development. But what contribute to sustainability of structures? The government's intervention and appropriate policies would always lead to sustainable framework of information society and development. The conduction of *appropriate policie e.g. family policie* contributes much to the sustainability of structures (Stakes, 1997.) *The role of the state makes it* the major player in sustainable structures by giving strong support on R&D and by financing the institutions on matters concerning quality social security provision and development.

Skilled Labour

The sustainability of structures will not be realised without effective utilisation of skilled labour (education and health potential). The potentiality of social security systems and the existence of quality social security provision is attributed in the skills of the employees. It has been argued that (Leopold 1999) in the current age, social security is being adjusted to meet the needs of the changing world. Therefore, effective and service oriented social security administration, policy, plans and strategies all need skilled labour. A good number of competent staffs are needed for a good administration structure. For the quality social security provision it is then imperative for administrator to be aware of many challenges

that the institutions face and how to reduce them. For this reason, the government needs to intervene and should among others, utilise the best available resources. Apart from the economic resources, human resources are the most important. This resource will not be useful, if people are not healthy and literate because no unhealthy individual will be able to appropriately utilise his skills. These are the two main attributes in this theme and they depend each other as the importance of specialisation and the *interdependence of sub-units in social structure of Parsons (1951) for societies develop* stipulates. The trend is the same with information society building and development because, the effective utilisation of skilled labour in integration approach allows the individuals and society in general to manage economic and technological changes in the society. This leads us to the next theme which tells whether or not it is significant to utilise ICTs.

Utilisation of ICTs

In this new age, there is inevitability of utilisation of ICTs in every sector in societies. The third wave theories, attributed in theories of information society by Kelly et al (1995) stipulate that, the societies in the third wave are exposed to ICTs, which are highly influential, their implications are as significant as those in agricultural and industrial revolution. This simply means that, there is a change of mode of production and that everyone should be able to utilise them. Can one ask why? Yes! In these new times, the olds must be replaced by new ones because, for instance, new times demand new social economic and technological aspects or patterns hence a new society. Therefore, the new society requires technology which is relevant to the new economy and real social needs whereas, the traditional effectiveness of technology must be replaced by new effectiveness (Sztompka, 1994.) In the comparison, in order to prove theories used, theories of information society, (Kelly et al. 1995; Bell 1973) and some themes from data were used first to show ICT situation of both research regions institutionally and nationally and to show the significance of using ICTs. Reason behind this is to try to prove theories used. Gate's (1996) argues that, technological change is a powerful autonomous force for social and economic change. The comparison was done to see if everything is technology centred, if high use of ICT is one of the changes and if the economies were improved. This leads us to another theme which resembles this very one.

Building an Information Society

In the modern times, no one can be unaware of the great changes caused by the use of ICTs in numerous fields of human activity. Due to the availability of new more robust

wireless technology, there are transformations on the way individuals, groups and organisation /institutions inform and communicate with each other. This follows that, the world is now in the third wave with which information production affect many sectors and society in general. The significance of the ICTs is their ability to make economic and industrial system to undergo fundamental shifts from the production and distribution of materials goods to immaterial information products and services (Kelly et al, 1995.) This change has been experienced in many societies and the characteristics of the information societies have been rather similar. The countries that have undergone this shift are called post-industrial societies (Bell, 1973) or Information or Informational societies (Webster, 2000; Castells and Himanen, 2002), Post-modern societies (Lyotard, (1979) or Knowledge societies (Machlup, 1962.) For the interest of the study, theories of information societies and those of development, dependency and modernization were used to make the comparison in analysis. The theories of information society guided the analysis on the model of information societies, (the characteristics) and the way countries came to be called information society. The question answered was the reality of the possibilities of countries to become information societies through leapfrogging process. The kind of comparison which has been done here is putting forward the favourable environments for information society building and the characteristics of information societies. Collective responsibilities, commitments and good conducts are ways forward. This leads to the next theme that was used for comparison.

Social Situations

Social and economic rights of citizens are the essence of what is meant by social condition. Today's global society is a loose and less coherent entity. It includes, among others, numerous political, cultures, historical and religious divided societies which have radically different levels of economic and social development. This means they have very different economic and social conditions (ILO, 2003.) It has been argued that, social rights are welfare rights which exist when families, communities and societies experience a high degree of social well-being. Therefore, social conditions are the basis of human resources, which are certainly the most important factors of production. Social situations to a large extent determine social development, a process of organising human energies and activities at higher levels to achieve greater results e.g. improved of human life, welfare and development. The structural functionalist theory and modernisation theory were used in comparison to see levels of social condition in both research regions. These levels are determined by the quality of social security provision and they in return determine possible

social changes to information economy and development of countries. This category showed a necessity of having the last category for comparison, the importance of human resource.

Importance of Human Resources

From the previous theme, it has been seen that it is a human being who can make changes in the factors of production for development. This fact can be measured by focusing three dimensions of health, education and decent standards of living. With these three dimensions people should be able to fit into the system and their culture should enable them to maintain whatever valuable things they can do best to get their needs met (Rostow, 2000 [1960].)

“The day will come when the progress of nations will be judged not by their military or economic strength, not by the splendour of their capital cities and public buildings, but by the well-being of their people: by their levels of health, nutrition and education: by their ability to participate in decisions and affect their live; by the provision that is made for those who are vulnerable and disadvantaged; and by the protection that is afforded to the growing minds and bodies of their children”. (UNICEF, under progress of nations, 1995)

Following the above quotation, many countries attempt to implement development strategies emphasizing on the provision of basic human needs. Some conceptualise development by linking it with democracy. Current development programmes do link development with technological advancement. By using modernisation theory, dependency theory and the evolutionary theory of Talcott Parson, the comparison that was done in this category was on the way the two research regions have developed historically, particularly how they contemplated the meaning of development. The questions answered were, did the two countries desire equal or unequal development? With the social changes associated with technological developments, what is the importance of human resources in these development?

For a more practical understanding of the meaning of quality social security provision to information society building and development, the relationship of all themes and to the elements of the research question were put forward diagrammatically (Figure 1). Since the themes were first defined, their significance to the research question was clear. The final part of the analysis was now to compare how those themes were applied in the research regions. However, the comparison was not in the same degree in every theme

despite all themes having same significance for comparative analysis. From the outcome of the comparison I figured that the application of those themes would bring positive results of the quality social security provision concurring with the first standpoint: *Quality social security provision can make a difference with regard to information society building and development*

Something to note is that, comparative methods have a main critic of not being able to come up with generalisations. This critic has been neutralised by combination of research methods in the data collection process as it has been explained above. Therefore, comparative analysis was done for both secondary data and for information obtained from the respondents in Tanzania. Convincing arguments from qualitative data obtained were used to supplement themes during comparison.

Reliability and validity of methods

The suitable units of analysis were informants who provided required information in the aforesaid research areas. The information from different sources, observation in two institutions in Tanzania and in Finland, official documents, transcripts from the interview and the Internet, enabled confirmation of the answers given by the respondents and were thematically analysed. A broad picture of social and ICT situation was clearly given from both the research regions. Face to face interview, especially with the administrators in the institutions, facilitated thorough inquiry. When there was ambiguity in questions, there was an opportunity for clarifications. Unstructured interviews gave the respondent freedom to decide on the details, length and form of the answer. It was likely that, the kind of answers given provided more insight and knowledge that would not be given by the respondents in the structured interview.

The fact that the research material for the study was heterogeneous, there was a need to have standpoints and guidelines to create a rich view of the issues pertaining to quality social security provision, information society building and development. Generally, material corresponded to the aims of the study by presenting the meaning of quality social security provision to the information society building and development. It follows the aim to contribute to the validity and reliability of the study by the use of theoretical sampling, which hit the target consistently by getting the right value of the answers from the respondents. E.g. it was possible to get same answers from the collected data from valid units of analysis. Just knowing where next to collect data and for what according to the

research question and why from the analysis in the guidelines, was enough to be convinced that the methods would give the answers I sought.

2.2.4 Evaluation of the study

Weaknesses

The field study was limited by a numerous factors. However, four of them were the most critical. In the first place, there were some time limitations. The time set for conducting this study was only three (3) months. However, the researcher realized that three months were not enough for conducting a planned interview, to make observations and to collect secondary data from social security institutions and other government ministries. It was neither possible to interview social security institution's members who were highly scattered. To make the matter worse, only two months were used, as it was necessary to re-schedule the time projections and shorten the fieldwork due to reasons beyond the researcher's reach. Due to this, conducting a planned interview and observations for respondents who were multi-staged at the concerned institutions was not possible. It was only possible to apply observation method to two social security staffs who posed as members from Muhimbili National Hospital. Also the internet observation was done for the very health care centre. Therefore, no interviews were done to social security members.

Secondly, because the data collection in Tanzania was conducted during the ICT implementation strategy workshop, majority of the ICT experts were out of town for the workshop. Likewise, social security staff specialised in particular area of social security could not be easily located in their offices. It was not easy for the researcher to meet and spend enough time with them for interview. To avoid this limitation, the researcher had to trace them and arrange for the interviews sometimes late in the evening after working hours and even at weekends. This is because the researcher was compelled to wait until they became available and ready to participate in the study.

The third limitation had to do with one of the methodological approach adopted. The study adopted qualitative approaches. Although a qualitative approach is accredited for providing a researcher with an in depth understanding of the problem under study, the approach could not claim to represent all that was happening in the social security institutions and ministries visited. To alleviate this limitation the scope of the study had to be set by clarifying that the two institutions PPF and NSSF served as illustrative cases on quality of the social security provision and the use of ICT resources in the schemes. The two institutions might not be enough to capture the full picture of ICT usage in social security schemes in Tanzania, but could provide indicators of the possibilities and

challenges that could be faced in the integration of ICT in other institutions.

The problem on the secondary data was that, in some cases, the information was not too relevant to the research and this information had to be discarded. Some data was too much or too little specified. Then the data had to be combined to new categories or completed with additional information. The first option was adopted. Along with the methodology problem, there was a need to incorporate method triangulation, a method that needed time and logic on how to bring all diverse views on a wider framework of theories of social change. The problem was considered less when thematic categories were used in comparative analysis.

Fourth limitation was capital. Due to the fact that no research funding was granted to the researcher apart from the travel grants from the University of Tampere, the research had shortage of cash for stationeries, transport and communications during the fieldwork. In the part of Finland, no fieldwork was done. This is a limitation because it was researcher's intention to conduct fieldwork in both countries. The main barriers were lack of cash for movement to the areas with best information and language. Not a single individual was ready to provide information required neither by face to face nor by questionnaire, with an excuse related to the language skills, "I understand but I cannot speak English", "I have a very poor English grammar". For this reason, all data from Finland is secondary. However, the evaluative material was enough for the general analysis of Finnish model of information society but there was lack of interview material from the Social Insurance Institution (SII).

Strengths

The study is significant in a country such as Tanzania since it is the responsibility of society (the government and her social security institutions) to secure her people, especially the vulnerable majority e.g. women and children, who occupy a particular and privileged place constituting the lifeblood of the country. This study will stipulate the kind of social security provision that will be needed for information society building and development. The fact that there is advancement in ICTs which are capable of transforming institutional and organisational structures for development purposes, the relationship between the quality social security provision, information society building and development are worth studied.

The study would have important implication since in today's world of globalisation there is no need to safer alone. Globalisation means global is one and we learn or we get

knowledge from each other. If things can not operate in a given locality, there are always outer sources for social and economic successfulness. Adaptability as the key to proceed and to resolve particular problems will enable the authorities and the institutions concerned to know and possibly extend their understanding of the problem and develop new ideas for quality social security provision for development. The answer would help the government into making development plans and implementation strategies in a way that will benefit the entire nation for sustainable development. This significance comes from the belief that Finland and Tanzania represent well the problems of the economical globalisation, which had the effects that forced the two states to cut down the public services and adapt to the rules of free trade. The analysis would find out the best practices for the well being of the developing country. Therefore, opportunity to learn from Finland will provide possibility for useful exploration over the problems facing social security schemes. For instance, lessons from Finland would give an understanding of the circumstances or ways in which Finland has used or adapted in order to have a sound social security policy eventually, having a welfare society and development.

Lastly, the study findings could present a set of related question areas for further investigation to be made because they are of immense socio-cultural, political and economic significance not only in Tanzania but also in other regions or countries with similar structures and the same level of development. Also the knowledge gained during the course of the study could help to understand diverse situations and structures in different societies. This knowledge will enable the governments to accomplish their social security missions, development visions for the realisation of the global millennium development goals. Further, in the reverse angle, the incorporation of ICTs into quality social security provision and development activities will add scientific value to the understanding of social change and processes for which institutions and nations adapt and implement new technologies. Therefore, more contributions from this study are meant to target those who do development work with a practical interest of experiencing a change in individuals, social security systems, information society building policies and development in general.

The purpose of this chapter was to show how the data was gathered and interpreted. Having accomplished this, the next chapters utilises this data for the descriptive and thematic comparative analysis of quality social security provision, information society building and development.

Part II:
Social security and welfare underpinning
information society for all: Making the
connection.

3. Collaboration, solidarity and sustainability of structures in determining information society and development

This chapter first provides descriptive analysis of brief history of Finland and Tanzania focusing socioeconomic development. It gives theoretical concepts on the development of social security, current framework, objectives and challenges facing social security institutions in research regions. From the background of the descriptive part, themes of collaboration, solidarity and sustainability of structures in research regions will be compared in the theoretical framework. Comparison will be done to show how the themes have been determining earlier development and how far they can continue to contribute to the ongoing and the new development processes in the research regions. The themes are held by a standpoint that, quality social security provision can make a difference with regard to information society building and development. Described challenges facing social security institutions in research regions and the level of quality in social security provision will be compared by using the theme sustainability of structures. The comparison will act as lessons for the case of Tanzania for both institutions' and nation's benefits.

3.1. The brief history of Finland

Population and socio-economic development

Finland is the northernmost country on the European continent. It covers 304,623 square kilometers of land and 33,522 square kilometers of inland water, a total of 338,145 square kilometers. It shares borders on the west with Sweden for 540 kilometers, on the north with Norway for 720 kilometers, and on the east with Russia for 1,268 kilometers. She has been a member of the European Union since 1995. She is the fifth largest country among EU Member States in terms of area, the third smallest in terms of population, and the smallest in terms of population density. Currently, the population of Finland is approximately 5,147,000. The July 2004 estimate is 5,214,512 and population density is 16.8 persons per square kilometre (40 per square mile). Sixty three per cent (63%) of Finns live in urban areas while about 37% remain in a rural environment. Helsinki, the capital of Finland, has 540,000 inhabitants (Facts about Finland, 2004 [WWW. document].)

In nineteenth century, Finland was a predominantly agrarian country with about 90 percent of its population engaged in farming. Later, agriculture was modernised and that

was the basis for industrialisation. The Finnish government promoted industrialization and general progress in Finland and the 1860s and the 1870s witnessed a tremendous boom in the Finnish lumber industry, which put Finland on the road to industrialization (ibid). In the subsequent half-century, Finns made a remarkable transformation from a farm economy to a diversified modern industrial economy. With the rise of information economy, today Finland is the most competitive economy in the world holding first position in the Growth Competitiveness Index rankings due to a good all-round performance (WEF: The Global Competitiveness Report 2003-2004 [WWW. document]).

3.1.1. The Development of Social Security in Finland

Social security is one of the four components of social protection, a social insurance program that falls under statutory employer related benefits, which covers most of the nation's work force. Social welfare is a way of thinking-society's collective image of its responsibility to its own members. It is integrated into the basic structure of society in a way that influences the lives of all groups; the poor and rich, minorities and those in power (Briggs, 1961.) The Finnish social security developed from a breakthrough of liberalism which permitted progresses like advocating and practicing welfare through upholding the attitude, sense of caring and responsibility for ones neighbour. With the faith based social welfare, the social work of Evangelical Lutheran Church was one of the central elements of the Finnish welfare and played a central role in promoting societal cohesion and combating social exclusion in Finland (Ibid).

The Finnish social security system is based on the idea of welfare state under features of broad coverage of social security. The development of social security in Finland can be traced from the European social welfare models. There are different European models of social welfare. The well-known four models are; The Nordic, Continental, Liberal and Mediterranean. They all provide a set of social security and taxation programs designed to redistribute income and reduce poverty, employment-promotion programs and a network of social services. The extent and characteristics of these programs and services, however, varies from model to model.

The current Finnish social security system is under the Nordic Model which is based on institutional social policies. It took decades for Finland to adapt this comprehensive Nordic welfare state model which is implemented in social protection system of today. The model is institutional-redistributive or social-democratic welfare which favours universalist features. Embodying on independent and self-assertive welfare

principles, welfare is provided for the population as a whole just like any other public service since the need is accepted as a normal part of social life. Due to this, welfare is not just for the poor, but for everyone. The model features universal welfare arrangements of a relatively high level, accessible on the basis of citizenship. Taxation system finances the model and promotes equality and poverty reduction with wide range of services. Among the services, full employment is promoted due to significant state intervention into the labour market, the family and the community. (Titmuss, 1974 and Esping-Andersen, 1990.)

The model ensures equal treatment of all citizens, societal solidarity, availability of basic public services and the ensuring of the quality and safety of services. The basic principle of the model is universality which guarantees:

- a) Universality of benefits (the provision of assistance to everyone for society's coherence, fairness and equality) for example, the day care system for small children makes it possible for women to work.
- b) Universality in social welfare and health services and comprehensive income system.

Today's Finnish social security system works under the following elements: equal public services for all, income transfer systems, a sufficient level of social security, tax funding and a strong public sector. The public sector can be relied upon in decentralisation of welfare service provision. The main responsibility in organising services lies on the municipalities. The principle of the welfare state stresses universality, as a means of preventing the exclusion of the individual and of creating equal opportunities for all. Following this, the welfare system is highly inclusive. The social security objectives are, as far as possible, achieved by means of *preventive work, social assistance and social and health services*. Finland's social security depends to a great extent on the public sector, supplemented by the developing and diversifying services of the private sector with much of the responsibility of services lying on the municipalities. Finnish legislation on social welfare stipulates that, everyone in Finland is entitled to social security and welfare service on the basis of permanent residence and the right to receive municipal services is granted to all the residents of the municipality. (Ministry of Social Affairs and Health (MSAH), 1997.)

Welfare demands high taxation for high productivity and competitiveness. The question of financing welfare state has been an economic, social and political issue whereas taxes finance social security system mostly. Because of this, income distribution is relatively even when measured by people's disposable income (Kosonen, 1998.) The

crucial thing is that, individual subjects, various groups and other classes have been willing to pay for the welfare system mainly due to the benefits they receive from this system and the degree of solidarity of Finnish society.

3. 2. The brief history of Tanzania **The Country and Population**

Tanzania is a large country covering 945,087 Sq kilometres. It is situated in Eastern Africa South of the Equator, bordering Kenya and Uganda to the North, Rwanda and Burundi and Zaire to the west, Zambia and Malawi to the South West, Mozambique to the south and the Indian Ocean to the East. According to the 2002 census, the population of Tanzania is 35.5 million people whereas the population is growing at 3% a year. Other sources reveal that current population is estimated to be 37,187,939 – 38,205,689. The country consists of Tanzania mainland and Zanzibar. She has 26 administrative regions. Zanzibar is made up of two Islands situated 22 miles off the East Coast. (Tanzania National Website, 2004.)

Tanzania is a heterogeneous society with more than 120 ethnic groups which are unified by the presence of Swahili, acceptable to all as a national language. Tanzania became independent from the British in the 9th of December 1961 inheriting a political framework based on the Westminster model with the Late Mwalimu (a teacher) J.K. Nyerere becoming the first Prime Minister.

Socio-economic Policies and Development

The Economy (From 1961 to the early 1970s)

Since independence in the year 1961, the economy of Tanzania has passed through two main socio-economic policies. From the early 1960s till the announcement of the Arusha Declaration in the year 1967, the economic system inherited from colonial period promoted the market economy and private sector. Economic and social policies by then were in agriculture realms whereas socioeconomic development depended on agriculture, which contributed an average of 50 percent of GDP (Mjema, 1993.) The country witnessed a stable economic growth which averagely grew at around 5 percent, from the mid 1960s to the early 1970s. Individual's initiatives to work for their own self advancement was the main vehicle for agricultural development and government relied upon taxation and joint ventures to adhere a fair measure of equity in the distribution of the socio-economic gains. In this period, Tanzania succeeded to strengthen and improve the social and economic welfare of its people (Ibid).

Political Conditions and Policies

Through a one party constitution, good policies and leadership were among the prerequisites of the social development pointed out by the Arusha declaration. The declaration, under the socialism and self reliance ideology stipulated that, through good leaders and good policy implementation, all people are to be considered and recognized as equals. It was perceived that for the country's development society should focus on man, providing him with basic human needs (Nyerere, 1967.) The declaration meant to solve problems of basic socialist goals of human equality, dignity and government by the whole people. The Arusha declaration led to the understanding that, for a developed society and development of human capacity, social life and or social security is to be considered. Hence, socialism and self-reliance were adopted as the guiding principles to put all major means of production under the state control. This spearheaded adoption of nationalisation principle, whereas large network of institutions were created to supervise and control all the sectors of the economy (Ibid).

Economic Crisis and Socio-economic Reforms

Tanzania, like many other countries in the world, was affected by the economic crisis in the 1970s. The balance of payment had a deficit of over 60%. Due to this deep economic crisis, the formal sector was greatly affected and consequently the lives of people, who turned to informal economy, which emerged and flourished, deteriorated (Mjema, 1993.) The economic crisis made the state no longer able to have a grip hand over production, accumulation and distribution of wealth and provide the necessary commodities and services. Its role as major provider of social services and benefits was diminished. The general social conditions of Tanzanians dropped (Tripp, 1990.) The Bretton Wood's institutions saw it was imperative for Tanzania to restructure its economy to be able to deal with the crisis and to develop its economy. The introduced Structural Adjustment Programmes (SAPs) in the year 1982 meant to reduce budget deficit under Economic Recovery Program (ERPs) (Ibid).

SAPs packages aimed at government spending reduction through public sector redundancies, wage and hiring freezes and removal of food and input subsidies. Liberalisation of the economy was seen as the only alternative to reduce government expenditure and to improve the infrastructure. Consequently, following the ERPs neither social policy nor economic policies stipulated in the Arusha declaration were improved. The ERPs ignored people's welfare, and led to socio-economic crisis that made the SAPs

necessary (Meena in Mjema, 1993.) High expenditure to the service sector led to the IMF and the World Bank to advise the government to re-direct investments priorities away from non-productive sectors to productive sectors. This included cuts in factor income (Labor and property earnings from current national production), social security and welfare services sector deteriorating them further (Bagachwa, et al, 1995.) Class disparities, which were not so evident, were now more pronounced. There was prevalence of a low level of consumption, and diseases ultimately worsening welfare of the citizens. This contradicted the whole Ujamaa (Socialism) policy, which emphasized on building society of equals, equality and justice by expanding social services benefits for the majority of population (Nyerere, quoted in Tripp, 1990).

3.2.1. Development of social security in Tanzania

Traditional or Informal Forms of Social Security

Social security is a dynamic concept that covers the past, present and future actions of the people. This means attributing the development of social security one has to dwell on past traditions, present and possible future scenarios. Like in many other countries in the developing world, in Tanzania, both traditional and modern social security systems are practiced. Tanzania has had strong informal and traditional social security systems which were built on e.g. family, clan, neighbourhood, religious groups and community. The support and assistance were in the form of cash or kind where solidarity took an upper hand. (Baud and Smiths, 1997.)

Solidarity is a general concept of mutual support. The practice of solidarity follows principles of reciprocity, mutual aid, and redistribution. It can also be defined as a complex system for the transfer of goods and services that serves people's lives and tries to improve their general situation and standard of life (Elwert, 1980 in Steinwachs, 2002 [WWW. document].) Through the performance and practice of solidarity and the principle of reciprocity, people fulfill promises that were made in the past and rely on relationships that might be able to provide fruitful support in the future. In this way social security is institutionalized. Solidarity takes place in the context of obligations and entitlements that are ascribed to persons depending on their social position e.g. ability to contribute to make the reciprocity sustainable.

In the traditional forms of social security, interfaces and linkages are evident and are constantly re-constructed and negotiated as strategies to create security. There is overlapping in reciprocity within family networks with equal exchange of goods with

neighbours. The example of this is Rotating Saving and Credit Associations (ROSCAS) established among women's groups whereby members contribute regularly and receive at expected intervals, a considerable amount of money for investment into business or other activities (ibid).

In Tanzania, there is evidence that majority of the people continues to rely on traditional forms of social security where family and community social supports have remained the means of social security within different groups e.g. family and society-based mutual support systems where the young takes care of the old. The village or community solidarity, to a large extent, had and has an obligation of assisting those in need in that community. In Tanzania, the effectiveness of traditional and informal social security systems has been impaired by social and economic changes (Elwert, 1980 in Steinwachs, 2002 [WWW. document].) Currently, family networks or family based social protection and other social ties cannot provide the needed security anymore, as they have been overstrained with the social and economic changes in the information age (MLYDS, 2003.) This led to formation of self-help groups such as UPATU (Microfinance Arrangement of contributing money to group members in turns,) UMASIDA (which means coming together and taking care of our health, a mutual benefit society for informal-sector workers, providing health insurance) developed by ILO (Tungaraza et al, 2002).

Inherited Social Policy and Social Security Framework

The modern social security system that existed in Tanzania was inherited from the British colony. Various policy statements were made and legislations were passed related to protection of the population against contingencies. These policies included the Master and Native Ordinance of 1923 as amended in 1954; the Provident Fund Ordinance of 1942; Government Employers Provident Fund, Corrective Action Plan (Cap) 51 of 1948 (as amended in 1962); the Local Authority Provident Fund Cap 53 of 1944 and the Workmen's Compensation Ordinance Cap 262 of 1948 as amended in 1963 (Ministry of Labour Youth Development and Sports - MLYDS, 2003.)

It was realised by the British commission that, while preparing British colonial territories to take over after British regime, there was a need to introduce social welfare in order to free people from wants and needs. Social security had to maintain, by then, the existed model protecting those in the formal public sector who could contribute regularly to a particular scheme. However, the coverage was very little both in terms of population and benefits which were not more than old age, invalidity and workman's compensation. In

the first ten years of independence the country's social policy was primarily directed towards better living standards of the population. The rhetorics of "improving standards of living in the colonies" that dominated in the Acts of Colonial Development and Welfare in Britain in 1940 to 1950 persisted. This followed the idea of the transformation of society through the provision of welfare services including education and modern health facilities in all the British colonies (Tungaraza et al, 2002.)

Current Social Security in Tanzania

After the Arusha declaration, the state formed parastatal system constituting corporations, state companies' boards and authorities entrusted with the task of implementing the policy of socialism and self-reliance. Tanzania experienced a type of social welfare, which facilitated the development of human capacity, socialism and self-reliance within a caring and enabling socio-economic environment. Within this, welfare system attempts were made to create a just, humane and caring society through the provision of equitable and accessible welfare services to all. (Nyerere, 1967.) The provisions of free basic social service to all became the means to combat poverty, ignorance and disease for a secured society. It was realised that, there was a need for social security at home whereby people must have good and adequate food, shelter, clothing, income and must be free from diseases. Through these, people could have a meaningful life, freedom in defining their goals and strategies. For this reason, it was people that needed to be developed and not things (Nyerere, 1967.) Therefore, the government established an impressive institutional network (parastatals organisations) to handle developmental tasks with socialist emphasis on meeting the basic needs of the people. It was important for people to get what they needed and the parastal organisations were designed and managed for the people (Mjema, 1993.)

Social security coverage of the working population was quite extensive at the peak of the parastatal sector era in the 1980s when Tanzania had over 440 parastatals (Nyerere, 1967). Among the corporations formed were the National Insurance Corporation (NIC) and the National Provident Fund (NPF) currently known as National Social Security Fund (NSSF). It should be noted that, in the early years of independence citizens had good standard of living with free education up to university and free health care. Following the economic crisis, the good standard of living and welfare system were now in low quality and the gradual development of formal social security stagnated. The coverage stood still at only 6% of the population and focused on only a few risks (Nyerere, 1967.) It was only

those in formal sectors or public institutions who benefited from the corporations, mainly those in managerial positions, since they contributed large amount of money. Poor administrative skills and lack of committed leaders led to failure of continuous services to the public.

It was explicitly that Arusha declaration failed to bring the anticipated social development. The country did not attain socialism nor did it become self-reliant. Interventionist government's policies failed to respect people's social developmental advice from mainly the majority of peasants (Tripp, 1990). It can also be noted that deterioration of the welfare services was also spearheaded by the terms of IMF and World Bank conditions, which emphasised government detachment as a major social service provider and retrenchment of workers from many government institutions. This meant that social security institutions also reduced the number of the contributors and authorities had to pay more for those who withdrew their contributions (MLYDS, 2003). The traditional social security systems could no longer cater for the families as they used to and the social security system remained in welfare institutions where social protection was only for those individuals in formal sector, who could contribute regularly to the scheme (Tripp, 1990).

3.3. Practices of collaboration and solidarity in Finland and Tanzania

When attributing the issues of collaboration and solidarity and sustainability of structures in social security issues, normally one contemplates about the actors of social security and their roles and how those roles can make their institutions sustainable. Central government, workers and employers constitute the core partners. In order to have quality social security provision in a sense of effectiveness and efficiency for all (including low-income workers in self-employment and the informal economy) there is a need for cooperation and solidarity of both central and local governments, and between different ministries e.g. social security, labour, health, finance (ILO, 2001.) Despite having core partners, all partners have important roles to play. Special role is to be played by the local government or municipalities together with associations that directly represent individuals and workers in the informal economy (such as cooperatives, mutual benefit societies and communities). This kind of cooperation can easily result to partnerships with private financial institutions, to finance some basic social benefits (ibid).

Collaboration is said to have a key to better service production in every sector and structures. Collaboration is simply cooperation or working together in relationships. It has been argued that, co-operation for all aspects of the society is the fundamental element in

the pursuit of consensus be it on social, political, economic, culture or technological grounds for change and development. There is a need for government, the civil society and the private sectors to be involved in the implementation of policies in planning and in the execution of strategies. The doctrine of collaboration in one form or another has figured large in the attempts to reform many public and private institutions and organisations services. The mechanism that links collaboration to, for example, the quality social security provision, information society building and development have been explored and more work has been done on the way institutions and organisations respond to the attempts to increase cooperation in the provision of services. From the structural functionalism theory, collaboration is the issue of the integration and Parsons (1957) argues that, collaboration merits the level of integration and the structures of institutions do work properly with integration because, in integration, people share ideas and skills. Therefore, a crucial role in the practical implementation of service provision should be played by cooperation between sectors and institutions. For instance, cooperation is needed between authorities such as, those in education, employment and health.

Closely related to collaboration is *solidarity*, which has been central in attempts to improve institutions or organisations undertakings, and all development programmes. The practice of solidarity describes the system of dependencies, shared responsibility and entitlement within a defined group of people of community. Solidarity is often believed to make a change in any decision making on policy plans or development strategies. In most cases this has brought positive results. Solidarity has an earlier history in traditional forms of social security when people were caring for each other within and outside the family. Solidarity meant being firm together and care for each other. At a societal level mutual responsibility on task performance means people and institutions have to depend to their relationship and solidaristic social networks.

Sustainability is ability to provide for the needs at present and in future. A sustainable structure provides current and future needs without compromise. It is imperative that these structures are not only sustainable but also democratic. The democratic structure will lead to existence of cultural and social models that make possible to integrate new ideas or technology in any social change, for instance, integrating the ICTs into the users everyday practices needs sustainable structures. A theory of sustainability has similar character to the theory of change, which informs strategy on how social change can occur, what needs to be in place to make it happen. It also has characters of theory of leverage, which dictates how the strategy will be implemented.

In *Finland*, collaboration, solidarity have been widely valued and practiced from the earlier times of the beginning of the welfare state. There has been cooperation for social and economic issues upholding the attitude, sense of caring and responsibility for one's neighbour. This promoted societal cohesion and combated social exclusion. Currently, the social welfare sector puts emphasis on preventive welfare in order to ensure the wellbeing of the population. A crucial role in the practical implementation of preventive social welfare is played by co-operation between the social welfare and health care authorities and other authorities from sectors of education, town planning, building, housing, employment, culture and leisure and transport are also co-operated. Practical implementation of preventive social welfare thus calls for co-operation across administrative borders. (KELA, 2002)

Solidarity on the other hand meant everyone had rights of getting services. Thus, in the issue of social security, the same values and ethical issues have prevailed due to the universality principle which based on equality. Equality is regarded as means to provide equal or different needs as normal part of social life. In Finland then, solidarity is relatively high since it is practised from family to high ranking government institutions. What is special is the societal solidarity Finland has. The solidarity that persists reconciles with economic efficiency in a uniquely successful manner yielding to fair codes of conducts, political will and appropriate social policy. (Kasvio, 1996.) It has been argued that, the very solidarity strengthens society's basic social safety network which allows the needs of the people to be given the first priority. Therefore, in order to meet the needs of the people with quality, equity and adequacy, essence of collaboration and solidarity were applied in the sectors concerned.

However, the study found that, the essence of collaboration and solidarity were instilled in people's mind through socialisation as function of pattern maintenance of Parson (1967). This was done in the family and in the education institutions as Putnam et al. (1993) argue that, this kind of cooperation in socialisation creates habits and attitudes towards serving the greater good that carry over to members' interactions. Through this, people can easily join together to achieve needs for a quality life and development. Therefore, collaboration and solidarity in Finnish culture, is a way of societal collective image of its responsibility to fellow members, institutions and the nation at large. These have been the core values in all development processes including information society building. The doctrine of solidarity further has been maintained in the basic structures of society in a way that it influences the lives of people of all groups, functioning of many

institutions e.g. SII, education and health institutions which are to be provided in good quality. Special plans and strategies have been done in solidarity to make this happen. Since solidarity meant caring for all, the investment in education meant investment in all. For sustainable structures, and development Finns saw no better investment than in health and education.

In *Tanzania*, the issues of collaboration and solidarity persisted too and they have been very strong right from the fights for independence. People have been acting together in the decision-making or rather agreed on the decisions made by their respective leader. Also, in the social security provision, the traditional forms of social security mainly based on family solidarity and mutual interdependence. This was not experienced in governmental institutions like in Finland where solidarity was experienced to the level of high ranks in the government institutions. This led to poor codes of conducts and policy, which would have benefited all. For example, due to the economic crisis in Tanzania, poor living standards led to families and individuals to care for themselves since the government was no longer able to support for even basic services. Comparing with Finland, their solidarity continued even during downturn periods. Generally, solidarity meant elimination of poverty, insecurity and class differences and ensuring citizens to take part in the decision making. Where there were education, health and employment needs, everybody had a chance and institutions worked closely to ensure this.

Comparison

The comparison indicates that, the structural functionalism of Parsons fits well in the issues of solidarity, collaboration and sustainability of structures. However, similarities and differences and the way the doctrines have been applied in institutions in research regions have little to do with level of development of these countries, but mostly with the historical and cultural differences. Where Finns maintained the solidarity at all levels and all situations, Tanzanians could not. The main reason for this 'pattern maintenance' to continue in Finland was due to the established and deep-rooted culture of caring for all. Disregarding of gender, young, old or disabled, the government continued to care for its subjects. It was a matter of seamless care especially in sectors of health and education that made Finland survive for other developments to the extent of being able to build the informational welfare state.

Similarities are that, once they both had the same view of taking care of matters only to be disrupted by economic changes (for the case of Tanzania) whereby no one

believed in those doctrines for survival. It appeared that, when there was no solidarity at home, no such a thing could be experienced in government institutions. The culture of unity and equality that was built before the independence and even after independence appeared weak during the crisis. Therefore, for a quality social security, information society building and development the collaboration and solidarity themes will only be practiced given the stable economic condition. Parsons (1967) argues that, all structures should function together, but only if there is stability within the structures is when the system can function well. Structural differences between Finland and Tanzania can be explained in number of things but a big difference is in industrialization and the level of development in which in Finland the level is very high and low in Tanzania leading to poor methods of making structures sustainable. The following theme elaborates more at the institutional level and national level.

3.4. The Framework and Objectives of Social Security Systems in Finland and Tanzania

For a proper evaluation of the quality and sustainability of structures in research regions, it is essential to get a closer look at framework and the objectives of social security institutions of Finland and Tanzania. The decision on the conducts of the institutions is both national and institutional, giving hints as to what can be expected with regard to comparison.

The framework and objectives of social security institutions in Finland

The current objectives of Finnish social welfare and health care policies are described in the following way:

- Promotion of population's health and functional capacity, Increasing the attractiveness of work,
- Prevention and tackling social exclusion,
- Provision of effective services and guaranteeing reasonable income security.

These objectives need to be implemented because, as the welfare state, Finland needs to maintain the principles of the Nordic welfare states of which its cornerstones of social wellbeing are the maintenance of workability and functional capacity of people as promotive social welfare. All these need to be under social protection encouraging people to be active and assume control over their own lives. (Ministry of Social Affairs and Health (MSAH), 1997.)

The Finnish social protection system can be divided in three categories: The municipal social and health care services, general social security provided by Social Insurance Institution (in Finnish KELA) and employment-related social insurance. Eligibility to the municipal services and the general social security is based on residence while the employment-related insurance is based on work. The municipal authorities are primarily responsible for providing *the social and health care services*. Municipalities can provide the services either alone or together with other municipalities. To be able to finance the services municipalities have the right to levy taxes. Municipalities get also subsidies from the state. The most important services are basic health care and specialised health care (internal link), children's day care, care of the older people, services for the persons with disabilities, income support and child protection.

The Social Insurance Institution (SII) is the body subordinate to parliament and is responsible for providing *general social security* to everyone living in Finland. One of the schemes administrated by the Social Insurance Institution is the National Health Insurance financed via State taxation. The aim is that people can maintain a reasonable level of income in different situations of risks such as sickness and disability, old age and unemployment. KELA administers also benefits, which are planned to compensate for particular expenses, for instance, housing, children, and to promote income distribution.

The Employment-Related Social Insurance is provided by the private sector, insurance companies, trade unions unemployment funds and SII. Important to notice is that although the system is obligatory and statutory, a remarkable part of social insurance is managed through private insurance companies. All employed persons are insured compulsorily in employment injuries and occupational diseases. Self-employed persons can take a voluntary insurance. Private insurance companies administer the Employment Accident Insurance Scheme. Sickness insurance (administered by SII) compensates income lost due to temporary incapacity for work. This sickness allowance is dependent on applicant's income. One is entitled to this allowance if he or she earns a minimum of 5390FIM- (1100 Euros) (SII, 2002.) In the Finnish social security system there is Slot Machine Association (RAY.) It is an organisation licensed to engage in slot machine, lottery and gaming operations. The administrative sector of the Ministry of Social Affairs and Health includes the RAY. The profit RAY makes is distributed through the state budget to promote health and social welfare in Finland. (Ministry of Social Affairs and Health, 1997.)

Preventive Social Welfare

The social welfare sector also puts emphasis on long term and short-term prevention in order to ensure the wellbeing of the population. The prevention is the most economical and the most humane way to maintain the population's health and social wellbeing. The aim is that, social condition and risk factors are taken into account sufficiently in all aspects of social policy during the planning and decision-making stages. Hence, preventive social welfare becomes vital to create possibilities, structures and conditions for securing development of the population's social welfare and for strengthening individuals' own resources. The goal is to create working and living conditions that are socially secure and to increase communal responsibility in order to further the wellbeing of individuals and groups. A crucial role in practical implementation of preventive social welfare is played by co-operation between the social welfare and health care authorities and other authorities such as, those in the sectors of education, town planning, building, housing, employment, culture leisure and transport. Practical implementation of preventive social welfare thus calls for co-operation across administrative borders (SII, 2002.)

Finland has more than nine benefits, which fall under ILO regulations as benchmarks. However, what is special in the social security provision in Finland is that, provision of these benefits is universal. Therefore, the National Pension Insurance, Housing allowance, Unemployment benefits, Survivors benefits, Disability allowance, Rehabilitation allowance, Maternity grants, Cash benefits for parents, Child benefits and child care subsidies-child care leave, Child disability allowance, Education benefits-Financial aid for students, Sickness allowance are all enjoyed by permanent residents in Finland. (Ibid.)

Quality social security provisions in Finland

There is no definition of quality social security provision. The national quality assurance in social security provision is included in the objectives, values, missions and definition of responsibilities of the institutions involved. The Mission of SII is to secure the income and promote the health of the entire nation and to support the capacity of the individual citizens to care for themselves. In this mission, the emphasis is to promote autonomy and self-initiative of people at all stages of life. The quality social security provision then is meant to ensure that provisions to the residents e.g. the basic subsistence security and other benefits, are designed to appropriately meet present needs. This simply means that, social security benefits should meet the objectives established for them by law. Social security benefits for instance are based on social insurance i.e. the protection of the public against

risks to wellbeing arising from illness, unemployment or other contingencies. Therefore, the quality social security provision should in return indicate how well the subsistence security provided meets the existing requirements. (SII, 2004)

Quality social security further should prove the role SII plays in terms of the various risks encountered in life. Here the quality social security provision should be able to help to overcome the risks encountered by individuals and households. It is expected that, clients or cooperation partners will be in a position to tell in return on the view about benefits they get and the view about the institution in general. SII operations are based on the following quality objectives and values:

- *Expertise*, whereby there is awakening of new managerial thinking through a well motivated competent staff.
- *Respect for individuals*, whereby there is customer focus to ensure clients satisfaction and search for scale advantages.
- *Cooperation*, whereby there is quality management implementation through commitment, participation, efficient and cost effective operations and
- *Renewal*, whereby processes are renewed and accelerated with a culture of continuous improvement (Ibid).

Quality, however, may just mean excellence. Where there are positive developments in working conditions all the indicators measuring the quality of work will show improvements. For the case of SII, improvements are seen in the way the institutions maintain the making and the real meaning of welfare society by providing best service. On those values, mission objectives and general services it is expected that:

- Social Security's return on investment e.g. investments in education and health will be for the benefit of the people and to society at large.
- The investments will provide benefits for current and the future bases with faith in government hand.
- Lastly, social security will not have to depend upon optimistic economy and demographic assumptions, but should be built to weather whatever storms the future may bring.

The quality social security provision means universal coverage for one's entire adult life, beginning upon entering the labor force and lasting through old age. However, in a welfare state like Finland where the social security coverage is universal, commitment to secure individuals starts at birth. Therefore, institutional values, beliefs operating principles and

of course, opinions that people hold regarding social security institutions contributions, matters. This is because social security provision is central to the public's quality of life thus investing in individuals in a positive way is imperative.

The framework and objectives of social security institutions in Tanzania

Tanzania's social security system largely follows the ILO framework of a three-tier structure, which seeks to utilise various funding sources to provide better protection for the country's population. This structure attempts to address the needs of different groups in society in accordance with their levels of income and degree of vulnerability. It consists of the following tiers:

Tier one – Social Assistance Scheme constitutes provision of services such as primary health, primary education, water, food security, relief in the event of disasters and calamities and other services on a means-tested basis. Government and Non-Governmental Organisations (NGOs) finance these services. The Prime Minister's Office, the Department of Social Welfare, the Ministry of Health and the Ministry of Community Development, Gender and Children Affairs are the government agencies dealing with this branch of social security. The key element here is that, this kind of scheme is non-contributory and income-tested. It is provided by the state to groups with disabilities, elderly people and unsupported parents and children who are unable to provide for their own minimum needs. Another important element is that, social assistance also covers social relief, which is a short-term measure to tide people over a particular individual or community crisis.

Tier two - Mandatory Schemes are usually compulsory and contributory schemes financed by both employers and employees during their working life in return for terminal and short-term benefits. The benefits are accessible for the employee and their immediate family. Unlike some countries, which have a single social security institution, Tanzania has seven public social security institutions operating at this level. One of the institutions specifically deals with health insurance. The key element here is that people contribute through the employer to pension or provident funds and employer also contributes to these funds.

Tier three - Voluntary or Supplementary Schemes include personal savings, co-operative and credit societies, occupational pension schemes and private schemes managed by employers, professional bodies, community-based organisations and financial institutions and other private sectors. At the moment, these schemes are not highly

developed in Tanzania. The key element here is that, saving is private and voluntary where people save for retirement, working capital and insures themselves against events such as disability and loss of income. Under this, they can also meet other social needs. (Ministry of Labour Youth Development and Sports - MLYDS, 2003.)

Despite the existence of this framework, service delivery has not reached the majority of Tanzanians due, to among others, inadequate financing and fragmented institutional arrangements.

Formal Social Security Institutions in Tanzania

Formal social security is a regulated mechanism intended to protect citizens against social contingencies. This system has existed in Tanzania well before independence. After the independence, new legislations were enacted and others amended. These include the Statutory Severance Allowance of 1962; the National Provident Fund Act of 1964; as amended in 1975 and extended into the National Social Security Fund in 1998; the Parastatal Pensions Act No. 14 of 1978; the Public Service Retirement Act of 1999; and the National Health Insurance Fund Act No. 8 of 1999. Currently, Tanzania has at least 10 separate statutory schemes of which some are contributory and others are not. These schemes are segregated and stratified, tied to cover employees in the formal sectors of the economy. Noticeably, none of the legislations passed before and after independence were committed to the coverage of the informal sector.

The existing formal social security schemes are simply conventional and the contribution to the schemes to any mechanism is divided between employer and employee. Social security industry in Tanzania for a long time has been working without National Social Security Policy that could co-ordinate all schemes. The sector lacks co-ordination at the national level as each fund reports to a different ministry with different rules and procedures. This follows the absence of integration of social security system into national social and economic policy something which allows each fund to work under its own policy which established it. As a result, there has been different regulation, benefit structures, existence of different plans and priorities, criteria for paying benefits, contribution rates, qualifying conditions and unclear policies of cost management follow up of those funds (MLYDS, 2003; Tungaraza et al, 2002.)

There are three major institutions for social security services. National Social Security Fund (NSSF), Parastatal Pension Fund (PPF and National Health Institution Fund

(NHIF). Others are Public Service Pension Fund (PSPF), Local Authority Pension Fund (LAPF), Government Employees Pension Fund (GEPF) and Zanzibar Social Security Fund (ZSSF). NHIF is a big institution covering all government employees but it is new in the service. All together they are seven and they are state's sponsored, contributory, and were created by specific Acts of Parliament. This study excludes ZSSF and focuses on the other six institutions. Throughout the analysis the big two PPF and NSSF will be taken as cases or examples.

The National Social Security Fund (NSSF) is the program that covers compulsorily every non-pensionable employee in mainland Tanzania. It provides seven benefits, Invalidity, Unemployment, pensions after retirements (Old age) survivor's benefits, Housing, Death (funeral benefits), and Maternity benefits, which are based on internationally recognised social insurance principles. Lump sum pay on emigration and health benefits is underway. At present, the NSSF has 326,538 members. The basic functions of the fund are to register eligible members, collect contributions, account for the funds, invest and payout benefits. NSSF is committed to meet the member's evolving needs and expectations in the field of social security protection. For example education benefit is currently not provided in the above welfare institutions but it is among benefits to be provided by NSSF in the near future. It has started to operate its health insurance component in June 2005 (NSSF-Structure, Member Services and Benefits 02.06.03 [WWW. document]; Humba, 2005.)

PPF is the oldest experienced contributory pension scheme. It provides pension and related benefits and other financial services to members from the public sector. It uses accumulated resources and channels them to investment that have direct impact on the community it serves while providing insurance for two products: The contributory pension scheme (old age) and the deposit administration scheme for disabling misfortunes (invalidity). PPF was given legal opportunity to recruit members in the private sector under the Act No. 25 of 2001. All private organisations were legally under the coverage of PPF. Therefore, the Fund serves both the private and the public sector. Moreover, the PPF amendments (2001) PPF now poised to include the coverage of the informal sector. The fund remains mum on how the majority in the informal sector will be reached (Maenda, 2002; PPF-For a Secure Future, 2001.)

NHIF is a compulsory Health Insurance Scheme administered by an autonomous body accountable to the Minister of Health. It is designed to implement social security in health care. The introduction of the National Health Insurance Fund (NHIF) Act of No 8 of

1999 was an alternative financing option in the health sector planned to take place at the same time as that of cost sharing. The Fund was introduced under the health sector reforms programs and started in 1993 when the cost sharing system was first introduced in the government hospitals after three decades of free health services (Mapunda, 2001.) The formation of NHIF was propelled by the quality of health care services which deteriorated to the extent of collapse due to a number of socio-economic factors related to the financial sustainability of the health sector. NHIF covers all public sector employees who are obliged to contribute 6% of their salary, divided equally between the employee and the government. Coverage includes spouses and up to four children or legal dependants. NHIF is committed to providing access to high quality health services for all its members. The Fund's motive is to bring quality health services closer to its members of whom after retirement they receive benefits for up to three months (Humba, 2005; NHIF & Benefits offered 02.06.03 [WWW. document].)

3.5. Challenges in social security and welfare in Finland and Tanzania

Challenges in Finnish Social Welfare

Exploring challenges facing SII in Finland has not been easy for me since at first I took for granted that everything is positive in the Finnish social security system. That being the case, I tried to find out what could be the possible solution to the problems or challenges and who bears the major role of combating the challenges. Do ICTs fit in combating or reducing those challenges? The following challenges are, regarded as major current and future challenges of the social welfare system in Finland.

With the social change from industrial to information economy, the study asks if Finland experiences shranked or another form of welfare. This is because welfare contributions and provisions arrangements in Finland have changed. It follows demands of the information economy brought by changes in information technology being high and neither people nor government can cater alone. These challenge SII because, costs of services that have been taken care by the government have been reduced. There are significant cuts in the social and health expenditure and the introduction of stricter controls on the use of services. (Castells and Himanen, 2002.) The good example is changes in sectors of education, health and social protection whereby, services like free education, cheap health services and social protection have been altered (See, for example, cuts in drug subsidies and study grants Castells and Himanen 2002; Diamond and Lindeman,

1996). In these challenges, also see changes in social protection of labour which threaten the goal of the preventive welfare, indicating the petering out of welfare services.

(Castells and Himanen, 2002.)

There have been debates and consensus about the need for reforming the Finnish social security system. SII, with a monopoly to implement social security services in many institutions it currently administers, might be affected by any conceived reforms. If this happens, will SII be able to meet the diverse and changing needs in response to the global risks and growing insecurities of the current age? Will social security include all? Main challenge when attributing the social inclusion and exclusion in this era is the technological advancement in the information society. Despite arguments that principles of information society and welfare underpin each other, social exclusion also exists (See Blom, Melin and Roberts (in Karvonen, 2001; Djik 1999.)) This is because, the information economy caters for those with multi-skills and knowledge in IT leading to social exclusion thus reducing mutual respect, harmony, shared well being or interests for those unknowledgeable.

Hietanen (2000) suggested that, in this type of economy, what matters is the user friendliness of ICTs, whereas the human machine-relationship focus on how modern ICT applications support living, working and mobility in information society. Under these, one can ask the relationship between worker and recipient for example in telework, which has high influence in everyday errands at SII or in social work. The good relationship is seen in skills and knowledge which have central interest in the challenges of SII and for example in social work practices. The full utilisation of ICTs came very late to frontline social work. It was considered by the management that, the nature of work of social workers do not really need ICTs use hence, planning and implementation on the ICTs use did not involve social work professionals. However, social work professionals are the ones who know more about what their clients need and hence they are in a position to tell the kind of ICTs needed for their work. Therefore, their knowledge and involvement in ICT applications are vital, and are developing today (Forsman and Metteri, 2004 and 2005.)

Finland, like other competitive economies is also vulnerable to the volatility of the global economy. There is great interdependence of financial markets electronically interconnected in real times as heart of economic globalisation. The desire to predominate financial markets in the world economy, may redirect much more attention to the economic matters than social matters. Thus, stronger social justice and collective

protection of labour and other opportunities might be in speculation. Is SII in a position to remedy social dimension in a sustainable way to cope with strong opposition to globalisation? Can one realise a sustainable social dimension in the information society? What is the future scenario if the existing scenario of welfare is fading?

“The existing scenario is only hiding the fact that information society is rising while the welfare state begins to fade away” (Castells and Himanen, 2002).

Challenges Facing Social Security Schemes in Tanzania

Generally most of the welfare systems try to respond to customer needs according to its best level of financial and economic position. Since the living conditions of population and the ways to establish social security depend on the economic development, one of the main challenges is not only to create new social security systems and mechanisms but also to recognise the roots of the ongoing economic and social change. The current change is from industrial economy to information economy that leads to the existence of information societies. The following challenges have existed since independence. Therefore, they are presented with regard to the importance of quality social security provision for the subjects as well as to the information society building and development of Tanzania. Many challenges hinder among others, administrative process, performance and desired outcome of the social security provision for the entire nation. The concern for these challenges is due to the fact that quality social security provision is developmental need of Tanzania. I have been contemplating whether solving those challenges would lead to practical change for persistence of the quality social security provision for the benefit of information society building and development in Tanzania.

Under the many challenges on social security schemes, the weakening of informal social protection system is of prime importance, as, it is the system that Tanzania has depended for social support and protection against contingencies. Economic hardships have made it difficult for individuals, families and kin members to provide assistance to each other in time of crisis and need. Socio-economic developments taking place in Tanzania have not led to positive result over this but instead, they have resulted into a slow but steady disintegration of the kinship or family-based social support systems. (Tungaraza et al (2002.)

To make the matter worse, coverage of formal social security schemes in terms of both population and benefits is little and comes to be a major obstacle. In many years since

independence, social security industry has been focusing the pensionable employed citizen, the group that accounts for only 3% of Tanzania population provided that yearly 600,000 people seek new jobs primarily in the informal labour market. According to the UNDP, the adult labour force in Tanzania includes 19 million people. (UNDP, 2004.) Members of the two formal social security schemes (NSSF, NHIF) number about 600,000 persons. Since the NSSF has not yet started to operate its health insurance component, (following the ILO advice to wait until the system of delivery and payment is in place) the number of people covered for health care is even less than 4 per cent of the labour force (ILO, 2004).

Generally, the formal sector of the economy employs only 15% of the population with men taking higher coverage than women. Individuals in informal sectors, who account about 85% of the population, are yet to be covered by any formal social security scheme. (Bossert and Wanitzek, 1988 in Steinwachs 2002, [WWW. document].) The introduction of social security scheme for government employees (GEPF) through the government pension Act of 1998 remained silent on the informal sector coverage.

The non-conventional social security instruments have failed to promote equitable economic growth and have been heavily biased in favour of the well off at the expense of the poor. Several modes of regulated distribution of resources only take place horizontally among people of the same income group for example those with regular income in formal sector. Irregularity of income leads to a problem in diversifying the type of members while ensuring justice and stability so that parts of the population with low income are included in the system (Tungaraza et al, 2002; The Ministry of Labour Youth and Sports, 2003).

Also over coverage, there is a problem of decline of members from formal sectors. The public sector reforms have resulted into privatisation of public enterprises and retrenchment of workers from public sector declining employment rate in the formal sector. Consequently, NSSF for example lose its members who withdraw their funds and concurrently destabilising the fund by paying more benefits than investing. Also the increased unemployment has forced people to resort to employment in the urban informal sector where earnings are often inadequate and uncertain. The majority of these people are poor and unorganised in the rural areas, despite existence of few self-help groups. The problem of coverage remains a central issue, requiring the government to work not only under the social security policy but also information technology policy (The National Social Security Policy, 2003.)

Inadequate coverage of benefits is yet another challenge in the social security industry. Most countries today are responsible for seeing that their subjects get their needs

met. This is because the UNICEF, under progress of nations (1995) stipulated that in the future societies, the progress of nations will be judged by the well-being of their people: by their levels of health, nutrition and education: by their ability to participate in decisions and affect their lives; by the provision that is made for those who are vulnerable and disadvantaged; and by the protection that is afforded to the growing minds and bodies of their children.

The ILO convention 102 provides nine benefits as the minimum. Medicare, sickness benefit, unemployment benefit, Old-age benefit, employment injury benefit, family benefit, maternity benefit, invalidity benefit, and survivor's benefit. These are regarded as benchmarks for social security policy. Tanzania's social security schemes are some distance away from the benchmark, as Tanzania has not ratified this convention. NSSF Act No. 27 of 1997 show that, the Fund is at least near to the benchmark listing seven benefits. All other schemes offer 3-4 benefits. (NSSF Annual Report 2003; Tanzania National Social Security Policy, 2003.) Also, in some of the Tanzania's social security schemes, member's benefits are not rights but privileges. When it is right for the member to receive some of the benefits upon termination of work, in other circumstances, some members lose their benefits if they terminate employment before pensionable ages. One reason for this is member's benefits rights are determined by the employers depending on the nature of termination and are not determined by law.

In addition, the ICTs are the resources that Tanzania needs when serving the community but the lack of effective use of the ICTs is a big challenge that faces Tanzanian government and her social security schemes. For a country that wants to positively build an information society by utilising ICTs in its institutions, the challenge is colossal. The insufficient use of ICT in social security schemes leads to, among others, social security coverage of the majority to become difficult. Good infrastructure, which is of prime importance for the existence of ICTs has been available only in major cities thus blocking social security provision to remote areas and therefore confined only to urban areas. NSSF with branches all over the country has not made major efforts to make sure there is availability of basic information infrastructure and Internet exchange points regionally. As to the development of social security provision, it has been argued that,

“The relevance of social security arrangements to the varied life situations of the population can be supported not only by standardising social security but also by strengthening the plurality of security arrangements. An integrated approach characterised by networking and linking different security arrangements could extend the

coverage of social protection to those who are in permanent search for social security. Linking and networking should be encouraged and supported at different levels.” (The Journal of Social Development in Africa, 2002 [WWW. document]).

Despite the first target of the technology advancement being the universal access and services, the institutions of social security and welfare agencies, were not among the focused or priority areas in the implementation strategies on the need to invest in capital intensive for future connectivity to regional and international ICT infrastructure (MOCT, 2004).

Outdated policies also pose another problem that faces Tanzania's social security schemes. For a long time there has been absence of the National Social security policy that could co-ordinate all schemes, following colonial paper number 5 measures which were influenced by the Beveridge's plan in social security conducts. The old policies in the paper made social security development in Tanzania stagnant not being ready to ratify the ILO convention for the establishment of social security benchmarks and development of tested indicators. The lack of single regulatory body to administer social security system conducts including execution of policies, benefits provisions and management blurred the efforts to improve social security systems. (Tungaraza et al, 2002.) Also the cost sharing policies introduced after the economic crisis has led to the problem of reduced capacity to access to social services due to low levels of income. It becomes a challenge for the schemes, as the income is inadequate to meet the basic requirements and save for the future. For others, it is better not to save at all. (MLYS, 2003; *ibid.*)

In addition, weak administrative skills and structure have been singled out as problems in many of Tanzania's organisations, social security schemes and other welfare institutions. Following this, the government has not been able to perform the tasks of establishing supportive measures to secure the incomes of people and supporting measures to stabilize solidarity among individuals so that they can live in sustainable social conditions. For example, it has not been possible for the government to provide social protection by applying the concept of social interfaces. (Tanzania National Social Security Policy, 2003)

The problem of weak administrative skills is aggravated by the lack of sufficient and skilled manpower. The existing manpower bases on backward policies, which spearhead lack of commitment to administrative matters. This leads to problems in cost management as a factor of output maximisation and violation of principles of good corporate governance whereas contributors are not properly represented in the strategic

organs of governance of social security funds. Furthermore, poor administrative skills weaken the implementation of objectives and give no customer focus and service quality assurance. (The Tanzania National Social Security policy, 2003.)

Brief presentation of Tanzania's field data thematically

The analysis from fieldwork in Tanzania based on the information provided by the respondents in the social security institutions, ministries and individuals identified as units of analysis. The analysis focused the above challenges (figure 3) which were fields of guidelines treated as themes. Thus, the data was analysed thematically in relation to the above mentioned challenges. It was imperative to get one finding from related patterns (sub themes figure 4). To get a comprehensive picture of the experience of all respondents, themes that emerged from the interviews were pieced together to get a valid storyline (figure 5). From there on, the identified related patterns from the field work in Tanzania were incorporated to the whole comparative analysis for the social security institutions and the country in general to compare with and to learn from Finland. The field work meant to collect data around the issues of the need of practical change in the social security provision to respond to the new forms of systemic risks and uncertainty that characterise the emerging global economic system. The whole idea was to produce knowledge to be able to evaluate the following statement "*The technological change is a powerful autonomous force for social and economic change*" (Gates, 1996).

Looking at the case of Finland one can say that, apart from the promotion of the universalistic rights-based schemes that provide quality comprehensive social and economic security, social security institutions need, to a large extent, to make efforts to utilise ICT in their undertakings for the benefit of information society building and development. It was interesting to see how the ICTs use in the social security schemes leads to transformation and development of the schemes for the quality social security provision and development. Potentiality of the schemes to utilise ICTs in their daily errands was investigated. It was significant to attribute the ICTs potentiality following the Tanzania's government aspirations to build information society for development purposes.

Figure 3. Fields of guidelines as themes

- Coverage of social protection
- ICT use (key issues and concerns)
- Basis of policies (Modern, conforming to social change)
- Administration and skills (competence and commitment)
- Challenges
- Future plans.

Figure 4. Sub themes on ICT use in social security schemes in Tanzania

1. ICTs enhance the coverage of benefits and develop modern policies. Given articulated social security provision, large proportion of population will be covered.	2. Efforts for ICT use in social security system show prospects for a change in social life and economic growth.	3. Administration structure and operational processes are even better and easy with the ICTs used efficiently.
4. Combination of both old and new skills of ICTs is a basis for a fundamental change for policy-making and implementation	5. Following the effective use of ICTs, challenges over social security provisions will be overcome if all stakeholders play their part.	6. ICTs will enhance interaction between members and staffs in the near future despite digital divide.

Figure 5. The experiences of the informants on the challenges facing social security schemes in Tanzania

Themes for a valid story line
1. The coverage of the majority, adequate and quality benefits are number one priority of most of the institutions in the use of the ICTs.
2. a) ICTs are believed to be tools towards improvements in social security provisions as well as every sector and every walk of life. b) Tanzania aspires to build information society. ICT policy and implementation strategies are in place. Tanzania is ready to face the waves for the social change associated with the advancement of ICTs.
3. Development of modern or appropriate policies and their implementation could be enhanced by the ICT use.
4. Administrative and operational programmes in social security systems could be augmented, replaced and enhanced by online tools and technologies.
5. ICTs could meet unique challenges faced by social security institutions.
6. Plans for all institutions are for ICT based social security in future.

Theme 1. Coverage

This objective was achieved by asking the respondents the category of population and number of benefits they cover. The respondents further were asked if the coverage will be

extended in the near future and how. It was found that, coverage of the majority, adequate and quality benefits are number one priority of most of the institutions in the use of the ICTs. When asked on measures to increase coverage in future, the response was better policies and implementation strategies with the help of new ICT use. One reason for this is that, ICT resources have potential to cover both masses and benefits at a distance and to make it possible to integrate the informal sector.

Adler (2001) conforms to this theme when stipulating that, coverage of the majority, adequate and quality benefits are number one priority of most of the institutions in the use of the ICTs. The current focus on computing is organisational change beyond the automation of organisational processes which allows more coverage. The focus of more recent computing programmes which enhance and extend information flows within and beyond organisations, are useful. The example of this is the decentralisation of the administration of SII services to municipalities in Finland. This allows closer look of client's needs up to very remote areas.

Theme 2. ICT Use

ICTs are believed to be tools towards enhancement and improvements in social security provisions as well as every sector and every walk of life. Under this theme, respondents were asked if they used ICTs when serving members and if the institution's objectives could be achieved with the use of ICTs. It was found that, the long-term problem of communication between members of the scheme and staffs are now gradually being solved due to the ICT use. The findings show that long experienced and big social security schemes in the country have, for 70%, started to utilise ICTs in their daily undertakings. Also more tasks are undertaken and costs reduced leading to a change in the model of social protection. The theme concurs with the writings of Adler and Williams (1991) on cost cutting as the primary goal of computerisation in social security in such countries.

It was also found from MOCT and COSTECH that, the status of the ICTs in the country is improving. With the aspirations to build information society, Tanzania had ICT policy ready by March 2003 and in February 2004, implementations strategies were in place for all stakeholders. Tanzania is about ready to face the waves for the social change associated with the advancement of ICTs. However, the integration of structures should include urban and rural planners and architects, who understand the ecological, social and economic ideas. This follows their courage and potential to try alternative solutions for the development e.g. the Spatial Data Infrastructure (SDI) alternative for information. The SDI

can tell how installation of the ICTs should go and how it will be beneficial for the institutions' and countries' development.

This finding above is interwoven with literatures in the social change in particular theories of information society by Castells and Himannen 2002, Gates 1996 and Bell 1973. Under this theme, the key ideas emphasised that, ICTs are '*tools for improvements*' and concern is '*universal benefit*'.

Theme 3. Basis of Policies

On the basis of policies it was found that, development of modern and appropriate policies and their implementation could be enhanced by the ICT use. Due to the fact that old policies were used in the daily errands in the social security institutions, social security institutions were stagnated. The newly articulated social policy with a single body (a regulatory framework) responsible for social security conducts is what the social security institutions seem to need. However, the combination of both old and new ICT in the implementation of policy was emphasised. For instance, policies that advocate for sectoral collaborations will benefit all sectors connected to social security matters. This finding supports theories of information societies by (Bell, 1973) on the changing role of technological decision making in society, change in economic, technical and social structure which lead to a surge of policy initiatives. (See also Henman, 1997 and George, 1999.)

Theme 4. Administration and Skills

With the social change that needs new administration and organisational forms, the administrative and operational programmes in social security systems could be augmented, replaced and enhanced by online tools and technologies. This could increase the quality of social security provision where beneficiaries would always be members and the nation at large. Although the sound social security environment cannot be necessarily created by the use of technology, ICTs could help administrators and policy makers as well as society members to make it happen. For instance, clients could use ICTs to present their claims and get feed back from the administration in the same way. Good number of skilled and competent staff in social security and ICTs matters is also needed for a good administrative structure. (Nickless and Duggan 1999.) Theories of information society conform to this finding which suggests that, socio-technical structures, developed on the basis of its superior performance capacity, are competing to phase out organisational forms used in the industrial era (Stompka, 1994).

Theme 5. Challenges in Social Security Schemes

The study reveals that ICTs are good tools to overcome many challenges in many sectors. Therefore, ICTs can also meet unique challenges faced by social security institutions. For instance, obstacles for collaborative welfare arrangements and the long time challenge of coverage of the majority of people at a distance. However, it was found that abolition of challenges in social security schemes would only be a reality if all stakeholders will play their part. The finding concurs with literatures by Ingelstam and Palmlund (1991) and Toiviainen and Lumento (1991) on the benefit of one stop shop, which overcomes the challenge of incompatible and inefficient information through integrated information infrastructure.

Theme 6. Future Plans.

Under this theme, the respondents were asked their future plans in the wake of highly influenced ICTs advancement. The findings revealed that, all institutions plan for ICT-based social security in future. It follows the Tanzania development vision 2025 and the ICTs implementation strategies, encouraging all sectors to use new ICTs in their undertakings. In addition, learning from other countries in order to share experiences in strategies, ideas and practices over best achievements in welfare matters has also been among the future plans. Each institution aspires to be a number one social security provider hence competition for quality social security provisions and better administration, and more coverage is high. It was realised that, a well-planned ICT-based social security should offer many potential benefits to clients and would facilitate the self-directed quality social security provision. With good collaborative plans and implementation of their objectives and ICTs in use, the desire to cover the majority of people and have quality social security provision for the development of the country, will be achieved (MOCT-National ICT strategy, 2004, The Tanzania Development Vision 1998).

Comparison of sustainability of structures in Finland and Tanzania

In the comparison of collaboration and solidarity above, it has been stipulated that the two issues contribute a lot to sustainability of structures. The analysis has attributed the social security institutions structures and it is imperative to compare the link between sustainability of structures and quality social security provision and development. Sustainability of structures influences a lot the existence or not, of quality social security provision, information society building and development. Sustainable structures have been

a major issue especially in the recent years of social change to information age. Sustainable structure has been linked to institutions and national conducts. Where there have been structures malfunctioning in the institutions within the countries, there have been interventions not only by the government but also from outside the country. (Heather et al, 2002.)

Strategic analysis, planning and management are vital for sustainability. *In the strategic analysis*, the essence of collaboration and the principle of solidarity are applied in the gathering and deliberation of data that informs e.g. opportunities for funding, and how and where to position the initiative for maximum benefit and sustainability. Through this, the needs for sustainable structure will be known. An example is an assessment of service, research or development. Here one needs to obtain frontline participants' perspectives about their organisational and initiative-specific sustainability needs and wants. Also the analysis of funding trends on what other funders are supporting or are willing to support is needed. The evidence about what works by learning what has been proven effective by rigorous research or evaluation studies and noting practices that are most sustainable is to be done here (Frumkin, 2002.)

In the strategic planning and management, one needs to make sustainability a goal and establish objectives for getting there. Selected participants should fit for theory of sustainability and structures selected should support sustainability where funders are given a role to achieve sustainability by reaching to community foundation and institutions. In planning, it is also imperative to have a report back on sustainability tracking variables that will impact sustainability. Management should have a midcourse report on back and forth sustainability efforts (ibid).

For the case of *Tanzania*, the structures that existed after independence and Arusha declaration were not fit to continue after major economic crisis which hit the world in the 1970s. For example, the welfare structure that was inherited from colonialist, especially the social security structure, was not fit to continue not only after the crises period but right from the beginning. The reason behind is that, the structure did not provide coverage for the majority of population and the coverage of the benefits. Likewise, the structure where the Tanzania government was the major provider of basic social services and even subsidies to farmers while its economy was not in good position could not persist. One of the reasons is the structures themselves were not sustainable to be able to function well with other structures. This is why Tanzania experienced the Structural Adjustment Programmes (SAPs) and the Economic Recovery Programmes (ERPs). Attributing

information society building and development in globalisation and information age, old structures that do not cope well with the changes are replaced by the new ones (Kelly et al, 1995).

On the part of *Finland*, the analysis has shown that, the structures have been sustainable enough to be able to integrate each other for quality performances at the institutional level and at the national level for the national development programmes. The most important thing for the sustainable structure has been the possibility for integration between the government institutions and all stake-holders with respect to principles set to achieve the common goals. For information society building and development in Finland the need to change the structure was seen mainly in economy in order to compete well in the world market and to be a good participant in information economy as well as in other matters in the European Union. It is no doubt from the analysis that, internally, there have been a lot of structural changes in order to cope with the demands and needs of the people. Before changes, there was a need to assess or explore the way things were and the way they should be in the future. A vital thing to note is that, these changes did not happen because the structures were unsustainable per se, but the change for efficiency and effectiveness. It follows the ICTs' potential to change the administrative or organisational structures. But will they be sustainable? What makes the Finnish structure sustainable apart from collaboration and solidarity?

Conduction of *appropriate policies* and the role of the state contribute much to the Finnish sustainable structures. For example, the family policy which came to dominate the social policy gave women and children first priority because they are the life blood of the country and the basis for the maintenance of values. Thus, there was a need to make sustainability a goal and establish objectives for getting there. One of the objectives was to put the family in good conditions by starting with the health of mother and child. The *government in Finland* has played a major role to make the structures sustainable. The Finnish government has been a fore front on funding research and development and this has been done with partnership between public and private firms.

It followed the government's funding trends depending on the initiative and areas of interest for development. This finding is congruent to Parson's (1967) goal attainment which posits the government as the major player to give strong support to research and development through financing institutions and development projects leading to the maintenance of societal structure, institutional structure, and general developmental

structure. More and more researches have been done following evidence about *what works* through rigorous research and identifying practices that are most sustainable for quality social security, information society building and development. The study found that, most of the goals and priorities for future have put people's needs first and every possible resource has been used. This is because the authorities believed that quality social security provision and welfare in general contribute to the economic growth. Therefore, it was the task of the government to set goals and priorities for the future.

In Tanzania, due to the poor economic conditions, government interventions have not been experienced in many structures hence the existing structures have been uncertain. This does not imply the government has had no goals and strategies. All have been in place but they were coupled with the problem of implementation which lacked appropriate policies, integration and political will. Intervention especially in social services has been little or none just after crisis and when government stopped being the major provider of goods and services especially those meant to meet the basic needs, government hand to these institutions has been small. For example, the liberalisation of social security schemes from 1990 onwards, led to the schemes taking their own decision making, plans and implementation of objectives on their own without major government intervention.

The fact that the structure of the schemes determines the arrangements for their administration was a major blow to the existence of quality social security. In Tanzania schemes are generally administered by a public institution which is supervised by a board of directors or trustees. The day-to-day management of the scheme is in the hands of a chief executive or director but all the schemes are answerable to different ministries and are managed by separate agencies with different operational rules and procedures. This has led to an administrative segmentation leading to the lack of collaboration between the institutions in policy making, planning and execution of strategies. The analysis shows that this led to the lack of coordination at the national level causing lack of focus and thrust in social protection policies in the country. (The National Social Security Policy, 2003.) This is quite different compared with Finland which has the National Social Insurance Institution (SII) coordinating SII offices operating at the local level. This kind of coordination leads to accountability and practises of democracy with high focus of customer needs and emphasis on social security policies. Concluding from the Finnish case, with the newly formulated National Social Security Policy, which will coordinate all schemes at the national level, will social security provision in Tanzania change its quality?

It should be noted that, the principles of sustainability are the same in any development. While attributing information society building and development in Finland the same principles were applied. Despite liberalisation of some structures the state still has a grip but not as strong as earlier. Since the Finnish economy is strong, the intervention is less on some structures but with high control of the conducts for the benefit of the nation. This is because, it is the government that has been in the fore front in the development processes and in the building of information society. The government has again been ensuring all structures get their needs. For the structures that needed changes in order to fit to information society, thanks to sustainable structures which needed collaboration, solidarity and skilled labour, mostly the story has been successfully with few criticism on ICTs utilisation in some sectors (Forsman & Metteri, 2005 and 2004).

It is imperative for the Tanzania's government to attribute obstacles that lead to unsustainable structures, otherwise the information society building and development vision 2025 will not be realised in the near future. Despite the fact that all the implementation strategies show the eagerness to achieve the goal, political will and commitment is important. But these need a change of culture for Tanzanians to want to get positive results through curiosity. While I agree with this based on the theory used, all the analysis related to the chosen categories have supported the structural functionalism approach of Parsons (1967), depending on the focus of the development. The knowledge of the people explains the conducts in the country. However, not all the traditions and cultures are similar in the way of skilling individuals. Also, the history of the country matters a lot in the collaboration, solidarity and sustainability of structures. But if at all the history tells a country has dependent structures for sustainable development or if a country is in a particular stage of development and hence needs to pass all stages to realise a change, then all the stages have to be passed. However, it should be noted that, the modernization and dependency theories are valid if they work in particular condition and not at all levels.

3.6. Concluding remarks

It has been seen in this chapter that, the principles and functions governing the quality social security provision, for instance, collaboration and solidarity which means existence of collective behaviour, influence the social change and development. *Collaboration and solidarity* act as some essential preconditions for the change to occur. They perform the interdependence, integration, and adaptation functions to indicate that further acceleration

of social progress is possible. Here the political, economic, technological and social factors are linked together for a critical set of interventions that have direct or indirect impact on development.

It has been seen that, in Finland, collaboration and the principle of solidarity have really acted as preconditions for all the changes and development that has put it to the high rank economic position in the world. It was the application of collaboration and solidarity from the family to the organisations or societal level that made possible the applicability of welfare principles to cut across other sectors hence sustainability of structures. The existence of sustainable structures enabled social security institutions in Finland to avoid challenges that could lead to poor goal attainments and poor social security provision. This enabled Finland to cater for welfare services to its citizens' times of crises as well as move on with development processes. This is a finding that supports the standpoint in comparison in this chapter.

In Tanzania, collaboration and solidarity practices which were mainly practiced in the families and clans (traditional institutions) could not be practiced in the government institutions. The solidarity slogans of *freedom and unity* and *socialism is a belief in equality* (Nyerere, 1968), were short lived since the economic crises changed the living conditions and the belief in a society of equals disappeared. This was due to the absence of sustainable structure not only in social sectors but also in political, economic and technological sectors. The government authorities thought that, the government policies and slogans could still linger in peoples' mind so that to believe in their decision making and the implementation strategies. The lesson Tanzania gets from here is that, in any decision making or development process, the government can not act alone but in *collaboration* with civil society, private sectors and all stakeholders with common interest because solidarity and unity of the implementers of strategies enhance the achievement of collective goals.

In the sustainability of structures, Finland's structures have been sustainable enough to be able to integrate each other for quality performances at the institutional level and at the national level for the national development programmes. The possibility for integration between the government institutions and all stake-holders with respect to principles set to achieve common goals spearheaded the sustainable structures. Sustainability within welfare sectors and integration of those sectors in policy making planning and implementation of strategies led to the existence of quality social protection. All the development processes and even the ability to cater for the subjects during crises

were due to *sustainable structures*. For example, the universal welfare system in Finland has been stable and moved forward despite the challenges facing the system. This necessitated recurrent human resource development for the development of Finnish society. In Tanzania, the welfare structure that was inherited from the colonialist era especially the social security structure was not fit right from the beginning due to poor coverage. After the crisis, its instability made the existed challenges even worse and created the new ones. (Tungaraza et al, 2002.) Likewise, Tanzania's government being the major provider of the basic social services while its economy was not in good position could not persist because the social, economic and political structures themselves were not sustainable within themselves to be able to function well with other structures.

Tanzania then can be taken, as an example of a poor country that attempted to implement the basic needs approach through the Arusha declaration, which perceived that, for a developed society and development of human capacity, social life and social security are to be considered. With strong economy and the implementation of principles of equality and dignity, people had high level standards of living. Economic instability deteriorated living standards and economic reforms worsened the situation further leading to profound effects on social security and the country development in general.

With the ongoing development strategies in Tanzania, the authorities should learn that, the two themes, collaboration and societal solidarity can not be avoided for the existence of sustainable structures if at all the current move is for sustainable development that will benefit the majority. With the increased demands of needs and wants caused by social changes, the reforms in the social security sector for example, need to be implemented in collaboration with other sectors e.g. the ICT sector for effective utilisation of ICTs to overcome the longtime challenges and to achieve the future development goals of the social security institutions and those of the government. The effective implementation of the newly formulated National Social Security Policy should be the basis of the ongoing developments.

4. Skilled labour as fundamental for the utilisation of ICTs and the building of an information society

This chapter analyses and compares themes of skilled labour, utilisation of ICT, and building an information society under the stand point of; tools of the information society can be used to overcome obstacles that previously have been difficult to solve. The fact that skilled labour is a basis for any developments, the comparison is designed to show how skilled labour is utilised in the research regions and how important the theme is in the provision of quality social security and utilisation of ICTs in the information societies. For the interest of the study, comparison is done to see how the utilisation of ICTs is seen to cause a change or enhance social security provision, information society building and development in general. The attributes are on how ICTs can be used as solutions in institutions for the realisation of the information society.

4.1. Skilled labour as a basis for development

A *skilled labour* is said to be produced by an individual who is competent and confident in the execution of strategies. People must have skills and be able to utilise them to make a difference of quality. Mainly this is attributed from the education level of an individual. Here one can simply believe that when attributing skills of an individual one attributes human capital which is viewed as productive capacity embodied in the working age individuals. This capacity critically depends on the investment in education and training. Due to the information revolution, utilisation of ICTs in institutions and organisations is highly recommended (Adler, 2001; Gates 1996). The significance of ICT use has been seen in the delivery of services in institutions with capacity to change policies and administration structures; in politics by enhancing democracy and accountability and in economic growth. Others believe in positive and others in negative consequences of the utilisation. This study is neutral believing in what works and neutral as to the categories in the analysis to avoid biases. It has been argued that many obstacles that could not be solved manually can now be alleviated by the utilisation of ICTs and major social and economic changes can be realised if societies utilise ICTs as tools for development. If this happens the societies can undergo structural transformations and become *information societies* and they will be able to participate well in the current global information economy (WSIS, 2003; ATAS 1995).

The theme skilled labour is the most important in the comparison and the whole study idea on the relation between quality social security provision, information society building and development. This is because it directly focuses on man who is the driver of the productivity growth and also a man is important in sustaining higher standards of subjects in countries. It is people who collaborate with principles of solidarity in order to have sustainable structures that will allow them to go through changes e.g. changes that need application of new technology (ICTs) in information societies. However, the importance of this individual is seen in the existence of good social situations, which are vested in principles of welfare and social security for development. Policy makers, economic and social analysts argue that, governments spend more on the skills of the individuals to make the implementation of strategies effective and to make the structures sustainable. Therefore, sustainable structures will not be realised without the existence and effective utilisation of skilled labour.

Potentiality of social security schemes and the existence of quality social security provision are attributed in the skills of the employees, who have to use those skills in order to meet demands and needs of the changing world. Therefore, effective and service oriented social security administration, policy making and implementation of strategies, all need skilled labour. The same applies to information society building and development. Social security structure requires competent staff for good administration of institutions and good policy making. Once these workers are well skilled, they will be able to practice good social security in favour of individuals who will be needed in information society building and development. Therefore, government intervention in skilling its subjects by exposing them to innovation should among others, utilise the best resources available because this will help them to administer and structure their institutions in a sustainable way.

In Finland, this has been widely applied. There have been government interventions in social security, information society building and development. Finnish society can be described as healthy and knowledgeable one with skilled people. History tells that working and education in Finland is an obligation. Due to this, one has to have working skills because it is hard to get job with poor skills in Finland (Kosonen, 1994.) The Finnish education system ensures that, the entire population has access to education and training. The ministry of education guarantees citizens an opportunity for personal development through education that ensures the skills needed for working life. This

mission is accomplished in collaboration with the Ministry of Labour, the Ministry of Social Affairs and Health, and the Ministry of Trade and Industry.

The Finnish knowledge level makes people confident and competent in every field. These skilled individuals are provided basic services and there is a system of income maintenance, something which makes them comfortable while they work. In information society, people started to get ICT skills from lower level education to higher education, and mostly at work places. For example, for the ICT use, the staffs that are conversant with social security matters were obliged to change the mode of social security provision to cope with current social changes. Therefore, it was imperative to train trainers in order to get specialist for lifelong learning and usability. The fact that Finland was already a developed country before being an information society, no doubt explains the role played by skilled labour through the above mentioned ministries. Together the ministries have had the common goal of improving the supply of skilled labour for development purposes.

Tanzania has a problem of not having enough skilled labour in almost every sector, because the education system does not guarantee access to education and training for the entire population. Universal education exists at the primary level but the system has had a problem of not having enough qualified teachers and teaching materials (Meena in Mjema, 1993.) However, the idea of increasing skills of Tanzanians (The Musoma resolution, 1974) aimed at interfacing work with education through the expansion in the number of primary, secondary, tertiary and higher education institutions. Like many other past approaches which had been adopted and implemented by the government in developing human resources in Tanzania, this approach was also unsustainable (The Tanzania National Website, 2002). Currently, mass literacy and provision of basic needs of people are given prime importance for realisation of the vision 2025. However, in the social security schemes there is the lack of enough professionals and expertise for quality social security provision. With the absence of an elaborated social security policy to guide effective functioning of the industry, structural, operational and policy weaknesses inherent in social security schemes need skilled labour for the good conducts of the schemes. (The National Social Security Policy, 2003.)

Generally, the government, due to the economic realities of Tanzania and that of the contemporary world, realises that, the market oriented economy put emphasis for citizens to compete for jobs in employment on the basis of among others, their skills and work experience. Due to this, in the programme plans, government puts into policy

relevance of the basic needs of the skilled labour in terms of the practical application of the knowledge and skills acquired through education and training (The Tanzania Development Vision, 1998).

Comparison

The comparison of the theme skilled labour between Finland and Tanzania indicates that, there are similarities in the way the governments put emphasis on education in order to get enough skilled labour for their own benefit and for nation building. There is evidence of the emphasis of universal education though in Finland it is comprehensive while in Tanzania it is only at the primary level. The big difference is the kind of education system these research regions have. For example, in Finland, the ministry of education guarantees everyone full education to university level in partnership with other ministries while Tanzania could not maintain that and to make the matter worse the task of skilling individuals in Tanzania has always been left to one ministry of education and culture. This brings also different levels of skills and competence of subjects of these countries. While in Finland there has been collaboration of different ministries to pull resources together for the same goal of maintaining enough skilled labour, in Tanzania it has been opposite. One ministry was left to gather all the resources. As a result, a lot of policy and implementation strategies to achieve the goals failed.

I see that, in order to keep with social changes associated with information revolution, the government of Tanzania should really put into practice and in a collaborative way the policy relevance of the basic needs of the skilled labour through education and training. The importance of skilled labour has been stipulated in the development vision 2025, by improving the living standards of people. The traditional institutions that deal with provision of those needs require assistance of funding with government playing a leading role. Much emphasis has to be put at the bottom level to enable individuals to know from the beginning where their abilities qualify. It is obvious that for the quality social security provision, information society building and development, existence of enough skilled labour is important. This is because, skilled labour is the key to these three elements highlighted in the study. However, it should be noted that, the problem of lack of enough skilled labour in institutions in Tanzania is a long time one and it will take bottom up structural changes to be alleviated. However, there are prospects from the strategies for information society building, whereby, government put emphasis for capacity building, awareness and education. There are training centres for ordinary

individuals at socialisation centres and at work centres. This promising future depends on the stakeholders playing their part.

The Parson's integration, adaptation and latency functions are congruent to the theme skilled labour because they show how people are required to master skills for their own survival, for institutions and for the country in general. For the state providing basic services like health and education, this is application of the role of the state for goal attainment as Parsons stipulates. The role of the family and institutions for pattern maintenance and the role of the economy for adaptation to environment and integration to link the institutions show the importance of specialisation and interdependence of the sub-units in social structure in any development. However, it is much easier to apply this theory in a developed country. In developing countries and especially in a country with poor economy, there will always be bumps on the way simply because the developed countries and developing ones have different environments and history be it economic or technological history.

4.2. The utilisation of the ICTs in social security and welfare in Finland and Tanzania **Major Factors for a Successful ICT-based Social Security and Welfare in Finland**

The favourable environments for the utilisation of ICTs in Finland, led to the possibilities for the ICT based services. In social security and welfare, the ICTs have been solutions for the administration and service provisions. Also, while looking at the principles of welfare and information society, it was found that the back up they give to each other, provide major factors for ICT-based social security. The factors originate from the *existence of best architects in Finland*. Among others, the Tietoerator and Novo group (currently known as WM-data Group) in Finland have led to the existence of the leading IT solution to the welfare and health care sectors hence building information society. These firms provide comprehensive social security solutions. *Possibility and readiness of the municipalities* to participate in the joint purchase of information systems, is yet another factor for successful ICTs based social security. The readiness to work together, bring together IT teams and municipalities administration teams for a joint information system project.

For instance, the purchase of information systems to be utilised by the municipalities in Finland has also acted as welfare a solution contributing a lot to the welfare system. The municipalities in partnership through the help of WM-data and Tietoerator have advanced in purchasing the welfare solutions. The on going processes show that, Novo solutions as well as Tietoerator (two of the largest leading suppliers of IT

solutions to the social welfare and healthcare sectors in Finland) have provided outstanding support for operating on a regional as well as country basis. WM-data Novo products include solutions for customer management, finance, patient administration, social welfare etc. In health care, Tietoenator solution covers patient management, electronic patient records etc. (Tietoenator-2004 [WWW. document]; Novogroup-2004, [WWW. document].)

Novo has provided solutions for the Haapajärvi, Pyhäjärvi, Nivala, Kärsämäki and Reisjärvi municipalities in 2003 and Tietoenator has provided four cities in Finland Imatra, Kankaanpää, Salo, and Savonlinna the Social Welfare information system in 2004. The government's role in supporting the use of ICT for realisation of information society has led to ICTs to be used in full for education purposes. For a long time, Finland strongly invested in its education system and ICT Development Program 2000-2004 offered to the schools of the City of Espoo services for teaching; helpdesk; planning and realization of the school network; consultation and training etc. (ICT Development Programme 2000-2004 [Www. Document].)

In addition, the *regional and national ICT infrastructure development* is yet another factor for successful ICT based social security and welfare. Health care sector has been selected for effective use of ICTs in many ICT advancement programmes, because health provision is one of the foundations of the welfare state. This follows the assertion that, ICTs Services in the health care centres have been much easier than in many other sectors. For instance, health care centres and health care providers have selected message based integration architecture for regional and national communication. The Health Level Seven (HL7) message standards and Extensible Markup Language (XML) messages for transferring patient information between health providers and professionals are being used. (SITRA, 2001.)

The introduction of technology to develop services needed infrastructure development through ICTs. For example, the ICT strategy for health care targeted to have a national information highway for a better regional and national communication. A comprehensive telemedicine system was created between the Sodankylä Health Centre, the Central Hospital of Lapland, and the University Hospital of Oulu. Other examples are in the Lappi I-III projects in the Lapland Health Care District (Patient Satisfaction with Health Care Services via Video Conferencing 2001 -2006 [WWW. document].) Also the regional ICT system supporting seamless care and services created other several local and regional ICT-projects. The two major projects for seamless care are the Satakunta Macro

Pilot and HUS Regional system (Hospital District of Helsinki and Uusimaa) (Uusimaa Regional Information System, 2001; See also Koivisto, 2002 [WWW.document]). However, the success of this is due to the importance of understanding the cultural contexts under which the services were developed and involvement of the professionals concerned. This is because, a developed ICT based information transfer as such is not a sufficient solution to the unconnected services problem and lack of comprehensive view. (Forsman & Metteri, 2005,2004.)

Developments in information infrastructure technologies have enabled social security systems to solve many obstacles that have been previously difficult to solve. The ICTs have brought about digitalization, with which, in social security, it becomes possible to customize and personalize social security. Virtualisation enables new forms of cooperation between social security actors. Marski (1996) calls the new evolving paradigm of social politics "digifare" referring to transformation of social politics with a view to anticipating and correcting digitalization's social consequences. In social security virtualisation builds collaborative zones and lead to efficiency in administration, improving workers' capability to communicate virtually with each other. These make decision making and policy making easy. At SII, there are computer programmes and software that extend information within and beyond organisational capacities. It is also now possible to make policies which were not possible with the manual administration structure. (See ICT values in chapter one.)

The Social Insurance Institution (SII) which is responsible for providing social security serves citizens via a nation wide ATM network. SII is also the distributor of the Finnish social security card which includes Public Key Infrastructure (PKI) with e-consent features (Ministry of Social Affairs and Health, 1997). For more social use of ICTs, the eID provided by the Population Registration Centre (PRC) and the Finnish social security card have been combined as of 2003-2004. Under this, a person can include his medical insurance data on an ID card issued by the police. Finnish citizens can request to have their health insurance data included in their electronic ID card. [WWW.document]; (INFOCOM Forum, 2002; e-Finland-Technology Serving People, 2003 [WWW.documents]). Social work is also highly facilitated by ICT services in old-people's homes whereby, technologised home caring system has potential to monitor elderly state of health for 24 hours a day, eliminating unnecessarily "running around" of health care workers. (SITRA Reports Series, 2002.)

There are clear alterations of work and organisation structures at SII, and many tasks that are performed electronically. SII has introduced e-services with partners such as, health care institutions and municipal social service institutions e.g. the employment declaration of earned income. The national pension application and integrated earned income data are scheduled for 2006 and 2007 respectively. Despite the existence of many other solutions, there have been challenges involved. For instance, ICT has led to the reduction of a long-standing problem, namely 'fragmented service delivery' to be addressed by KELA. Among others, the challenges have been the following:

- The integrated service delivery as a solution to customers does not benefit all. Substantial categories of people who largely need social protection (e.g. the disabled, elderly) do not have access to the Internet and or telephone.
- The undoubtedly maintenance costs associated with the Internet need to be taken into account in everyday operations.
- The values informing choices between different social security policies and different forms of administration are intrinsically contested by technological developments. One may ask; are the values of social security currently embraced as before, what about their future?

ICTs as welfare solutions for quality social security provision in Tanzania

Proper institutional arrangements, legal and regulatory frameworks are considered adequately responsive to the enhancement of ICT in the country. In 2004, there were establishments of national Internet Exchange, promoting awareness on the use of Internet and formulation of e-strategies for e-services to be ready by 2006. The government repealed the laws for conducive healthy growth of the ICT industry, and made it easy for public and private institutions to institute ICT units, departments or sections in their organisations and e-services have been integrated in their social economic functions as instructed by the government. (National ICT task Force, 2004).

Some of the most promising and clearly demonstrated applications for ICT in development are in the improvement of social security, health and welfare services. This has also been experienced in Tanzania.

Computerization Process Potential at Muhimbili National Hospital (MNH) and the National Social Security Fund (NSSF)

According to Mhekela (2004) Muhimbili National Hospital (MNH) is a 1,500-bed tertiary

hospital managed under the Tanzania Ministry of Health. Almost all health services are correlated and the data generated at one of the departments should reflect to the correlated department. The correlation is complex and there have been complaints of tediousness and the importance of health care outcomes. The solution was, among others, to undergo computerisation of information management system especially in operational management and financial control & management. It was realised by the management that, computerising the System Development Life Cycle (SDLC) would improve performance through enhanced ICTs. Among the computerised specific systems are: administrations, admissions/registrations, nursing section and ward management, laboratory information system, electronic medical record department, doctor's consultations and emergency and agent care management. The implementation has been good and general computerisation process is growing fast by getting support from both MNH staff and donors. It has been argued that computerisation would enhance services hence better health care and social development.

For the case of NSSF, among the 2003-2004 objectives, were to provide quality services, develop and implement management information systems. Under this, there have been computerisations of NSSF functions, networking and developing Intranet services for the NSSF offices whereas;

- There are document management system, installation and implementation of financial accounting package, Planning and Budgeting, Audit system and statistical package.
- The Industrial attachment and conversion from COBOL to ORACLE RDBMS is complete and the Installation of LAN unit for each functional unit and connect LAN to Form MAN and WAN and acquisition of appropriate software to interlink various functions to maintain database at Headquarters has also been done.
- There has also been procurement and installation of appropriate computer systems (hardware and software) on the basis of type data to be transmitted (NSSF the 2003-2004 Plan and Budget, 2004.)

The NSSF has been presented as a case but all other social security institutions have shown determination and potentiality to use ICT in their services. The government is committed to ensure that a reliable state of the art of ICT infrastructure, of adequate capacity, high speed and country wide coverage is developed. The government supports the moves hence the programmes to facilitate universal access to basic and value added

communication services and rural connectivity started and were enforced by December 2004. (MOCT-ICT policy implementation Strategy Document 2004.)

Comparison of the utilisation of ICTs in social security institutions in Finland and Tanzania

The comparative analysis shows that, in Finland, ICT use in social security institutions is far ahead. The ICTs use in welfare institutions in Finland is not done to rectify the problem of quality social security provision but to enhance the existed quality of social security provision e.g. enhancing services and working conditions. (See about quality in chapter one and three.) Due to this, Finnish social security and welfare services have experienced a lot, the potentials of ICTs. This is different from Tanzania's social security institutions where the most of the changes being potential by ICT have not been experienced. With the ongoing development of the ICT infrastructure and desire to have ICT based social security almost all, social security institutions have intranet-communication between staffs within the institutions at head office and in zonal offices. However, in one institution, there is a website with interactive section for clients and it is currently updated. With organisational restructuring, hopes are that decentralisation will be enhanced since programmes to educate staff and the awareness programmes to clients are underway.

The implementation of the newly articulated social security policy with single regulatory body can be enhanced by the ICTs. It is hopefully (as it stipulates) that, the implementation of social security policy will advocate sectoral collaboration benefiting all sectors related to social security matters. With ICT policy in almost every social security institution, considerable ICT use is underway despite malpractices and inefficiency associated with incompetence and low knowledge. Hopefully, the ICT implementation strategies will help adaptation to the use by both staff and clients for improvements of social security provision, key issues being universal coverage and standard benefits both in quality and quantity.

The major difference seen in the comparison is that, in Finland, the utilisation of ICTs is for the real enhancement of the already existed developments. It is a move from a lower case *a* to the upper case *A*, to enhance the existed developments while in Tanzania, ICTs are to make the changes from the scratch, a move from *A to B*, from underdevelopment to development with ICT for development songs insisting possible

changes from all sectors. ICTs in Finland are to improve the current situation, to speed up goals as they are just powerful tools. But for Tanzania, ICTs are needed to change a lot in the social security industry and other institutions. My contention is that, Tanzania should learn that the current achievement of the Finns in the utilisation of ICTs is the long time quest which was put in the development programme whereby everybody's talent potential was utilised. Collaboration, solidarity and sustainable structures played a great role. Currently, for ICTs being solutions to welfare sectors show how valuable the human capital of the citizens is for the Finnish government. The realisation of this for Tanzania will take a long time because heavy investments in education, research and development, need long time restructuring something which Finns did. The best the Tanzanians can do is what Parsons and Rostow have said all along, the adaptation factor. Learning to want to achieve the best and to adapt to environment is the culture probably Tanzanians have to import. It should be noted that, realisation of ICT use to enhance development in Tanzania will largely depend on the outcome of information society building.

4.3 ICTs situation in Finland and Tanzania

4.3.1. ICTs situation in Finland

Finland occupies high rankings in innovation and technology and she is blessed with workforce which is conversant with high technological skills. Because of the fact that Finland is an information society, there is among others, high social use of information technology. This is spearheaded by the state structure that has more dynamic network organisations. It followed the 1995-1996 Finnish National Strategy for information society which prioritised the use of IT in education experimenting a virtual university, networking all educational institutions and libraries, net literacy, formation of a wellbeing cluster and uses of information technology for elderly. (Castells and Himanen, 2003.) Following this, it can be argued that, the ICTs situation is comparatively high. The high ICT situation can be explained by the following factors: ICT usage, awareness and preparedness, readiness to become an information society, participation to digital economy and the digital divide.

ICT Usage

In Finland, governments, business communities and households are enthusiastic users of new technologies and innovation level is highly distinguished. The IT developments made Finland as exceptionally technologically positive country and among the first to adapt to the use of technology to almost everything. Business sector enjoys enviable regulatory and institutional environment that has encouraged the growth of the ICT sector. (The Global

Competitiveness Report, 2004, [Www.document].) For example, over 400,000 Finns are computer and Internet users. Studies show that, one in ten Finns use the Internet at home. The high usage is due to increasing literacy in computer skills at home, school and at work places since literacy is experienced from young to older generation. Due to this, many young people with good computer skills are able to get good jobs in the fast growing new economy companies while still at school. The Internet is used as a normal tool for everyday communication and information search. The Finns are the most interested to use different kinds of services through the net, and they are also the most prepared to pay for such services. (Kasvio, 2001 [WWW. document].) Majority use the Internet for electronic banking, electronic purchases and interaction with public authorities since many official services are becoming available on the Internet (Use of Computers and the Internet 2001, [WWW. document]).

Awareness and preparedness

The Internet use is a good example in determination of attitude, awareness and how prepared the Finns are in ICT use. The internet usage is growing strongly in the age groups of those under and over 30 alike, irrespective of gender. This is because, the awareness expansion of computer and Internet skills starts from childhood to old age, at home, at school and at work. Another reason is that, the use of Internet has been relatively cheap because of low charges for Internet use. Finland has been so successful in ICT field due to, among other factors, the liberalization of the telecommunication markets, which paved the way for development. Deregulation of telecommunication, made awareness and receptiveness of Finns so high, leading to high usage. Competition in telecommunications was first behind the element of national pride and Finnish enthusiasm for the mobile Nokia Corporation, the world's biggest manufacturer of mobile phone. (Ibid.)

The competitions came to be important for the swift cooperation between the universities and business. Universities have played a vital role in the development of IT as Finns were prepared to use high technology and information services by the very important institutions equally and for all. The government's role in supporting the use of ICT by providing equal opportunities for everyone, led to the high awareness and receptiveness (Brady, 2001 [WWW. document]). In Finland, there are many competitive mobile companies and more than 80 mobile subscriptions per 100 inhabitants due to the early start in mobile telecommunication. For example, 75 per cent of young people living

alone have mobile phone and they consider their mobile phones as primary communication device despite high bill (Nurmela et al, 2000.)

Readiness to become an information society (Policies and implementation)

The IT sector in Finland has had high developments and it is now nearly a decade since the information technology sector has started showing positive signs of development. From the first half of the 1990s, Finland has had a number of policies which were implemented with the aim of creating a national information strategy for the development of information society. National Outline Policy for the development of information networks 1995-1998 stipulates all the implementations. A national outline on Finland-towards an information society, put forward the prospects of information society. From there on, changes were made in the administration of education and culture to serve the aims of information society. Despite the fact that much of Finnish success is accredited to the technology in mobile communications and other fields of high technology, in a great deal, the investments in R&D and education spearheaded the technological situation. It was recognised that, the investments in education would deliver world-class educational establishments and a highly motivated skilled labor force, which then would have boosted development. The highly trained work forces, in turn, adopt new technologies with enthusiasm being in the forefront of technological innovations for the new society. (The Ministry of Communication and Transport, 1994; WEF, 2004.)

Therefore, information society skills increases rapidly with much of the credit to go to the teaching of computing in schools, and especially the way in which Internet connections have been made available to pupils and the public at large (Kasvio, 2001 [WWW. document]).

Participation in the digital economy

As an information society, Finland participates well in digital economy. She is among the forerunners in the world in the utilisation of ICTs. In order to be a good participant, there are sustainable frameworks of social, cultural, and economic welfare that bring equal opportunity for everybody, to explain the situation. These factors are present in Finland and they reinforce each other creating healthy business environments. For instance, the authorities are committed to financing the public at every level. Taxes are directed to efficiency-enhancing activities or productive expenditures. Their budget surpluses are directed to meet welfare needs of the population. Integrity and efficiency in the use of

public resources e.g. taxes collected, means there is money for investing in sectors that boost productivity, the ICT sector inclusive. A healthy ICT business environment is attributed by close collaboration between local universities and business hence high ICTs situation level. The integrity provides high modern technology infrastructure, which leads to computerisation of most occupations and jobs.

The digital divide in Finland

In digital have countries the majority of population are said to have greater access to a variety of communication media and information. The Internet access is certainly set up in many public places for people who want Internet access to get it. In these countries some people choose to make extensive use of digital resources while others do not. (Foulger, 2001.)

For “digital have countries, the digital divide is the continuum of choice of the use of the Internet and other digital media that separates those that choose, for whatever reason, to use such media from those who choose not to use such resources.” (Ibid.)

The digital divide in Finland is not high when one looks at communication capabilities, based on three issues: access, competence and motivation. For instance, personal computers and Internet at home in Finland depends on how large the family is. The more they are, the more they are connected. Mobile phones are widespread in all the areas of Finland (rich-poor) (Nurmela, 1997; Nurmela et al, 2000) [Www. Document]).

Marski (2001) reveals that, the threat of digital divide in Finland may only be over-exaggerated due to the rapid development and diffusion of the new technologies. In his study he found that, the digital divide is the long-term matter and that, it may not be a question of price or the availability of devices, connection and content. It might be a matter of manufacturers’ interest to make the devices as easy to use as possible. The digital divide might be justified only in the short term for the case of the aged and how public services should be available (traditionally or digitally).

4.3.2 The ICTs situation in Tanzania

Attributing information and communication technology in Tanzania, literature shows that, IT industry started in the 1960s and it was characterised by a long period of dormancy, due to the policies of the socialist government under the late Julius K. Nyerere, the effects which are still felt today. For years, Tanzania did not emphasise the developmental importance of ICT thus, there has been no wide range of goods and services offered

through the use of computer and the Internet. When the Tanzania Commission for Science and Technology (COSTECH) was responsible for national information technology research and academic networking, there was neither high level of national information infrastructure nor ICT policy development processes in Tanzania. However, COSTECH under the responsibilities provided links to few institutions. It should be noted that, the growth of ICT in Tanzania has clearly depended on the growth of the private sector as a whole not focusing on telecommunication. (Miller Esselaar & Associates 2001; MOCT, 2003.)

The small number of eThinkTankTz members started planning and initiating for ICT policy formulation under the Ministry of Communication and Transport and from the 1990s, the relatively small ICT sector in Tanzania developed a broad set of competencies with surprisingly diverse range of goods and services offered through ICT. (Miller Esselaar & Associates, 2001). Companies such as Motorola developed PCs specifically for Tanzania. Until five years ago (2000) there had been an imbalance in ICT usage in Tanzania and the country has not been able to reach a high stage in integrating ICTs in different spheres of development (Mutahagahywa, 2000.)

It was early 2003 when Tanzania made a big stride towards integrating into global information society and became the first country in the region to draft a national information and communication technology policy, which is now ready for use. (IT Vision issue 13, Dec 2003). After the formulation of the ICT policy, the ICT sector in Tanzania has undergone rapid changes. Now Tanzania enjoys a healthy ICT sector, a strong rollout of data communications into rural areas, effective international data communications, and significant public internet access. Partially state owned Tanzania Telecommunication Company limited (TTCL), maintained its monopoly over fixed line voice communication until early 2005 (MOCT, 2003; ICT Investment Opportunities in East Africa, Tanzania report, 2004.)

Usage and Viability

In the 1990s computers were mainly used in the university level and other institutions of higher learning where there were wide deployments of computers and the Internet associated with the training of teachers. The University of Dar es Salaam and the Sokoine University of Agriculture are significant users and generators of ICT skills, with a number of well-equipped computer laboratories, with a hundred students graduating in computer science every year. There is minimal computer and internet usage in schools and the

tertiary educational sectors. However, Internet Cafes phenomenon has generated many more users because Cyber cafés and Public Call Offices (PCOs) are of real interest in Tanzania. The long-term viability of Internet cafes in Tanzania, however, is hard to assess, but currently there are some twenty-one Internet Service Providers serving the country and 15,000-20,000 dialup accounts. (COSTECH, 2002.)

The large and the most frequent users of ICT are in public sector and not in private sector e.g. the banking sectors (BOT) and the Tanzania Electric Supply Company Limited. Also the Muhimbili University College of the Health Sciences (MUCHS) and the Aga Khan Hospital, have facilities for using the internet for telehealth applications (Ibid.)

Awareness and Preparedness

Awareness and the use of Internet is relatively high in big cities like Dar es Salaam, Arusha and Mwanza due to Internet café phenomenon, active web registration and some advertising of online information through traditional media. The URL (<http://www.tanzania.go.tz/index2E.html>.) is the national website for the government of Tanzania inaugurated by the President of the United Republic of Tanzania. The existence of the website makes ICT recognisable as a tool in improving productivity in providing services to Tanzanians. (ICT Infrastructure and eReadiness Assessments for Tanzania, 2002.) The progress of deploying ICTs has been well received by the citizens and service providers. Many people are now aware of ICTs and ongoing efforts to raise awareness have led to improvements and promising receptiveness in the last two years (Miller et al, 2004.)

Tele-density of Tanzania is improving, with the number of fixed and mobile cellular lines currently standing at 12 telephone lines per 1000 people (i.e. a Tele-density of 1.2%) The liberalisation of broadcasting has paved the way for new services enabled by ICT. The coverage of network infrastructure now reaches rural areas leading to the provision of such new ICT services to a wider area. Some operators operate over a vast area nationally and regionally, while others cover a local geographical area. Telecommunication is extensively liberalized. Despite high costs, as at June 2004 there were five licensed mobile operators but only two major players: The MIC Tanzania Limited with an estimated 170,000 subscribers including a number of analogue users and the Vodacom Tanzania Limited with an estimated 292,000 GSM users. Currently, the number of mobile phone subscribers stands at 81 per 10,000 inhabitants. (Ibid.)

Readiness to become an information society and participation in digital economy

Policies and Strategies

To become information society, a country requires a lot of institutional and structural changes. It is a long time process that needs political will and commitments right from the policy formulation, planning and through implementation of strategies. More efforts and collaboration are needed in investments especially in research and development and in education to get enough competent skilled labour to be able to utilise tools of the information society. The information society is characterised by among others high use of ICTs. The lack of ICT policy and a long period of dormancy in ICTs development have to be blamed for many shortcomings in issues regarding ICT in the country. Currently, the government has committed itself in developing ICT industry in order to build an information society with the goal of accelerated development aimed at raising the welfare of the people of Tanzania and hence eliminating poverty amongst them.

"In preparation to reposition itself in the global network economy, Tanzania has taken bold steps to leverage the benefits of ICT for its national priorities of growth and poverty reduction. Among actions taken, key actions include; communications infrastructure improvements, both in the capital city and in secondary towns; and restructuring of the financial sector to sustain a more market-driven economy. With the transition from an agriculture-based economy to a knowledge-based economy, Tanzania illustrates that starting off on the right foot is the key to leapfrogging or "antelope-jumping" many stages of ICT development." (National ICT Approaches: Selected Case Studies-Tanzania, UNDP 2001) [WWW. document].)

The Tanzania's government has put into practice its aspiration to build an information society. Under these it has made policy changes conducive for the development of the sector and ICT utilisation. In order to have a high utilisation of ICTs in many of Tanzania's organisations and institutions for development acceleration, the National ICT policy was formulated in March 2003. In the view of the government's commitment, the policy among others recognises and underlines the following principles. Education, knowledge and IT are prerequisites of human progress, endeavour and well being. ICTs have the capacity to reduce the impact of many traditional obstacles, especially those of time and distance hence making it possible for the potential of these technologies to be used for the benefit of all people in the country and hence improve the quality of life. In addition, the policy stipulates that, building an inclusive information society requires a new form of *solidarity, partnership, and cooperation of each individual*

i.e. the government, private sector, civil society and international organisations. (MOCT, 2003.) The clear direction on the use and development of ICTs has been put forward and the policy addresses training, and encourages further removal of barriers to importation of ICT equipments. These are guided by top-level government commitment with a view of enabling the country to gallop to the envisaged information society (National ICT Approaches: Selected Case Studies, Tanzania 2001 [WWW. document].)

It was further recognised that, in developing information society, particular attention will be paid to marginalised and vulnerable groups of the society including underprivileged people, the elderly, persons with disabilities, children and those living in remote places including the rural areas. Consistent with the above recognition the strategic areas to be focused have been stipulated following the objectives, goals, challenges, commitments and the plan of action. Through the guiding principles, the focused areas are: strategic leadership, ICT infrastructure, ICT industry, human capital, Institutional arrangements, legal and regulatory framework, productive sectors, service sectors, public services, local content and the Universal access. (National ICT Task Force, 2004.)

With the national development vision 2025 having targets for improving people's lives, the government is determined that, the ICT policy, strategy and implementation process, will lead to achieving accelerated development hence raising the welfare of the Tanzanians. The information society aspirations in Tanzania encourage desire and emphasize commitment to build an information society, which is people-centred and inclusive so that people can achieve their full potential and improve their quality of life (ICT Strategy Draft, 2004). In the implementation strategies, ICTs are seen as lens to rethink development strategies overall. However, all stakeholders have a role to play and therefore need strong commitment and collaboration to increase access to information and communication infrastructure and knowledge, creating an enabling environment at all levels, etc. Government plays a leading role in the developing and implementing comprehensive, forward looking and sustainable national e-development. (National ICT Policy Implementation Strategies, 2004.)

In the line of action, among others;

- Directives were issued to make IT literacy an essential requirements for all government's ministries and public sector in their plans in September 2004
- Massive communication campaign was initiated to raise awareness and appreciation of ICT role in national development strategy in December 2004. This is because, awareness of the possibilities of what the ICTs offers especially in the traditional development sectors

such as education, health, livelihood opportunities and good governance among others, is important.

Participation in the digital economy

The need to participate in the digital economy has been stipulated in the Tanzania development vision 2025. For that to happen, the national ICTs development goals must be achieved. The ICT policy strategies are implemented jointly by a public-private partnership in order to advance national ICT development goals. Among the goals are:

- To achieve the national vision of 2025 which entails rising per capital income of Tanzanians,

- To understand, appreciate, and accept ICT as an unavoidable tool that helps Tanzania to build a harmonious, fair and equitable development while bridging the digital divide between development and underdevelopment,

- To recognise ICTs as powerful tools that can accelerate the speed of development when used and properly applied in the right way as part and parcel of the development strategy, i.e. when they are used for social empowerment to achieve social development objectives to improve the quality of lives on the basis of equality (MOCT, 2003).

Due to the fact that ICTs are becoming key components in the emergence of a high growth and productivity for “digital economy” in the era of globalisation, in 2001, COSTECH carried national ICTs infrastructure and eReadiness assessments for Tanzania. For the benefits of the ICT revolution to be enjoyed by all and for Tanzania to fully realise the potentials of ICTs in the future of information society, there was a need to know the state of E-Readiness which is the measure of the capacity of nations to participate in the digital economy. E-Readiness assessments took stock of the country's multidimensional IT endowment, including policy and regulatory framework; connectivity; institutional capacities e.g. e-business including e-Commerce; and e-Government, human capacities and skill levels among others.

It was found that, *Tanzania is averagely ready* for the utilisation of ICTs in many of its sectors. This follows the aspiration of the government to build an information society. Why is Tanzania ready with such a potential? There is already ample evidence that a focused, micro-level application of ICT can contribute to individual development goals, including health, education, economic opportunity, empowerment and participation etc. *The existence of the ICT implementation strategies* which focus on above development goals is an advantage for the government to show how far potential ICT can accelerate

social and economic development. (Markle Foundation, United Nations Development Programme, 2001) [Www document]; ICT policy implementation strategies, 2004.)

On the strategy, Tanzania has been executing the strategies following *the Monterrey Consensus (2002)* on the basic assumptions of the current development paradigm which strives upon aid, economic issues, good and transparent governance, sound policies, human rights by investing in people, good investments climate etc. The consensus stipulated that, through them, domestic resources can be mobilized to create economic opportunities. However, the necessary internal conditions for mobilising both domestic and international finances for creating good environment for ICTs are vital (The UN Report, 2002.)

Taking into account the consensus *on investing in people*, the government has started promotion and support the development of human capital in order to get qualified personnel for efficient policy making regulation and management of information resources and services. The measure includes the education, training and retraining of ICTs managers and professionals and training for young people in schools and colleges including sponsoring them so as to have future ICTs literate workforce for the demands of the country. In addition, incentives for broad support of R&D at all universities, technology Parks and corporate R&D groups were created in June 2005. The ICTs education capacity is to be expanded by June 2007. The ICTs curricular in all schools, colleges and universities will be established by June 2009. (ICT policy implementation strategies, 2004.)

Also considering *economic status*, Tanzania's economy has been performing very well during the last four years. Sound economic policies have been implemented and the potential for rapid growth is great. She also has had a considerable record of economic reforms that create a good starting point for the utilisation of ICTs and information society building. The current Tanzania's government is believed to have *good governance*, which is needed to fight corruption, a serious barrier to effective resource mobilisation and allocation, diverting resources away from development activities. If compared to other African countries, Tanzania has good governance which spearheads stable and peaceful environment to attract foreign productive investments for the flow of economic opportunities (The UN Report, 2002.) In addition, the existing *political will* to involve all stakeholders also cannot be ignored. In the ICT policy it has been stipulated that, Tanzania promotes the role of different players to provide efficient market mechanism. The government is under continuous need assessment of ICT in the country as it is aware of the

ICT dynamics. This encourages public and private initiatives. (IMF, 2004 [WWW. document].)

In order *to attract private capital*, laws and regulations have been repealed and adjusted to be conducive to the healthy growth of the ICTs industry and the enhancement of the ICTs services. This sped up ICT diffusion and has provided appropriate incentives to investments and community development in the information society. (E-Readiness report 2002.) The move encourages collaborations for a more rational use of ICT and other scarce resources to boost productivity. (ICT Policy Implementation strategies, MOCT, 2004.)

The consensus also stipulated the need for the creation of strong, efficient and democratic institutions, responsive to the needs of the people. In Tanzania, there are existences of not very strong but steady institutions like the monetary and financial institutions and educational institutions e.g. the newly formed Tanzania Global Development Learning Centre (TGDLC), a government institution set-up as an adjunct to the Public Sector Reform Programme. There are also promising reformed health and social security institutions which are being further strengthened (scope and coverage) to enable people to better adapt and benefit from changing economic conditions and institutions. (Mwaikokesya, 2004; UN 2002.)

The digital divide

In digital have not countries, 90% of the population is said to lack even the choice to access digital resources, and would find it difficult or impossible to get access to digital resources even if they wanted to (Foulger, 2001; Nua survey, 2003). These people have no greater access to a variety of communication media and hence they have no choice as to whether to make extensive use of digital resources or not. (Foulger, 2001.)

“For the digital have not countries the digital divide is the cliff that separates the five billion people who cannot, for whatever reason, choose to use Internet and other digital media from the half billion or so people who can choose to use such resources.” (Ibid.)

In an overview of ICT and digital divide in Tanzania (Digital opportunity Task Force, 2001) it was reported that, the digital divide is simply disparities in ICT use characterised by insufficient infrastructure e.g. unevenly ICTs distribution and high cost of access. It reflects broader socio-economic inequalities in the lines of education, income, race, gender, age, language barrier, and disability (physical situation). It should be noted that, the divide

is not simply that all factors are missing in one country and present in another. In Tanzania, high access prices are seen as a significant barrier even among people with access to computers, it is the gap due to socio- economic conditions. For example, the establishment of e-services in organisations and institutions in Tanzania is one issue and access to them by the intended citizens is another issue altogether and the former can be easier than the later (Kaaya (2004); UNESCO, 2003).

Thanks to human capital development strategy, the current trend of digital divide is not so bleak and is likely to improve with the ongoing ICT policy implementation strategies which are to narrow the divide for the dream of information society to become a reality in the country (Bryne, 2004; Mutula and Ahmadi, 2000).

Comparison

The findings of the present study indicate that, the big difference seen in the utilisation of ICTs between Finland and Tanzania is due to the disparities in ICTs situation (See figure 6.) There are different categories that can be used to attribute the ICTs situation depending on the priorities of goals and the objective of firms and institutions. This study uses categories of usage, awareness and receptiveness, readiness to become an information society, participation in the digital economy and digital divide. The comparison is done on these measures to show how ready a country is to utilise ICTs effectively and eventually to participate in the digital economy. The fact that Finland is among the forerunners in the world in the utilisation of ICTs explains the big difference. The IT sector in Finland has had high developments and it is now nearly a decade since the information technology sector has started showing positive signs of development. The IT developments made Finland an exceptionally technologically positive country and among the first to adapt to the use of technology in almost everything.

The high ICT situation can be explained by the conduction of appropriate policies. e.g. National Outline Policy for development of information networks 1995-1998 which promote the utilisation of ICTs; well functioning legal environment which make macroeconomic management admirable, and uphold transparency, accountability and honesty in governance and in public resource management. These contribute to business confidence and encourage investments in innovation and R&D which is backed by the government, even further.

The above differences, however, show that, there are sustainable frameworks of social, cultural, and economic welfare in the utilisation of ICTs and this brings equal

opportunity for everybody. Largely, it is close collaboration between local universities and business that led to high ICTs situation level. The collaboration provided high modern technology infrastructure which led to computerisation of most occupations and jobs. Technology policy and implementation strategies e.g. deregulation of telecommunication, made awareness and receptiveness of Finns so high leading to high usage. On digital divide, Finland is in the area of digital have countries whereby, the digital divide is explained by division by choice. There are those who choose to use digital media and those who choose not to use such resources. The division is the fact that those resources exist in continuity. The continuum of choice and curiosity culture explain the options.

Unlike in Finland, in Tanzania, the ICT sector has had no major development simply because of poor policies, which did not emphasise the use of IT for development purposes. When other countries moved forward with the introduction of computers, Tanzania's socialist policies attributed the move as capitalist idea of having luxury in everything. This led to late development of this sector in the country. By the 1980s, there was a light of the growth of the IT sector though the sector largely depended on the small private sector. From the 1990s there was a growth of the sector and the public sector showed interest leading to the existence of a diverse range of goods and services offers through ICTs. (See the ICT situations in the figure (6) below.

Figure 6. ICTs situation in Finland and Tanzania

The ICTs situation	Finland	Tanzania.
Usage/ Viability (education institutions and work places)	ICTs are well utilised in almost every sector. There is high access and wide e-business, e-governance and e-communication. Finns are among the world's active users of the Internet especially at work.	ICTs are used in very few sectors. Access is mainly in government and education institutions and private organisations. However, Internet Cafes phenomenon has generated many more users.
Awareness and receptiveness	Finns were well prepared to use high technology and information services hence, there is high awareness and receptiveness in Finland	Awareness is high in urban areas, Dar es salaam in particular, Arusha and Mwanza. Ongoing efforts to raise awareness has led to improvements and promising receptiveness in the last 2 years.
Readiness to become an information society (Policy and implementation)	Finland is a high technology country. It was ready to use ICTs by 1994-1995 (See Finland	Tanzania is ready in average. ICTs policy and implementation strategies show how committed

	towards an information society- A national outline, 1994) and became full information society in 1997 when it ranked second to USA.	government and other stakeholders are, to improve ICTs situation and build information society. Good economic performance in the last 4 years is one of the reasons.
Participation in digital economy	Finland is a leading information society in the world, a communication superpower, hence, full participant.	E-readiness report show promising future with respect to all stakeholders playing their part in ICT policy implementation strategies and political will especially in implementation of “Monterrey Consensus”
The digital divide	Due to high usability of ICTs the digital divide is a matter of option and not a question of price or the availability, connection and content. Communication capabilities show low levels of inequality. The rapid development and diffusion of the new technologies might exaggerate the situation.	Divisions in the use of ICT are in the lines of education, income, race, gender, age, language barrier etc. Inequalities persist due to uneven distribution of ICTs. The trend is not so bleak and is likely to improve with the ongoing ICT policy implementation strategies.

Source: Presented data, own graphics.

Comparing the ICT status from the elements of usage, receptiveness and telecommunication Finland has higher status than Tanzania. In Tanzania, there is imbalance of the ICT usage and actually the integration of ICTs in the spheres of development is not yet high. Technology based social and economic development relies on government policy in many areas. The newly formulated ICTs policy and implementation strategies, which are underway, have changed the old view of the industry. The government and other stakeholders are committed to improve ICTs situation and build information society with e-readiness report showing a promising future to participate in the digital economy. On the digital divide, comparatively, Tanzania falls in the “digital have not countries,” The digital divide here is explained by the lack of choice of the majority to use the Internet and other digital media, leaving a few people to choose to use the digital resources. This division can be a cliff in cultural and socio-economic areas e.g. the uneven

distribution of ICTs between rural and urban areas. The key difference between Finland and Tanzania is division by choice and the lack of choice.

4.4. Information Society building in Finland and Tanzania

Majority of nations have reaffirmed their commitment to build a more peaceful, prosperous and a more just world, accepting that they share a common responsibility to maintain human values, equality and the principles of justice world-wide. In this task, ICTs should be ubiquitous to serve as partners to; speed up the achievement of these goals. However, authorities' commitment is needed to ensure people's participation in these developments by guaranteeing ICT access for every human being.

The information society building in Finland is analysed to put forward the characteristics of information society and favourable environments for the ICT utilisation and information society building. No strict comparison is done in this theme because Tanzania is still under early implementation strategies while Finland has nearly ten years of experience as an information society. Characteristics of information society are stipulated to see if Finland has achieved them and if Tanzania, with ongoing implementation strategies, is likely to soon be recognised as an information society through leapfrogging processes.

4.4.1. Finland's experiences

It has been argued that there are different ways into reaching information society and Finland took its own way to the development of information economy and hence information society. The conception of what constitutes an information society is the same in every society. Social, economic, political and even cultural conditions or values and the role of the state are factors that enhance or block any development and transformation in a society. The same factors influence the existence of information society.

“In the development of Information economy, Finland is seeking to play a pioneering role in implementing humane and sustainable information society. For this reason, Finland has on going efforts to strengthen people's every day's life through the development of electronic services as well as cultural and information content that is easy-to-use and secure and available to everyone with the help of personal computers, digital television and mobile telecommunications media.” (Finland as an Information Society, 2000.)

Among other developed countries, Finland is already an information society. This development has been achieved through *solidarity, a common sense of responsibility, commitment and good conducts through equality principles*. This is because in Finland, the

development of the information society was linked to general economic and social development. All sectors were considered productive for the information society building. The government created favourable environments for the information society of which initiative and creativity could flourish. Education and research were crucial factors for the development of Finland as an information society.

However, the road from an industrial society to an information society is a long and predetermined one. Information society programmes for a shift from industrial to information society have just been a continuation of what had been started more than a decade ago. The results of today come from the far-sighted goal oriented policies, aimed at building a technologically advanced welfare society. (Castells and Himanen, (2002.)) They started as just measures to upgrade the infrastructure of data communications. The prospects of the information society were put forward and the Ministry of Education's Information Strategy for Education and Research stipulated the changes needed in the administration of education and culture to serve the aims of the information strategy. From there on, the Ministries of Finance and Communication and Transport followed suit, by financing and producing action plans for information society projects. The National Information Society Committee and Information Society Forum were established and the technical prerequisites on information society were created. (The Ministry of Education, 1995.)

It was realised by the authorities that, information society is all about the adoption and the use of new ICTs for the ordinary person in Finland. Therefore, the traditional sectors of development were considered crucial factors for the development of Finland as an information society. The strategies outlined that, for the citizens of such a society to prosper, they must possess a wide variety of capabilities to act and solve problem. These included, professional competences and skills required by the continuous changes inherent in a working life based on networks. High quality R&D was prerequisites for successful innovation (Ibid).

Working on the theories of the information societies, Castells and Himanen (2002) argue that, Finland came to be an information society in the rise of diverse information societies which transformed from industrial society (economy) to the network society (Information economy). They further argue that, the foundation of these societies is information, considering that, much of undertakings in the realms of human practices are information technology based and are globally organised in information networks. Furthermore, they argue that it is the structural transformation of which a country must

undergo in order to be categorised as an information society. These transformations are different from society to society in terms of institutional foundation and social consequences. However, the end results are usually similar in terms of technological innovation, productivity growth and economic competitiveness. According to them, the distinctive features of Information societies base on:

- Knowledge generation and information processing with the help of microelectronic based information technology. It is organised in networks and its core activities are networked on a global scale, working as units in real time thanks to the infrastructure of telecommunication and transportation.
- The changing role of technological decision making which leads to a change in economic, technical and social structure (Bell, 1973.)
- Socio-technical structures developed on the basis of its superior performance capacity compete to phase out organisational forms used in the industrial era.
- ICTs and network use which lead to decentralisation of decision making and computerisation, bring perfect information which may encourage modern way of thinking.

Finland as an informational welfare state

The Finnish Model of information society is largely regarded by Castells and Himanen (2003) as the Informational Welfare State. In their analysis of the model they stipulated that, there is a vicious circle of the informational economy and the welfare state. It is the welfare of the country that gives priority of public and welfare services whereby healthcare, social security education and research among others are of prime importance. Many studies, (e.g Machlup, 1962; Castells, 2000; Webster, 2002; Bell 1973; Djik 1999) on information society show concern with the relationship of ICT and societies due to the current social changes. Just as it was in the Finnish policies of late sixties to early seventies with a goal to include all in socio-economic changes and development, today's policies and strategies are the same. Inclusion means investments social protection with emphasis in areas of health, education and training in research and development.

It was the idea of information society, which has been widely adopted in the welfare and health care development discussions that led to changes in welfare field. The MSAH launched its IT strategy in 1996 which was followed by the ministerial working groups on the seamless service chains, citizen cards and privacy protection. (STAKES, 1996.) Following those strategies, ICT gained more ground in social security and welfare with a majority consensus.

Combination of Technology and Welfare

In building an informational welfare society Finland, the role of technological innovation was well played. Finland is undeniably an exceptionally technologically positive country and the innovation system supports technology development. Finland is also a technology driven model where social experimentation has been developed (Dijk, 1999; Webster 2002). This led to the absence of alterations to the welfare state when Finland transformed to information society. Therefore, combination of technological innovation and economic dynamism with the welfare state was smooth. From there on, Finland become among the forerunners in the world in the utilisation of ICTs. It has been seen that there is wide consensus on the positive impact on the economy and on the quality of people's everyday life due to high use of ICT in welfare purposes. (Information and Communication Technology widely used in the Nordic Countries 2002, [WWW. document].)

Finland, as a fully-fledged welfare state has been compatible with technological innovations. The networked dynamic economy, entered in the global business world fully linked to global financial markets but the authorities realised that, what really was essential in information society was the impact of ICTs on the entire economy and civil society. Therefore, the model progressed for Finland's survival whereas people's choice led to the model having special strengths like combination of information society and welfare state. Other strengths are: the state led system of dynamic institutions that advances technology innovations, presence of local information society's initiatives and the national identity that is technological positive, favouring networking.

Castells and Himanen (2002) combine information society and national identity. They argue that, it is the unique power of identity that provided no tension in the rise of informational welfare state and it is the identity again that builds the model, which is economically and technologically dynamic of an open welfare information society. It should be noted that, the entering of Finland in the global financial markets was only possible because of the role played by the government. This is because the model emphasises that in order to allow the existence of information society, the role of the government and the welfare state is vital. In this view, Finland has built its model where the role of the state has been considerable. Comprised by the innovations, business system and good relationship between state and society, the model allows the state to play both the developmental role and welfare role.

In the development role, the state has been guiding economic growth while building information society without bureaucracy but liberalization of the economic

system. The state protects and operates with welfare, business and labour, and this allows development of work flexibility and transformations of business practices with fair share of the social costs of model development. The good cooperation enables the government to cover social benefits and economy grows high. Also the regulatory environment opens free competition in telecommunications. This increased productivity, profits and market value of informational enterprises e.g. NOKIA. (eFinland-Technology serving people 2002 [WWW. document]; Castells and Himanen (2002.)

In the welfare role, the model ranks high in social protection and welfare dimension e.g. education and health services. The provision of free education as well as funds for research and development strengthen human capital and innovation system. State redistributes wealth by progressive taxation, universal social security and extensive public services. Due to this, welfare is a decisive contributing factor to the growth of new economy on a stable basis as it provides human foundation for labour productivity and brings institutional and social stability even in downturn periods. The universality features of welfare system embrace Finnish culture, communal feeling and ethnic homogeneity. It experiences low levels of social injustice and exclusion. Further, the welfare system makes people happy as they see it favourable through recognition of contributions they get in return. All these are possible due to the growing fast productivity and competitiveness hence the smooth combination of information society and welfare state. (WSIS 2003.)

The WSIS Report (2003) stipulated that Finland has had rapid development in information society building. One reason for that is the citizen's equal opportunities to study and develop their own knowledge and extensively utilise information resources and educational services. With the existence of society full of literate people to work on continuous research and developments, Finns become curious and eager to adopt new technological innovations. Another reason is the experiences of the spatial clustering and organisational networking of knowledge based industries which allow diffusion technology in the local societies.

Despite that Finland is a well-known advanced information society, the authorities still work on the policies and strategies to build a better future Finland e.g. the National Strategy for 2004-2004 Education, Training and Research in information society envisioned that, by 2004, Finland would have been one of the leading knowledge based interactive societies. Current programmes and strategies intend to improve skills needed by the citizens. The information society council led by the Prime Minister Matti Vanhanen, among other duties, assesses the information society programme and its progress and

report to government on the state of Finland's information society development. The government takes an upper hand in these developments because, it has been argued that, a massive technological upgrading of countries, firms and household around the world should be the business of first, the governments to drive active the ICTs policies, and then international lending organisations, universities and all those who have a stake in social developments. (ATAS 1995; (Paavo Ahonen 2003, Information Technology for Science in Finland [WWW.document].) The results of the policies and strategies have had positive impact because of the existence of the favourable environments for the ICTs utilisation and information society building to be analysed later in this chapter.

4.4.2. Tanzania in experience

The Tanzania development vision 2025 and the aspirations to build an information society

It has been argued that, there is a very close relationship between the quality of life of the society as well as an individual and the capacity of the economy. Sound economy enables an individual, society and the nation at large to live and sustain higher quality of life (Mjema, 1993). Until the mid 1970s the Tanzania economy was growing averagely strongly but the economic instability and economic reforms changed the situation. In order to attain real economic recovery and surpass the levels of the 1960s and the 1970s, the government realised that, it is essential to ensure the existence of a stable economy with a high rate of growth. The new economic and social development vision 2025 for Tanzania was formulated in 1998 to underpin economic reforms pursued after the economic crisis. It was realised that, these reforms had to be underpinned by a long-term development philosophy, so that to be owned and sustained by the people. (Tanzania Planning Commission, 1998.)

A vision for development is an articulation of a desirable future condition or situation, which a nation envisages to attain the credible course of action to be taken for its achievement. It is also a vehicle of hope or inspiration to motivate the people to search and work harder for the betterment of their livelihood. The Tanzania Vision 2025 aims at achieving a high quality livelihood for its people and attaining peace, stability and unity through good governance and the rule of law. It further aims at developing a well educated learning society with developmental mindset imbued with confidence, commitment and

empowering cultural values. It has been argued that, these are needed for a strong and competitive economy capable of producing sustainable growth and shared benefits. (Ibid.)

Driving Forces for the Realisation of the Vision

It is evident that, the vision 2025 could be realized if Tanzanians capitalize on their strengths and engage the appropriate driving forces for development. Tanzanians capitalize on national unity, social cohesion, peace and stability, the strengths born out of the Arusha Declaration. Since the global and the Tanzanian economy have changed fundamentally since the 1970s, Tanzanians have to adapt to these new changes and realities. Responding to the current changes, the government of Tanzania is currently undergoing information society building processes and the ICT policy and implementations strategies were ready for use by February 2004. In the ICT strategies as well as in the development vision 2025, new characteristics of the national and global economy are significantly recognised. Among the characteristics are: the on-set of political and economic pluralism, state welfare responsibilities are more focused on cost-effective ways of enhancing access to and the quality of social services, the fast changing market conditions and technological developments, nation-state economic behaviour is being transformed by globalization and regionalism, trends which undermine inward looking economic nationalism. (The Tanzania Planning Commission, 1998.)

These characteristics pose new challenges demanding the adoption of new driving forces to achieve the goals of the vision and improve the quality of livelihood of the people. The driving forces that have been made in the vision are among others; *infrastructural development, promotion of science and technology education, transformation of the economy towards competitiveness, development of the capacity to anticipate and respond to external changes, unleashing the power of the market and private sector, striking a balance between the State and other institutions and Promotion of utilisation of ICTs.* (The Tanzania Planning Commission, 1998.)

The Tanzania government realised that, the ICTs are central to competitive social and economic transformation hence they should be major driving forces for the realization of the vision. They should be harnessed in all sectors of the economy and should be put to benefit all social groups, enabling the meeting of their basic needs, increasing productivity and promoting competitiveness. However, it was realised that, appropriate skills and capabilities would have to be put in place, for, Development Vision 2025 entails equal

opportunities for participation of all the people and the same opportunities extended to all for the enjoyment of the fruits of its achievements. (The Tanzania Planning Commission, 1998.)

Comparison

4.4.3. Characteristics of the information society in Finland and Tanzania

A comparison on the category of building an information society is compared in figure 7. The characteristics act as lessons for countries in transition and those which want to build an information society.

Figure 7. Characteristics of information societies in comparison

Characteristics of information society	FINLAND	TANZANIA
	Through normal development progresses Finland is currently fully recognised as an information society. (Reality to prove theories and presence of characteristics.)	Through leapfrogging processes, Tanzania is currently building an information society (Reality to prove theories and the possibility of the dream come true through signs of characteristics.)
The Information Society is characterized by Automation of Computation (computerisation).	Present	Present
1. Economic and industrial system undergoes fundamental shifts from the production and distribution of material to immaterial information and services (a change from good production to service society)	Present	Not in the near future. it requires major revolutions (Modernisation theory)
2. Emergence of fundamentally new forms of industrial production system and employment (world industrial system restructuring)	Present	Present
3. Large scale shift to home-based work and increased leisure time.	Present	Not in the near future (Modernisation theory)
4. Emergence of revolutionary new sets of egalitarian social and	Present	Present

political relationships.		
5 ICTs and network use leads to decentralisation of decision making (when computerisation bring perfect information which may encourage unorthodox thinking	Present	Possible
6. Decentralised and customised system of consumption e.g. emergence of individualised media due to end of mass media system.	Present	Present
7 There is a change in division of labour e.g. white collar jobs and others due to creation of new intellectual technology.	Present	Possible, currently the division is not really visible.
8. Knowledge and information central to all human economies. (Strengthening role of science and cognitive values)	Present	Not in the near future, requires slow progress and not leapfrogging
9. In this society there is periodic clustering of interrelated new technological development leading to a changing role of technological decision making in the society (specifically western industrial society)	Present	Not in the near future, Not through leapfrogging process. The changing role of decision making is possible.
10. Scientific and economic experts more directly involved in political process (distribution of power with wider participation).	Present	Possible
11. Process of cultural representation and social integration is inextricably linked (receptiveness-culture and integration are in the social character of change and development process. A communicatively structured life-world, with stronger cooperation and partnership)	Present	Not in the near future, cultural change takes time and needs high adaptation
12. The public sphere is more central element in shifts towards a more democratic modernity.	Present	Possible

Source: Theories of information society, presented data, own graphics

Key:

Present =Situation in the country concurs with information society theories.

Possible= Presence of some characteristics, it is happening, concurring with information society theories.

Not in the near future=difficult to concur with some theories which were made in western industrial societies perspectives.

4.4.4. Favourable environments for the ICT utilisation and information society building in Finland and Tanzania

The utilisation of ICTs and possibilities to build an information state Finland would not have been possible without the existence of building blocks of a nation. It has been argued that, the basic building blocks of a well functioning society are; human rights, basic freedom, sound economy, good governance and the rule of law. All these in practice, Finland have had unique building blocks for information society. As information society is all about advancement in ICTs, the ICTs then must favour all the people and all the sectors of society. To realise this, every individual must be involved in the developments of information society for its meaning to become a reality. However, to know that ICT is a tool to favour the majority in society, history and local conditions of a particular nation must be put into consideration (STAKES; WSIS Report, 2004.) Finnish unique building blocks for information society building and successfully utilisation of ICTs in welfare purposes are: *The principle of solidarity, equal participation in development process, history and local conditions of the nation, policy environment, plans and strategies for goals, Knowing priority areas, Utilisation of skilled labour, capacity to innovate and competence environment, values and ethical issues of information society and welfare and political will and social policy.*

It should be noted that, Tanzania is in initial stages of implementation strategies to leapfrogging into information society. Therefore, she will be learning ways of achievements or favourable environments for information society building from Finland (figure 8). The comparison is designed to put forward the favourable environments for the success of information society building according to Finnish experience for Tanzania to learn if she has not mentioned those environments in the strategies. The middle column in figure 8 shows reasons as to why Finland has put a particular phenomenon as a favourable environment for information society building. The Tanzania column will have *Yes-* as the way of achievement or environment if it is included in the strategy and *On-going* if the implementation is already underway and *no* for absence. Also vital to note is that, Tanzania's National ICT Policy (March 2003) highlights government ICT projects/

programmes e.g. Integrated Financial Management System (IFMS), Personnel Control and Information System (PCIS), establishment of national TV Tanzania (TVT), Tanzania Global Development Learning Network and the national payments system. Also, the existence of Tanzania National website provide a good starting point for web usage and hence, the information society building. In the implementation strategies, there are already some programmes and projects that have been undertaken from 2004/2005 and those to be undertaken in 2006 onwards are listed in the strategies.

Figure 8. Favourable environments for information society building in comparison

FINLAND		TANZANIA
Way of achievement/ favourable environments for information society building.	REASONS	Are these included in the implementation strategies?
Solidarity as a common sense of responsibility and commitments.	Solidarity spearheads good conducts through equality principles.	Yes.
Involvement of every individual in the development of information society where codes of conducts are emphasised to every structure.	For the meaning of information society to become a reality.	Yes.
Considerations of history and local conditions of the nation.	To know if the ICTs are tools to favour the majority, historic, social, economic, political and cultural conditions of Finland were considered.	Yes.
Policy environment and conduction of related appropriate policies.	Information society policy is a core element in pursuit of welfare.	Yes.
Plans and strategies for goals (involvement of the governments, civil society and the private sector and stakeholders in the planning and execution of strategies cooperation for all aspects of society.	Enhance ability to share special skills and expertise.	Yes.

Knowing priority areas- Finnish government prioritised the use of ICT in education by networking all education institutions (led to virtual university and net literacy.	Development of information society should base on platforms of internationally interoperable technical standards accessible to all.	Yes. Tanzania participation in AISI and WSIS summit 2003-2005.
Utilisation of skilled labour	The need to put everybody's talent potential under use, citizen participation in decision making was essential for the functioning and development of the society.	Yes. Ongoing.
Capacity to innovate and competence environment to be given first priority.	They are built on established network and confidence in other people's activities and in public institutions. Confidence and competence prerequisites form of capital.	Yes. Ongoing the capacity building is done to encourage citizens on the innovation studies.
Values and ethical issues of information society and welfare are similar	Equality and caring for all are values and ethical issues of the welfare state Finland. And information society advocates for equality of access and utilisation of ICTs.	Yes.
Political will and social policy.	Informational welfare state work under structures stipulated under social policy which focuses on increased equality to create social capital.	There is political will in implementation of strategies.

Source: Presented data, own graphics.

Key:

In the Tanzania column

Yes = the way of achievement is included in the strategy.

On-going = the implementation is already underway.

No = for absence.

The following texts are the favourable environments for information society building according to Finnish experiences in figure 8 above.

Solidarity and collaboration

In the building of information society solidarity is regarded as an important determiner of other development since it has a common sense of responsibility and commitments. With collective responsibility to achieve the best for the same interest, solidarity spearheads good conducts through equality principles. Since solidarity advocate for equality, then the involvement of every individual in the development of information society where codes of conducts are emphasised to every structure is vital. These become favourable ways of information society building because solidarity and cooperations lead to the meaning of information society to become a reality.

History and local conditions

It is imperative to have considerations of history and local conditions of the nation in any development processes. This is because the history of the country and general local situations can influence the developments of a particular country. In Finland, history and local condition (social, economic, political and cultural conditions of Finland) were regarded as ways to information society and were given full considerations to know if the ICTs are tools to favour the majority. (WSIS 2004.)

Policy environment

A sound and comprehensive policy environment is essential in ensuring that these consequences are truly inclusive benefiting all citizens with no one behind. Tools of information society rather have huge potential in offering equal opportunity to all members of the community, to enhance their wellbeing and quality of life. For instance, investment policies in health and education were well implemented through utilisation of ICTs. Therefore, policy environment and conduction of related appropriate policies e.g information society policy become favourable for information society building because they act as core elements in pursuit of welfare. (STAKES, 1996.)

Plans and strategies

Plans and strategies for goals were emphasised during the information society building in Finland. It is important to have a plan as well as strategy on how to achieve goals of the society. The government, the civil society and the private sectors and stakeholders must be

involved in the planning and execution of the strategy (STAKES, 1996). This becomes a way to information society because cooperation enhances ability to share special skills and expertise. For example, it is clear that emphasis on welfare strategies led to development of Finland and the emphasis was not an isolated phenomenon but a collective one. Finnish welfare features were planned to create futures stability by ensuring investments in citizens and their life chances whereas, structures and the codes of conduct determined information society for all, welfare and development. (Castells and Himanen, 2002)

Priority areas

Knowing the priority areas is yet another favourable condition for the building of an information society. The Finnish government gave a priority the utilisation of ICT in education by networking all education institutions hence, the existence of the virtual university and net literacy. The reason for the emphasis to know the priority areas is the fact that, development of an information society should base on the platforms of internationally interoperable technical standards accessible to all. Therefore, it is imperative for the authorities to ensure that. The education institutions usually are the most accessible to all. (STAKES, 1996.)

Utilization of skilled labour

From the perspectives of development processes, welfare underpins the development of information society. With the majority of population skilled in the society, the welfare society becomes advantageous where everybody's talent potential is under use. Utilisation of skilled labor becomes favourable in building an information society because it is possible for majority citizen to participate in decision making as an essential move for the functioning and development of the society. With the development of ICTs Finland decided to decentralize decision-making system in the areas of social and health services at local levels. (STAKES, 2003.)

Capacity to innovate and Competence environment

Capacity to innovate and competence are yet other dimensions for development and information society building and Finns are blessed with them. Finns have immaterial social capital generated during social interactions and inclusion. It was revealed further that, competence is a prerequisite form of capital, an appropriate tool for construction of future society. Competence and innovative capacity of women are given first priority as ways to development because they are built on established network and confidence in

other people's activities and in public institutions. Confidence and competence are prerequisites forms of capital (WSIS Report, 2004).

Values and ethical issues of information society

In the ICTs for development forum, Taipale (WSIS, 2004) stipulated that, values and ethical issues of welfare state and information society are similar only that they manifest themselves in a new way in the informational welfare state. These values become favourable ways in information society building because they have equality, a sense of caring and responsibility for one's neighbour and these are founding values and ethical issues underpinning the welfare state and have proved successfully. The principle of equality stipulates the importance of inclusion in the information society. Therefore, every individual should have access to sources of information and necessary skills to use the tools of information society (Ibid).

The political will and social policy

It was argued further that, information society has equality within its reach, and it can create a society for all. Finnish development and information society building efforts have been geared towards achieving equality through the will of the people. Strong and mutual trust of the stakeholders must prevail so that, in collaboration, authorities and all stakeholders recognise and put into practice the theme that `tools of the information society can overcome obstacles that previously have been difficult to solve (Adler, 2001). Political will and mutual trust are important in welfare and development of information society because the, informational welfare state work under structures stipulated in social policy which focus on increased equality to create human capital.

4.5. Concluding remarks

The analysis and comparison on the themes of skilled labour, utilisation of ICTs and building of an information society have shown that, the citizens in the country need to have special skills and competence where education, research and development are of prime importance. This is because the characteristics of skilled labour largely determine *utilisation of ICTs* in organisations and institutions for the realisation of information society building and development.

There has been great difference in the utilisation of ICT between the research regions because of the different ICT situations. The high level of ICT situation in Finland

can be explained by the conduction of appropriate policies e.g. National Outline Policy for development of information networks 1995-1998 which promote the utilisation of ICTs, well functioning legal environment which makes macroeconomic management admirable, and uphold transparency, accountability and honest in governance and in public resource management. The appropriate policies contribute to business confidence and encourage investments in innovation and R&D which is backed by the government, even further.

The above differences, however, show that there are sustainable frameworks of social, cultural, and economic welfare in the utilisation of ICTs and this brings equal opportunity for everybody. Largely, it is close collaboration between local universities and business that led to high ICTs situation level. Unlike in Finland, in Tanzania, the ICT sector has had no major development simply because of poor policies, which did not emphasise the use of IT for development purposes. Due to this, there exists imbalance of the ICT usage and low integration of ICTs in the spheres of development. However, the newly formulated ICTs policy and implementation strategies, which are underway, have changed the old view of the industry and situation is improving.

It has been seen that, Finland has almost all the characteristics of the information society, thanks to the existence of the favourable environments for the utilisation of ICTs for information society building. The high use of ICTs in the informational society Finland is here to enhance the ready made socioeconomic developments. This is the finding that fits with the stand point used to support the themes. There have been evidences of obstacles that have been solved by ICTs in social services and welfare services. However, this became a possibility because Finns were already well prepared for the ICTs use and information society development. Majority had knowledge and skills to utilise ICTs resources as solutions and even to initiate other developments to higher their human capital goals. The high diffusion of ICTs led to the formation of information society.

Tanzania, though is in the initial stages of the ICT implementation strategies and building and an information society, has some characteristics of information society if one links the information society theory and its practicability. The presence of most of the characteristics will take a long time and other characteristics will not be realised in the near future because they fail to concur with the information society theories which were meant for industrialised countries perspectives. This is because, unlike Finland, the ICT use and information society building in Tanzania is to make a change from underdevelopment to development. However, Tanzania has potential to undergo the transformation following the e-readiness report of the ICT infrastructure position and good

political will of the current authorities spearheaded by good economic growth trend for last four years. The current ICT condition is improving but the use of ICTs in social security schemes is not very satisfactory. However, the future for the ICT based social security show prospects following the ICTs implementation strategies.

The government in Tanzania, through the new development vision, aim to achieve a high quality livelihood for its people and to develop a well educated learning society imbued with confidence, commitment and empowering cultural values. This shows that, the government definitely, has realised the importance of skilled labour. However, Tanzania should learn that, the existence of skilled labour in a society requires social, economic and political sectors all to work in collaborative way. In addition, the vision 2025 and the ICT implementation strategies clearly put forward among others, the importance of common sense of responsibility, commitment and application of equality principles all basing in solidarity. If these are precipitating agents for development and information society building then Tanzania has good environment for realisation of the desired information society.

However, for the information society to persist, sound social, economic, political conditions must be maintained and these must be congruent with the culture and values of the Tanzanians. It is the role of the state to ensure those conditions for the development and information society building. The authorities, however, should bear in mind that, the process of cultural representation and social integration are inextricably linked. The receptiveness-culture and integration are in the social character of change and development processes which include skilling individuals for effective institutions' strategies implementations. For instance, quality social security provision is attributed in the skills of the employees, who have to use those skills to accomplish social security missions (e.g. the skills to utilise ICTs as welfare solutions), information society aspirations and development goals. However, the realisation of the information society depends on the applicability of information society theories if at all they can be practiced in every society (Adler and Henman 1997; Kelly et al 1995).

Part III:

Orienting human resources for development:

Perspectives of a shared commitment

5. Social Situations and Human Resources as Requisites for Development.

This chapter provides answers to the research question by comparing the themes of social situation and the importance of human resources which are held by the stand point that, technological change is a powerful force for social and economic change. In this stand point, the analysis highlights how the two countries perceived and put into practice the ideas of other themes compared in the previous chapters for equal development. The analysis of the commitment to focus on man in development programmes is done while investigating the validity of the research question with regard to human capital development and social situations of the two research regions. The comparisons will act as lessons for the case of Tanzania.

5.1 The concept of social situations.

Social conditions are explained in the notion of social development which consists of two interrelated parts, learning and application. When a society discovers better ways to fulfill its aspirations (learning) and develop its organisational mechanism in order to express that knowledge (application) to achieve its social, economic goals, that society has better social condition. It happens that, in this situation, learning expands human consciousness and application enhances social organisations for development purposes (Cleveland and Jacobs, 1999).

The study attributes social situations of research regions because social situations are determined by welfare policies and it has been argued that, changes in social security or welfare policies will mean transformations in social and economic conditions that have been an obstacle for development of many countries and Tanzania in particular. Good social situation is a basic right of individuals all over the world. It should, however, be noted that, good or bad social situations are determined by the social and economic condition of the country. Current societies have very different levels of social and economic development because of different social situations (Jacobs et al, 1997; 1999). Attributing social situations is basically to focus on human resources as the most important factor of production by having capabilities to transform other factors of production for the improvement of human life, human welfare and development.

The human development can be measured by focusing three dimensions: living a long and healthy life, being educated and having a decent standard of living (Human Development Report, 2003 [WWW. document].) These combine measures of *population*;

life expectancy, *health; education levels*; school enrolments and literacy, *employment*; income and occupation and *crime rate* to allow a broader view of a country's development. The measures were chosen as they were considered relevant to the study topic. The comparison is done to see why and how the research regions have maintained or not their social conditions through the previous and current social changes.

5.2. Social Situations in Finland

Decent standard of living can be realized only when one is socially secured (Human Development Report, 2003 [WWW. document]). Finland is stable and secured society based on democracy and *a healthy economy*, which offers all members of society the chance of prosperity. Finnish security is based on efficient administrative system with strong values of, among others, justice, equality, honesty, caring for others, fostering of culture and the respect for work which are shared by all. The values underpin sense of collective responsibility and mutual trust which leads to faith in democracy and the rule of law backed by public confidence to decision-makers. Finns hold virtues of equal treatment, open decision making and adequate pay for civil servants. Due to this, *crime* has been kept under control.

Education level of Finnish population is good. Finland has education system, which is able to offer equal opportunities for all its citizens. She has one of the highest levels of education attainments. For example, Finland is one of the leading countries in the OECD countries and in the world for tertiary female graduate's shares. Education is free from pre-school to university. Its higher education is comprehensive and relatively well resourced. It is cost effective in terms of expenditure per student and a teacher in terms of quality innovative and learning outcomes of the studies. Those who continue with further education are given grants. Both genders are the most highly educated and they engage in continuous education and training. Government emphasises individual learning paths through a competence based qualification system, which accredits prior studies and recognises informal learning (OECD, 2001/2003.) Knowledge and information go together. With the rise of information society the education goal has been reached very fast through networking of the whole educational system and libraries. (ibid.)

The Finnish constitution guarantees all residents in Finland *basic health* services throughout their lives. The health system is comprehensive and is both regressive and progressive. There are free health centres, low priced hospitals, subsidised drugs,

homecare support etc. Comprehensive system ensures the Finnish people a healthy living environment, lengthens the active and healthy lifetimes of citizens, to improve quality of life, and to diminish differences in health between population groups. Under this, the good health and wellbeing, adequate living and social security in all phases of life are advocated in health policy. The aim of Finnish health policy is to prevent ill health hence prevention receives particular emphasis in primary health. It can be argued that, health service is the cornerstone of Finnish welfare state. The child mortality rate in Finland is one of the lowest in the world; the infant mortality rate is below 4%. *The life expectancy for a girl born now is 81 years, for a boy is 73 years. The general life expectancy is life expectancy is 78.35 year* (Ministry of Social Affairs and Health - MSAH, 1997)

As the country became wealthier, there was a need to *employ* more. The enrolment at the university level had to increase. In the 1990 rapid growth and extensive structural changes necessitated a retooling of Finns work force and ICT sector dominated the economy. This was new prosperity which gave Finns improved living conditions (Finland's History, Country Studies 2004, [Www. document].) Currently, higher skilled workers especially those with high skill in ICTs are more likely than the lower skilled ones to find employment and improve their living conditions. Unemployment rate is 8.3% and it is high for those with tertiary education. In 2001, employment rate was 67% over 3 % higher than in EU on the average. Women had large share in labour and benefited the government work places which accounts for nearly a quarter of total employment. Despite that, wage gaps and career choices between men and women, due to the existence of collective bargain, and rigid wage structures persist. Income is generally high depending on the nature of job (Ministry of education, Finland (MOEF), 2003 [WWW. document]).

However, Rifkin, (1999) in Blom et al, (2002) argues that, despite the good looking social conditions of Finns there are social contradictions due to inequality and divisions in the era of information capitalism. At a more societal level, the information economy has brought a great deal of informational work, which does not offer equal opportunity to all who seek job in this industry. Information work is more limited to those blessed with information knowledge hence social division. As Rifkin (1999) argues, "The few jobs that are becoming available in the new high technology global economy are in the knowledge sector." The best possible way to measure polarisation and differentiation is skills and qualification and definitely not all will be included in the information economy (Blom et al, 2002).

5.3. Social Situations in Tanzania

The government of Tanzania believed that, agriculture could fulfill its development aspirations. Individuals worked for their own self-advancement as the vehicle for agricultural development and there were good socio-economic gains which improved the social and economic welfare of Tanzanians. (Mjema, 1993). The economic crisis of 1970 changed the situation since the recession deteriorated the economy. There was general fall in living conditions, which changed the welfare situation and the whole development process. Currently, Tanzania has new development vision and aspires to build an information society. In order to know if this is a possibility, it is imperative to attribute social conditions (Tanzania National Website, 2004 [WWW. document]).

Currently, Tanzania is among the least developed countries. Her human development index is 0.407 hence the socio-economic conditions are relatively poor. The GDP per capita income in 2004 was 580Tshs (about US\$290.) Household budget indicates that basic need poverty has declined during the past decade from 39% to 35% with significant differences however, between urban and rural areas (Human Development Reports, 2003 [WWW. document].) According to the 2002 census, the *population* of Tanzania was 35.5 million people whereas the population grew at 3% a year. Other sources revealed population was estimated to be 37,187,939 – 38,205,689 by the end of the year 2002. The 2004 July estimates reveal that population growth rate is 2.4 % and the current population is estimated to be 36,588,225 taking into account the effects of excess mortality due to AIDS. Population density is 35.29 people per square kilometres. Half of Tanzania's population is under the age of 25 and life expectancy at birth is 43.5 (Tanzania National website, 2004 [WWW. document]).

The Tanzanian *health care system* can be traced from village health posts, to four-referral hospitals that provide the best medical care for a population of more than 35 million. However, Tanzania faces serious health challenges like inadequate health services. Many rural people have difficulties in obtaining health care due to health infrastructure imbalances despite rapid expansion of health services in 1970s. E.g. the maternal and child health services, (MCH) clinics, dispensaries and hospitals in districts, regional and national levels. High achievement was noted in the establishment of mother and child health services whereby 80% of all children were immunized against Tuberculosis and 67% against measles (Mandara, 1991).

The economic crisis of 1970s made it difficult for the government to provide better health care leading to cuts in health expenditures (Nsekela and Nhonoli, 1993 [WWW.

document]). Low incomes of people reduce the possibility to afford the kinds of food they need to stay healthy. The existed system, which comprises both traditional and western-style with private and public hospitals, lacked enough resources. The movement from a centralized, public-sector system to a decentralized district-based approach mixing public, voluntary, and private sector providers has been slow and service provisions have suffered. DANIDA health programme support (2000) aims at improving health services, especially to the poor, securing and fulfilling of the needs of the public health care sector. Also, the government budgetary allocation to the health sector has increased (Human Development Reports, 2003 [WWW. document]; Laursen, 2004).

Among the good social condition determinants of the country is the *literacy level*. According to the report by the United Republic of Tanzania 1980 -1989, at independence, less than a quarter of all school age children in Tanzania attended school. Ambitious education programmes through mass literacy and UPE (Universal Primary Education) in 1974, led to all school age children to go to school by 1984. At the peak of the UPE drive, Tanzania had achieved a gross enrollment rate of 98% for primary education. By 1987 adult literacy rate was 85% (Mjema, 1993.) After the economic crisis, the education system in Tanzania flawed and suffered from poor quality, inefficiency, inadequate access, and low retention rates. Currently, the education index in Tanzania is 0.62 (the rate of 62% in sub-Saharan Africa) and the net enrolments rate for primary school increased from 58.8% in 2000 to 88.5 in 2003.

However, the literacy level is now estimated to be 79% down from 90% achieved in the 1990s, testifying the worsening trend of education and to the reversal of gains made earlier in human development efforts. The enrollment rate is 90.5 favouring males in primary schools despite the universal system that encourages both genders. Following the Education Sector Development Programme (ESDP) and Primary Education Development Programme (PEDP), the government has increased the budgetary allocation thus, the enrolment rate of eligible school age children has increased and primary school fees have been removed (World Bank, 2003 [WWW. document]).

Human resources are the factors of production. Citizens compete for jobs in *employment* on the basis of their skills and work experience or their own ingenuity and employers actually want just that, among other things (Human Development Report, 2003). In Tanzania, labour force has been growing by an average of three per cent per annum. In 1999, it was estimated to be 16,006,178. Only about 8.5 per cent of the labour force has

post-primary education or training. Women represent slightly less than half of the labour force. The formally educated workforce is small in number and is concentrated in urban areas (ILO, 2003-2004, [WWW. document].) About 82 per cent of the employed working age population in Tanzania is engaged in agriculture. Both informal and formal sectors are considered as source of employment. Employment is stagnant in the formal sector but in the formal private sector it is expected to increase with respect to continuous good investments (Tanzania Website 2003 [WWW. document].) Recorded unemployment for the whole country stood at 2.3 million in 2001. In urban areas, outright unemployment is high especially in Dar es Salaam (OECD, 2004 [WWW. document]).

The existence of solidarity before and after independence spearheaded unity and peace in Tanzania. The closely integrated but homogenous society had no ethnic tensions and unity was build from the principles of equality, dignity welfare service hence, absence of socioeconomic differentiation. The provision of free basic social service to all meant to combat poverty, ignorance and disease for a secured and low crime society. Economic crisis led to high levels of socioeconomic differentiation. This was spearheaded by the high unemployment which increased crimes. Despite existence of institutions of law and order crimes have persisted. About 35% of 4500 households pay bribes to police officials. Corruption has been rampant as it has been seen as the alternative to get jobs or services. Tanzania loses about USD 68 million over two years.

Comparison

A comparison of the social situation between Finland and Tanzania indicates that, the Finnish situations have been previously set by the family, education and health policies, which were centralised and have been relatively good. With the exception of years 1990-1997 when economic crises deteriorated social conditions, social conditions have been developing and are relatively good. The crises led to the greater unemployment. To make the matter worse, the government stumbled to cut some benefits that majority enjoyed equally e.g. in health in education. When centralised approach turned out to be counter-productive, the welfare system and social conditions were saved but few changes were experienced (Kunz, 2004). It should be noted that, this was a great societal change in Finland. Thanks to the preventive social welfare system, situation for education and health sectors remained the same since the system emphasised long term and short term prevention in order to ensure the wellbeing of the population. The prevention is economical and the most humane way to maintain the population's health and social

wellbeing, aiming at taking into account social conditions and risk factors in all aspects of social policy planning and decision-making stages. Prevention further, creates possibilities, structures and conditions for securing development of the population's social welfare and for strengthening individuals' own resources.

Therefore, social and economic policies aimed to advance education and health sectors highly for development purposes. In order to maintain the social situation which prevailed before the crisis, these sectors were treated equally with other development sectors. Hence, despite changes in welfare policies, Finland was able to transform social and economic conditions and other sectors of production and the economic activities increased something which was only possible through good social conditions. Education and health levels continued to be good and well resourced. Increase in education meant high level employment and low crime rates despite existence of social contradictions and divisions. Finland went through this in the old mode of development. The current mode is obviously here to advance these conditions in a more positive way. A crucial thing to note is, unlike Tanzania, Finland was never affected by the policies of the Bretton Wood's institutions despite the crises. Reason behind this is the fact that her economy was, in average, stable.

Unlike in Finland, after the crisis of 1970s, centralised policies in Tanzania continued to dominate the social and economic conducts and made it difficult for formal social security systems to develop their own approach to change the social conditions. Those in informal sector benefited the freedom of decision making, as they were not covered to any social security schemes. It did not take long time for the realisation that ERPs and SAPs were worsening social conditions. Education and health system deteriorated, coupled with prevalence of diseases, rampant unemployment and bureaucratic crimes. However, nothing could be done to avoid the situation, because the structural changes were needed for each sector. SAPs would have only been possible if the economy would have been better.

A resemblance between these two countries is their need to build an equally human developed society (of which Finland succeeded and Tanzania is still struggling) with the same principles of equal opportunity for all in the provision of basic necessities for citizens. The resemblance shows obviously the same vulnerability brought by the crises e.g. the cutting down of welfare services despite the level of development of the two countries being different. This explains the current theory concerning technological ability to produce social and economic change. Despite the crises being long gone, the effects are

still felt in Tanzania and Finland (e.g. the still raging poor social and economic conditions of Tanzania and unemployment problem in Finland.) The crises stroke with different degree but today they both have attempted to work on the idea of technological development and information society building for social and economic development. Is this possible with dependent structures? (Frank, 1966).

Commenting on the view above, with the ongoing social changes in the world and the commitments Tanzania has to build an information society, I argue that, Tanzania has to re-think about the structural changes and which sector exactly to focus. But lessons from Finland and according to Parson's structural functionalism theory, the way to go are the structure independence and interdependence, (for instance, the independence with quality functioning within the institutions like those of social security and welfare, which determine social conditions.) Once the social security institution is stable, the interdependence for quality functioning between the social security institutions and others, for information society building and development, will be greatly realised. It has been seen that, the good looking social situations in Finland have been achieved by sustainable structures of independent institutions, which collaborated for the attainment of good education levels, healthy Finns, low crime rates and unemployment rate reduction (see figure 9 below).

Figure 9. Social situations in Finland and Tanzania in comparison

Social Situations	FINLAND	TANZANIA
Health	Finnish constitution advocate for universal health care system which guarantees all residents in Finland health services throughout their lives. Generally Finns are healthy since health services are adequate.	Tanzania faces serious health challenges like inadequate health services. Movement from a centralized, public-sector system to a decentralized district-based approach mixing public, voluntary, and private sector providers has been slow and service provisions have suffered.
Education levels	The Finnish education level is good as the system offer universal and free education with equal opportunity for both genders. Enrolment rate is 87.5 per cent. Women are highly educated despite equal enrolment chances.	With a 79% literacy rate, Tanzania ranks well above the average literacy rate of 62% in sub-Saharan Africa. The education system is flawed and suffers from poor quality, inefficiency, inadequate access, and low retention rates. The enrollment rate is 90.5 favouring males in primary school despite the universal

		system that encourages both genders.
Employment	Women are highly educated compared to men hence have large share in labour. Income is generally high depending on the nature of job. Those with high skill in ICTs get jobs easier and improve their living conditions. However wage gaps, inequality and divisions exist. For example, informational work does not offer equal opportunity to all who seek job in this industry. Unemployment rate is 8.3%	Labour force grows by three per cent per annum. In 1999, it was estimated to be 16,006,178. Only about 8.5 per cent of the labour force has post-primary education or training. Women represent slightly less than half of the labour force. By occupation agriculture employs 82%, industry and services 18%. The formally educated workforce is small in number basing in urban areas. Unemployment is high for secondary school leavers and females. Income gaps exist.
Crime rate	Law and order control crimes mainly because of equal treatment and open decision making. Also adequate pay for civil servants explains why individual cases of bribes and corruption have always been rare.	Despite existence of institutions of law and order, crimes exist. About 35% of 4500 households pay bribes to police officials. Due to economic crimes, e.g. corruption, Tanzania loses about USD 68 million over two years.

Source: Presented data, own graphics

Since all developments depend on the social situations of a particular country, the realisation of information society and development in Tanzania requires structural changes from the bottom string with policies that will favour the majority. The government should do away with policies that subsidise but support and direct efforts to raise activity rate and those originate from social and welfare policies, which determine social conditions. Parson's and Frank's theories of development are applicable here but only with all other factors constant. This implies that, no endogenous or exogenous factors to disturb the said system e.g. poor economy will make a country bow to the policies imposed by international institutions. Currently, Tanzania is among the poor countries under the enhanced HIPC initiative and she has qualified for \$2 billion in debt relief over 15 years. Therefore, the government is ready to accept any policies or ideas from IMF and World Bank which endorsed the initiative. This implies that, the reality of any development programmes will be experienced after a long period of time after doing away with dependent structures which necessitate bowing to Bretton Wood's Institutions initiatives that deteriorate social conditions.

5.4. The importance of human resources for development in Finland and Tanzania

Human beings are the ultimate resources and ultimate determinants of development, which is the process of human being developing. It is a process of people becoming more aware of their own creative potentials and taking initiative to realize those potentials. Human awareness, aspiration and attitudes determine society's response to circumstances. Development occurs only at the points where humanity recognizes its power to determine results (Theories of social development, Jacobs et al, 1997.) Current debates in the field of development often focus on the importance that should be given to different economic and social outcomes. It should be noted that, development is not a programme, therefore, debates on development and development theory itself, need to begin with the essential nature and characteristics of development itself, and not with goals and policies to promote development. It follows the fact that, development is not a set of policies or programmes or results but a *process*. However, development according to development theories has most likely meant different things. (See Rostow, 2000[1960]; Wallerstein, 1979; Frank, 1966.) (New Internationalist, 1998 [WWW. document].)

Generally, development can be defined as an upward directional movement of society from lesser to greater levels of energy, efficiency, quality, productivity, complexity, comprehension, creativity, mastery, enjoyment and accomplishment. Although the term development is most commonly applied to economic advancement, the term applies equally to political, social and technological progress as well. Therefore, many factors influence and determine the outcome of this process and it is difficult to disengage any of these fields of change entirely from the others, for, they are all various expressions or dimensions of the wider development of the human collective. Under the ongoing social changes in societies, most governments try to find ways and favourable environments to cope with the changes and realise development. Most of them put emphasis on theories that advocate for economic growth approach for development (Jacobs et al, 1997; 1999).

This study took into account the comprehensive development but with much emphasis on human centred approach because human being is the source and primary motive force for development. It is the energy, awareness and comprehension of people which seek to fulfill their aspirations that serve as driving forces for development. The comparison tries to show how research regions have developed historically, particularly, how they contemplated the meaning of development and the importance of human resources in the development processes. The comparison in this theme tries to answer if

the two countries aspired for equal or unequal development. With the social changes associated with technological advancement, do not all governments all over the world currently glorify the potential of ICTs for development? What is the importance of human resources in these developments?

Finland is a welfare state, which is institutional, social-democratic, and redistributive embodying on independent and self-assertive welfare principles favouring the universality features. The state has responsibility to its own members in a society's collective image. Therefore, all development processes fall under welfare principles which are integrated into the basic structure of society in way that influence the lives of all groups; the poor and rich, minorities and those in power. Wide ranges of services are equally provided to protect people in a number of conditions, including childhood, sickness and old age. Equal treatment leads to societal solidarity, availability of basic public services and ensuring of the quality and safety of services. All citizens enjoy social rights e.g. availability of quality and safe basic public services, due to broad coverage of social security. A state that operates through the welfare principle does definitely know the importance of human resources in building the nation.

Finland placed emphasis on individuals or human resources, because they are good assessments of future possibilities and was able to see the opportunities and solutions even during downturn periods. Even during the crises human resources were given a first priority and still Finns had basic social services at their disposal with the same principle of equality so that they could be able to produce even more for the survival of the economy. Therefore, developing an individual was similar to economic growth and it meant that, at the end of the day, it was an individual who had the capacity to higher productivity, innovation and creativity for development. An individual here was treated as the essential nature of the development process itself, a source and primary motive force for development and a rightful beneficiary of social progress in the long run. It was imperative to put into the ground the energy of people who were able to fulfill their aspirations. It follows their unlimited perception, awareness and comprehension which determine the capacity to adapt social changes and move on with development processes. The importance of human resources, however, was spearheaded by; collaboration, solidarity and sustainable structures that determined efficiency and quality of whatever human being requires. The importance of human resources led Finland being recognised as having the most education skills in the world yielding skilled labour in almost every field. Putting emphasis on human resources led to the existence of good social situations in the country.

The importance of human resources further, made possible the adoption and full utilisation of the ICTs in the information society. The Finns were prepared for the rate of technology innovation, diffusion and utilisation. The capacity to adopt and fully utilise technology elevated the performance in every field. Therefore, the importance of human resources, as to how one values health and capacities of people in institutions and organisations, and the country in general, determined the current level of accomplishment and enjoyment. Finland envisioned that, developing the higher potentialities of its members was a progress for the development. The extent of people's education, the degree of their aspirations and energy, the quality of their attitudes and values, skills and information were crucial determinants for development of Finland. Generally, Finland's development followed the principles that are applicable to the development of all levels like individuals, organizations/institutions, social sectors, and all units of human existence. These principles advocate for human beings acquiring greater capacities and expressing these capacities in more productive activities.

Tanzania, for a long time until today, has been following the Father of the Nation's quotation (See introduction, Nyerere, 1968), in major decision making especially decisions concerning development of the country. From independence to one party regime under the late Julius Nyerere, Tanzania followed Socialism and Self-reliance ideology. Under this ideology, all citizens were considered equal. She experienced a type of social welfare, which facilitated the development of human capacity, socialism and self-reliance within a caring and enabling socio-economic environment. Within this, welfare system attempts were made to create a just, humane and caring society through the provision of equitable and accessible welfare services to all. Free basic social service to all became the means to combat poverty, ignorance and disease for a secured society. It was realised that, there was a need for social security at home hence, people must have good and adequate food, shelter, clothing, and income and must be free from diseases. Through these, people can have a meaningful life, freedom in defining their goals and strategies. For this reason, it is people that need to be developed and not things. Following this, in early years of independence citizens had good standards of living with free education up to university and free health care (Nyerere in Mjema, 1993).

The years following Arusha declaration, Tanzania attempted to implement development strategies by focusing on man emphasising the provision of satisfied basic human needs. Arusha declaration meant to solve the problems of basic socialist goals of human equality, dignity and government by the whole people for development. The

development that Tanzania aspired for after Arusha declaration was to be democratic, whereby, an individual's initiatives to work for their own self-advancement was the main vehicle for development. Development was thus to be built from below with people participating in every stage of the development process. In this period, Tanzania succeeded to strengthen and improve the social and economic welfare of its people (Mjema, 1993.) (See chapter three: Political conditions policies and crisis).

Unlike in Finland, when Tanzania was hit by the crisis social situations deteriorated to a large extent. Class disparities were now pronounced. This contradicted the whole *Ujamaa* policy, which emphasized on building society of equals, equality and justice (Nyerere quoted in Tripp, 1990.) The established impressive institutional network, which handled developmental tasks (the formal social security systems) while meeting the basic needs of the people, could not cater for them as they used to be. For those in the informal sector the situation was even worse. People's perceptions, awareness and comprehension of the meaning of development through equality and solidarity principles vanished. Even the informal social security systems e.g. the family, clans and neighbourhood, with the practice of solidarity and reciprocity, could not fulfill promises to provide support let alone the institutions and organisations that supported development (education and health). There were no more meaningful life and freedom in defining people's goals and strategies. The human resources were devalued.

This kind of situation may lead to inevitability of people to adapt to social changes. Simply they might lack eagerness to adapt to the rate of changes. For example, in the ongoing strategies to build information society and utilisation of ICTs in Tanzania, it is important that the existing human resources are skilled on ICTs needs. People with expertise are needed and hence, educating and training them to be able to integrate into the envisaged information society is vital. The ICTs and development strategies have stipulated the importance of human resources. Will it be a reality?

Comparison

The comparison indicates that, Tanzania then can be taken as an example of poor country that attempted to implement the basic needs approach through socialism and self-reliance whereby the equality principle and basic social services provision mattered. Basing on solidarity and equality principle, the government envisaged that, it was through socialism and self-reliance that Tanzania could experience a full socialist state as development. Arusha declaration failed to bring the anticipated socio-development. The country did not

attain socialism nor did it become self-reliant. Interventionist government policies failed to respect people's social developmental advice from mainly the majority peasants. The Nyerere's ideas of people first, land, appropriate policies and good governance for development could not be put into practice to give the desired goal. The slogans and ideas remain his legacy.

The kind of assessment on the idea of focusing man for development was vital only to become irrelevant after the crisis. The internal failures could be explained as existence of unsustainable structures. However, the positive outcome from the whole socialist idea was the strengthening of unity and national identity as one nation, despite Tanzania being a heterogeneous society with more than 120 ethnic groups. Due to this one could ask the dominant view of the development theory and practice. It has been argued that, democracy raises human aspirations and encourages individuals to take active initiatives for their own advancements and also provides stable and conducive environments for more rapid development. Did democracy prevail in these developments?

The comparison further establishes that, there is one central characteristic that most clearly distinguishes development from other forms of social change. That characteristic is organization in a sense of a group of people working or acting together to achieve a common shared goal. The governments of both Finland and Tanzania aspired to build their societies on the principles of equality under socialism. In Finland, it was much more on welfare principles that advocated for social democracy and institutionalism while Tanzania advocated for socialism and self-reliance. In a great deal both, countries worked on theory of development that grounded idea of essential nature and characteristics of development itself. This idea puts emphasis on the progressive development of social organizations and institutions that harness and direct the social energies for higher levels of accomplishment.

It has been argued that, society develops by organizing all the knowledge, human energies and material resources at its disposal to fulfil its aspirations. This is the similarity between the two research regions. The comparison has stipulated the big difference on the outcome of development processes whereby Finland is currently the most competitive developed society and Tanzania, apart from the years since independence until the crisis, has remained relatively poor economy to the extent of being included in the HIPC initiative. Is it possible to argue that the failure of the idea of socialism and self-reliance in Tanzania was due to political as well as technical problems? (Parson, 1957; Rostow, 1960; Frank, 1966) With the new development vision and the desire to build information society in Tanzania, what is the role of human resources?

5.5. Concluding remarks

It can be concluded from these comparisons that, both Finland and Tanzania envisioned the importance of developing the higher potentialities of its members as a progress for equal development. The extent of people's education, the skills and information were crucial determinants for development of Finland. Generally, Finland followed the development principles that are applicable to individuals, institutions and all units of human existence. These principles advocate for human beings acquiring greater capacities and expressing these capacities in more productive activities. Thus, development processes fell under welfare principles which influenced the lives of all groups; the poor and rich, minorities and those in power. It also has been seen that, levels of social situations are determined by the quality social security provision and they in return determine possible social changes and development of countries.

Since all developments depend on the social situations of a particular country, Finland's welfare principles necessitated the good social situations for development and later the building of information society. However, good social situations require sustainable structures. In Finland, the principles of welfare state were integrated into the basic structure of society. This shows that, the development process in Finland began with the essential nature and characteristics of development itself. In so doing, the government worked under policies that supported and directed efforts to raise activity rate which determined good social situations and development. Therefore, goals, policies and programmes to promote other developments like the information society building were implemented and achieved due to this development theory.

For the case of Tanzania, the envisioned importance of developing the higher potentialities of its members for the development was also put into practice whereby, for a developed society and development of human capacity, social life and or social security were considered. The mistake done was that, the implementation focused more on goals and policies to promote development without integrating them to the basic structure of society. This shows that, in a way, development was not really democratic since integrating the development policies would have meant allowing people's participation in decision making for the development process. All decision making for development was top-down, something which was not good especially when it came to economic crisis which deteriorated the basic welfare structures of society and worsened social conditions. It follows the lack of policies that could support efforts to raise activity rate. Those policies

originate from social and welfare policies, which determine the whole development processes.

More generally, it has been seen that, development of human resources is of vital importance for development, because, the human resources are capable of transforming all the other factors of production for the betterment of human life and human welfare. The improvement of the people's welfare was the overriding objective underlying the various measures and programmes for development in both research regions. Due to socio-economic realities of Tanzania and that of the contemporary world, the various demands of a market oriented economy have been realised by the nation whereas, in Tanzania for a certain period of time human development had no essence over economic development. Development efforts and programmes were economic oriented, something which, I can say was not good from the perspective of human resources development.

Unlike Tanzania, Finland continued to focus on human development for economic growth and development even in downturn periods. The Finnish perception on focusing individuals for development has led to great social economic developments and she is now among the competitive economies in the information society era. The fact that the meaning of development expands or contracts according to one's point of view, with majority favouring economic advancement, this study concludes that, there is equality in determination of development from the political, social, cultural and technological progress as fields of social change. With the social changes associated with technological advancement, the glorification of the potential of ICTs for development should go hand in hand with the importance of human resources. This is due to the fact that, the realisation of social change, originates from the importance of human resources which require all fields to work together for development. The countries that are in transition to development should learn that, the importance of human resources is attributed by the existence of good social situations in a given country whereby, fostering and strengthening quality social security provision and the existence of economic development and good governance, enhance this. This is because, there is a possibility of human resources, economic and technological development to co-exist.

One reason for this is the fact that, social security institutions are vital for the human resources development. But in so many developing countries, including Tanzania, due to the exogenous and endogenous problems, focusing on human resources for development has been a problem. If these problems are overcome, then the time may be right for real efforts to build an information society. This is because more people will

participate in the development processes with the help of quality social security provision.

Generally, the study findings show that, collaboration, solidarity, sustainability of structures and skilled labour, determine efficiency and quality in governance and service provision. The utilisation of new ICTs and the building of an information society mean that, there exists technological change, which if properly integrated into society, will lead to social and economic change. The standpoint of the comparisons for the themes of this chapter fits well with the results of the comparison from the Finnish experience. From this finding, it has been possible for Tanzania to learn from Finland that, technological change came later after the good ground was prepared for the play. Technological change came from people's thinking and ability to reason for positive change which led to Finland's economic growth. The good integration of new ICTs for the realisation of the information society and development means putting emphasis on the importance of human resources, by meeting their needs. This is because, when people are healthy and are exposed to quality learning and application of that knowledge to achieve social economic goals, it means they are in better social conditions. It happens that, the importance of human resources, as to how one values capacity of people in institutions and organisations, determines the level of accomplishment and enjoyment as simply development.

6. Looking ahead: First things first.

In the chapters of the study, I have dwelt on the contributions of quality social security provision in Finland and Tanzania, necessary for information society building and development. In so doing, I have analysed social security system and the environments for development and information society building in Finland and it has been seen that there are lessons to be learned by Tanzania. Relevant inferences and contributions have been seen and are discussed in this conclusive part. The main contribution of the study for the case of Tanzania is to learn that in any difficulties in development processes, intervention is possible. When looking ahead it is imperative to do first things first.

6.1. Towards a future information society and development in Tanzania: Intervention is possible

Focusing on the Finnish Model of information society, it turned out that the principles of information society and the welfare state underpin each other. The theories used were appropriate for this study because they allowed a joint examination of quality social security provision, information society building and development in a more complete context. The fact that Finland was already a developed society, the combination of technology and welfare led to the rise of informational welfare state, a competitive economy at the global level. It is imperative for Tanzania government to know the basis of building information society and development from the Finish experience because, with the advancement of ICTs, Finland experienced a positive impact on the economy and on the quality of people's everyday life due to high use of ICTs in welfare purposes, thanks centreing the role of the state on welfare and development. In the triangulation method of data collection all the materials corresponded to the aims of the study with the thematic comparative analysis proving to be an appropriate method for the study.

It has been seen that, the Finnish government played well the developmental role and the welfare role for the development of the country to be put at the world's economic rank she is today. Under these roles, it was the provision of important basic needs coupled with baseline infrastructure for example, well-established transport, telecom infrastructure and a well-endowed educational infrastructure for the industrial production of the needed healthy human resources that brought the high level social and economic development. This ripened the welfare state, which was ready to innovate through extensive R&D hence, ready to effectively utilise ICTs in welfare purposes.

It has been evidenced that despite the underpinning of welfare and information society principles, one must have definitely started (the socio economic development) and the other followed (advancement of ICTs) for co-existence. It was good grounds for the utilisations of ICTs that were laid down first, for instance good literacy levels, to drive ICTs infrastructure. It has been the emphasis in human capital that stood first and infrastructure followed as means to higher human capital goals. As for the good relationship between the two, it is simply that ICTs infrastructure cannot drive itself but with high knowledge for ICTs workers. It is individual's capacity, that leads to economic growth and ICTs are just enablers of economic growth. In addition, it should be noted that, changes in production or work organisation often happen independently of technological change, but are then "extraordinarily enhanced" by the new information technologies.

For the case of Tanzania, there have been difficulties in achieving the Finnish development experiences. The existence of critical set of interventions in the areas of infrastructure, constitutionalism, good governance and capacity building among others, can make most of the difficulties to go away. Quality social security provision, high skilled labour force and sustainable structures underline the theories and practices on the benefit of focusing on man for development practices. The evidence of this has been seen in the Finnish experience on development and information society building. Hence, the poor social security provision and welfare practices that underlie unfavourable socioeconomic conditions and low levels of economic growth and development have to be understood as lack of critical set of intervention in the Tanzanian experiences. Lack of capacity within institutions in developing skills has been attributed as poor social arrangements that are not more clearly comprehensive to have quality social security provision of various types (for example for high income security for individuals over their life cycle).

Following this line of argument it becomes clear that the situation can be changed if there is a political will to do so. The challenges facing social security systems in Tanzania can be alleviated through direct incentives to create quality social protection. The need to invest in education is high as it has been argued that if the world is revolutionising for the realisation of development, the best investment is by taking children to school. This will result into high levels of education attainment that will ensure life long learning. However, all these need more geographical and professional social security protection that will be done according to people's needs.

Towards an information society building and development in Tanzania, it should be noted that, the realisation of the above measures depends largely on the decisions taken

at the social security institutions and at the national level and significant changes can not be realised over night. All stakeholders should joint their efforts and do their part to make it happen. This means the authorities at the institutional and national level should not wait until all challenges start to go away and also individuals who have the right to get quality social security provision should learn what to do so that to get the best and have the desire to control their destiny. This intervention is actually possible because Tanzania has taken bold steps of leapfrogging process to information society and development. Therefore, it is essential that individuals should learn to want quality social security provision to be able to contribute well in the economic growth and development of information society. The above measures, therefore, have to be taken alongside the ICT policy implementation strategies with much emphasis on investments on education and research and development on quality social security provision.

It follows that, without quality social security provision which can only be realised following the above measures, when the final stage of the information society building is reached, the majority will be deprived their rights by not having equal opportunities due to both functional and technical problems. The evidence of this is a similarity of focusing on man for development purposes which has been seen in the research regions with Tanzania failing on the way. Failure for Tanzania has been seen in the big difference from all the comparisons, that is, the different historical background, social, cultural, economical and political conditions coupled with both functional and technical difficulties. It becomes obvious that, for the realisation of information society and development, sound enough social, economic, political conditions must be maintained and these must be congruent with the culture and values of the society concerned. The role of the state in the provision of quality social security and welfare services is significant to ensure those conditions for development and information society building.

The state needs to ensure collective behaviour to achieve common goal through collaboration, solidarity, and sustainable structures by having a good number of skilled labour in society. This follows the fact that results of integration are mostly high in quality. It was possible for the Finns to go through the difficult periods while focusing on human development by making sure all individuals had at least the basic needs because of solidarity. The breakthrough of the Finnish development has a number of factors but it is a reality that the first priority was the individual security and welfare. The Finnish perception on focusing individuals for development has led to great social economic developments and she is now among the competitive economies in the world.

The sound social conditions and the effective collaboration between the government and private sectors made easier the utilisation of skilled labour for research and development and the formation of informational welfare state. State's intervention with redistributive mechanism ensured social distribution of resources until it was realised that no strong presence of government was needed in the mode of production. In Finland resources were democratised under the umbrella of welfare programmes. With the ripen welfare in place, the government retreated for market forces to play. Markets kept easy balance on civil society–state relations. This shows there was no leapfrogging to information society in Finland or any developed welfare state because resources were well programmed in favourable and closely surveillance class relations in a welfare state. In Finland, this was only possible because political will, values and ethical issues of the welfare state had been and still are in par with the development of informational welfare state Finland.

My contention here is that, if resources need to be democratised first for market forces to occupy the front seat to balance supply and demands, why do countries dream of leapfrogging into information society before such democratisation? However, this is the achievement that the Finnish data sources (the official documents) revealed, the good intentions of the policy makers over the success of market forces without telling the other side of the story like, the problems underlying the success and who are not sharing the success. For instance, are the market forces playing fair in the informational welfare state? Are the equality and inclusion principles embraced as before? What about ruthless growth whereas, poor people get poorer and rich people gets richer in most countries in the world due to market orientation economy? (See the UNDP Report (1996) and campaign against the IMF/World Bank programmes from Essential Action). I put this forward to ponder as this study has illuminated more the success story of the Finnish model of information society.

The importance of democratising the resources in Finland has been seen in the inference of the favourable environments for the existence of information society that have been clearly seen leading to presence of all characteristics of the information society in Finland. The existence of economic and industrial system fundamental shifts (a change from good production to service society) and the centrality of knowledge and information to a human being, whereby the new technological development leads to a changing role of decision making in society, is a good evidence of the study for the applicability of the information society theory in Finland. For the case of Tanzania there are some characteristics of information society and the environments to realise an information

society are evidenced by the presence of the ICT policy implementation strategies which are appealing.

6.2. Overall Merits of the Study

The merits of the study can be attributed first by its topicality. This study was conducted at the same time when Tanzania National Social Security Policy was formulated (2003) and aspirations to build information society were already put forward. In addition, the workshop on ICT policy implementation strategy was going on and the strategies were ready by the year 2004. To make the matter really interesting, the Tanzania development visions to the year 2025 were put into practice with great emphasis on the use of ICTs as a way for realisation of the vision. The implementation strategies were followed and the results shed light to the question of quality social security provision on the aspects of information society building and development as it provides the meaning of quality social security provision and elucidate their significance to the information society building and development. The prospect was to provide new theoretical understanding and information on the relation between quality social security provision, information society building and development and how this relationship can be viewed by the Tanzania authorities.

This study aimed at making contribution on both the exogenous and endogenous reasons for the deterioration of the living standards of the Tanzanians and their negative effects on individuals and country's economy from colonial period to date. The study suggests that these reasons must be put into consideration in the policy making, planning and execution of the new development strategies. This is because welfare and social security systems which determine social conditions and economic structures are intertwined in a positive vicious circle for sustainable development. Putting emphasis on the welfare and quality social security provision is to invest in human capital, vital for the development of any country. This has been evident when attributing basic building blocks of the informational welfare state Finland and their unique welfare features.

The contribution made by this study is to put forward the possibility for learning of what needs to be put into the ground first for any development process. That is, comprehension of what are the most priority or focused areas in the policies implementations and what is the sustainability of their outcomes. For instance it has been seen in the study that, Tanzania has had a good goal and focus for development by focusing on man by responding to the basic needs and putting emphasis on education to get skilled labor force, which then would have boosted development. It happens that, this is a similarity that appeared in the comparison between the research regions. What went

wrong for the case of Tanzania? It is a lesson for Tanzania that, good results of any development must come from the predetermined far-sighted goal oriented policies and goal attainments need bottom up collaboration respecting each other's ideas.

Failure to respect people's social developmental advice and ideas from mainly the majority peasants in Tanzania led to the education, socialist and self-reliance goals to be in vain. The country did not attain socialism nor did it become self-reliant. Interventionist government policies (Policies that allowed the government power to control or influence domestic economic activities without clear socioeconomic programmes) had no clear focus. The unclear focus is attributed in the absence of redistributive mechanism which could hold people responsible for their work effort, while compensating differences in pre-tax productivity for the benefit of the nation. It was imperative for the government to have a clear focus and involve other stakeholders in how they foresee the society's future on implementation of those policies to ensure equal social distribution of resources. Consequently, the government interventionist policies led to non-existence of integrity and efficiency in the use of public resources e.g. taxes collected, which could be invested in other sectors e.g. the traditional sectors of development. I term these ideas as perceptual barriers that limited modern attitudes. Thus, the need for attentive forward looking policy formulation and careful schemes designs for a guaranteed quality social security provision enhancement is colossal.

In addition, bowing to policies that advocated expenditure restraints especially (ERPs and SAPs) in social welfare services was illogical. The evidence of these is the profound effects the policies have had on social security and the country development in general. Any nation needs the investments in health and education as an investment in human capital. By investing more on productive sectors and neglecting the so called non-productive social sectors (of which I have realised are not) especially in a poor economy country like Tanzania makes the situation more difficult. For instance, reducing government expenditure in education would affect both the quality and quantity of education offered to the poor people. The impact of the deterioration of education on labour productivity would determine the long-term recovery of the social security and economy. Therefore, it is not possible to separate social security sector and other productive sectors as they are inextricably linked. Social security sector should be seen as a productive sector and not vice versa. For example, investments in education should be seen as the productive activity hence the amount of investments allocated to this sector has to be improved.

Another contribution is the co-development possibilities in the new development visions. There is a possibility for quality social security provisions and development of information society building to co-develop so long as all stakeholders play their part in implementation of policy strategies under good socioeconomic situations. It would have been good to invest in people first for a smooth leapfrogging to information society and development. However, with the robust tools to enhance development with integrity and sustainable structures, Tanzania can attain the development vision by building society from the root through traditional sectors of development (e.g. the institutions for learning to expand human consciousness and application of that knowledge to enhance institutions for development process).

The fact that information society is intrinsically global in nature, implementation strategies to change social conditions and building information society, must follow global examples. In particular, regional, sub-regional or national level examples should be followed in order to facilitate the provision of technical assistance aimed at national capacity building on the benefits of ICTs to the individuals themselves and for development of the country. Investments in ICTs should ensure equal information accessibility, information utilisation and encourage information receptiveness. This is because, all infrastructures for development e.g. the ICTs become important when they get good responsiveness that they can higher human capital goals, and after all they are developed to do just that. Therefore, the important development is human development, their knowledge and the receptiveness of the new ideas or tools. With the quality social security provision in place to produce healthy and highly trained work forces, the adoption of new technologies will happen with enthusiasm in the new society. The new ICTs will shed light on the ways through which staff and members would use ICTs to maximise social protection and development of the country in general. It is, however, a task of all stakeholders to initiate capacity building on matters pertaining to ICTs. If this fails to happen then the whole leapfrogging idea to information society and the development vision 2025 for Tanzania is unrealistic.

As for the quality social security provision, social security systems need to focus on provision that will respond to developmental needs, systemic risks and uncertainty in the emerging global economic system. Good social policy is needed for the poor majority to cope with change and take advantage of the opportunities. The universalistic rights based schemes should be initiated and promoted by the government since these rights will provide people with basic economic security (e.g. employment diminishing due to

informationalisation of the economic activities) vital for development and information society building. Further, the ICT based social security would be spearheaded by regional and national infrastructure development and government's financing the institutions just as investment to the ICTs needs.

6.3. Suggestions for Further Research

The conclusion points to the significance of further research because of four main reasons. First, for future research on the contributions of quality social security provision, the social security provision and welfare in the Finnish social security system could be used as an evaluation framework for assessing a certain social security institution for learning purposes. This study would provide information on the situation of the social security institution and give a chance to evaluate the contributions of quality social security provision for the information society building and development. Concentrations on the characteristics and nature of social security provision, is also crucial to explore the values and priorities of quality social security provision in the Finnish social security institutions.

Second, the clients or individuals for the countries that provide universal social security are another area of interest around quality social security provision. Continuous research is needed to know what they do think of the quality of social security provision; do they see and get anything meaningful to feel secured and be able to run their own life as well as participate in development activities? This is important because in the social security institutions the individuals can get protection and assistance in times of needs (e.g. in crises like hunger, work injuries) and generally where basic services like health and education are provided. Hence the quality elements in the social security provision could be more closely examined to create a view of quality social security that would serve especially the needs of poor majority.

Third, the need for comprehension of the future of the social security institutions particularly in Tanzania also opens up another perspective for further investigations on administrations of social security as to how they contemplate the fact that quality social security provision has a direct but long time visible link for the development of the country. Now that the national social security policy is in place ready for use, it is high time to focus on administrations over their long time missions for the clients and the country's benefits. One reason for this is that, it is the function of social security administration to put forward their missions and longtime goals for information society building and development in Tanzania through a single regulatory body. This is because of a necessary

growing concern in Tanzanian social security institutions for a substantial overhaul of the social security system that could match the ICT revolution and keep pace with the continued ICT development.

Fourth, as an area of study, quality social security in Tanzania is still quite new and has rarely been investigated jointly with elements of ICTs and development in Tanzania. Apart from International Social Security Association (ISSA) studies on how to modernise social security institutions, this study has given an insight for further research since, it is just the beginning of the guide of the theory and practice in these fields. There is a room for more investigation on the three elements and theoretical discussions. For instance, more research on social impact of ICTs from an interdisciplinary approach would help planners and implementers to design, evaluate and make better use of ICTs. Further, a conceptual approach to leapfrogging to information society for such countries as Tanzania could be taken to examine how the concepts of information society and development are used in the context of quality social security provision and general welfare. This will lead to the comprehension of the attitudes to the issues of quality social security provision and provide more accurate information on people's thoughts and rhetorics about quality social security provision. The aims that have been posed in this study would resemble such approach.

My approach towards the quality social security provision, information society building and development made me know the values residing in this kind of study. It is not that the view of quality social security provision will be difficult to comprehend but presenting and comparing diverse conceptions from three different elements in social sciences and finding arguments of their connection and analysing them together. This information can be used in the planning and execution of strategies for development. Also the value of the approach of the study is how the discussion around the quality social security provision can be extended and opened up and how the practical issues hidden in the quality social security provision can be brought to light for the development purposes. The study has tried to fill the gap that could guide a new language to speak about theory and practice of the sustainable development.

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Appendix 1

Fields of Guidelines for Face-to-Face Interview in Tanzania

The Study

The study aims at analysing the Finnish welfare system with regard to ICT use in social security provision. The main objective is to analyse qualitatively the ICT use in social security institution in Finland. The results of the study will be used to draw conclusion for the case of Tanzania after qualitative study on the similar situation in Tanzania. Social and economic conditions of both countries will be scrutinised. Tanzania will be learning from Finland.

Fields of guidelines are the same but there will be different questions depending on aims and or objectives of the institution to be visited.

Ministry of Communication and Transport (MOCT) and Tanzania Commission for Science and Technology (COSTECH)

1. What is the history or objectives of your institution?
Do you have an ICT policy? What is the status of ICT in the country?
2. Is the ICT infrastructure for every individual and for each sector?
3. What kind of network necessary for information sharing /has been / is to be established between ministries and other government's organisations?
4. What is the situation for access, knowledge ability and affordability?
The important thing here is the digital divide - does you institution have potential to bridge the gap?
5. Are there quality ICT projects, organizations, firms, individuals, committed to help the government to enable every sector to use ICT effectively?
- 6. What is the ICT usage situation in the ministry of social welfare and of course in the social security institutions?**
-How does your ministry help these institutions?
(What can be the role of your ministry to make ICT meaningful for the social security industry?)
7. What are the strategies and concrete measures you take to increase the coverage of ICT sectoral-wise and country-wide?

Social Security Institutions and the Ministry of Social Welfare

General questions:

- What is the history of your institution (when did it start and who were/are targeted?)
- What kind of social welfare policy do you follow?
- What is the basis of your social welfare policy? It is under which influence/How is it influenced? Objectives?

- What measures do you take for proper implementation of the policy so that to achieve your goals?
- Does your institution have an ICT policy?

Coverage

1. Currently your institution targets which category of people? (Who it caters for / covers?)
2. To what extent are your objectives likely to be achieved (after effective use of new ICT?)
3. How many benefits do you provide and to which category of people?
4. What are the strategies and concrete measures you take to increase the coverage in terms of benefit and population?

ICT use

5. It has been argued that with the rise of information society, social security area, also benefits with modern ICTs. Does your institution use new ICT effectively and that it is believed to be a tool towards enhancement/improvement of social security provision/your services?
6. To what extent are your objectives likely to be achieved?
7. In which ways do you think the better use of new ICT will increase your institutions capacity to serve and provide needs of the people while bridging the digital divide with the concern of poor majority up to rural areas?

Administrative structure and skilled labour

8. (a) What kind of administrative structure do you have?
Do you have enough and committed manpower to implement policies so that to achieve your objectives.
8. (b) Are all your staffs skilled in social security matters as well as computer technology or do all your staffs currently use computer and the Internet in your undertakings? Do you emphasize the use of new ICT in your administrative undertakings? Why?
9. What is the current situation of your institution in using new ICTs? Affordability of the equipments and connection e.g. Are ISP and LAN functioning well?
10. Are there quality ICT projects/organizations/firms that are committed to help your institution to use ICT effectively?
11. Do you have a Web page? Can the clients use the web page to get their services? Is it easy for your members to have access to the Internet? (Could there be free access to computers/internet services to them)?
12. What are special problems you get with-use/lack of use of ICTs
The lack of use of new ICT
The use of new ICT

13. What are positive and negative relations between staffs and clients and between staffs and staffs over the use of ICT?

14. What are the problems/challenges your institution face? Can effective use of ICT meet unique challenges and alleviate obstacles in your institution?

15. What are your future plans? (Where do you see your institution in 5-10 years? What can be the situation in future with regard to ICT use?)

Health institutions

National Health Institute Fund (NHIF) and Muhimbili National Hospital MNH)

1. What is the history of your institution (when did it start and who were/ are targeted?)
2. All health centres/institutions have more or less similar objectives and provide similar benefits for probably anyone who wants the service. What kind of problems do you come across when serving members / patients? How do you think your institution could overcome the problems?
3. Information about diagnosis treatment and healing procedures are important to both the patient and the practitioner. What kind of information management systems do you have?
 - Do staffs share the information? (Patient and practitioner, hospital to hospital, hospital and fund)
- 4. What kind of network necessary for information sharing /has been / is to be established?**
 - Do all main and local health centers use new ICTs?
 - How do you send the information to another health centre in case of emergence especially when it comes to transfer of patients?

Individuals conversant with social security and ICT matters

1. The University of Dar es Salaam (UDSM)

Dr, working in the social policy /social security department for years at the University, I consider you conversant enough to briefly inform me main challenges that social security schemes in Tanzania are faced with. How do you think they could be overcome?

2. University College of Lands and Architecture (UCLAS)

Dr I take that you are conversant enough in areas of ICTs. My concern is social security provision in the country.

How do you think ICTs can enhance social security provision in Tanzania following; (Challenges/problems were mentioned to him)

Thank you very much. I appreciate your time and co-operation.