The Future Search

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MWELEKEO MPYA!

A critique of Hon. Kalonzo Musyoka's vision

Inside this issue:

As the country prepares for its 10th general elections on 27th December 2007, the three emergent presidential candidates have released their presidential visions with an effort to articulate the country's development priorities, as they view them. The political party's that they ascribe to have also released their party manifesto's detailing the policy proposals the party will pursue should they ascend to power.

It is important to note that a vision document and a party manifesto are inherently different. The former usually is a personalized inspirational statement that highlights the main hinges on which policy should turn, guided by a candidate's values and world view. The latter takes an institutional form, outlines prospective legislation and details the strategic direction the winning party will take should they win sufficient support in an election to serve in government. Despite these differences, one, usually the vision should inform the other i.e. the manifesto. The tragedy in Africa's leadership however is that vision statements are usually substituted for platitudes. Winning parties also have a tendency to either ignore, indefinitely delay, or even outrightly reject manifesto policies which were popular with the public before elections. Instead personal idiosyncrasies, biases, and preferences of the leader have tended to become significantly more important.

It is from the foregoing that IEA-Kenya has found it necessary to interrogate Hon. Kalonzo Musyoka's country vision titled 'Mwelekeo Mpya' by; Undertaking a SWOT analysis of the vision document to identify the underlying assumptions and comment on their legitimacy/whether they are factual; Analyze the vision's relevance to the current state of Kenya and to the emerging trends; Review the applicability of the vision/ implementation strategy i.e. whether practical, sustainable as well as review policy and financing concerns and strategies. The analysis also assesses whether the vision document informs the party manifesto or whether there are any contradictions. It is envisaged that the work will enable Kenyans better understand Hon. Kalonzo Musyoka's vision for the country and ODM-Kenya's strategy. The work will also raise critical questions that the party and the candidate should consider reviewing.

The IEA is a civic forum which seeks to promote pluralism of ideas through open, active and informed debate on public policy issues. The IEA is independent of political parties, pressure groups and lobbies, or any other partisan interests.

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A SUMMARY OF THE CRITIQUE

In the document, 'Mwelekeo Mpya - My Vision for A Great People', Hon. Kalonzo Musyoka outlines the main ideas that inform his candidacy for the presidency. Divided into five main parts – *Preamble; A Strategic Plan for Our Nation; Our Predicament, Our Solutions; the Economy; and Our Broad Policy Path to Prosperity (Mwelekeo)* – the candidate sketches out his agenda for leadership.

The Vision exhibits very strong manifesto tendencies in the detailed manner in which it attempts to respond to policy issues. We shall therefore treat it in its dual personality, and assess it on the basis of; What is the problem? What to do about it? How much will it cost?

Broadly speaking, the vision has a mixed score card on these three premises. In fact its greatest strength is in the diagnosis of the issues. Generally, the document exhibits rigor in its discussion of what the problem is and, to a very large extent, pays attention to the key, even if not all, governance and development challenges or issues that face this country. There is fidelity to data and facts of the time. However, as we shall show below, the rigor exhibited in the diagnostics is not consistently maintained in the interventions suggested. There is waffle in some key areas – such as the role of government in rail transport (p. 70); lack of depth and breadth in others - such as education and some aspects of health - , and outright generalities and vagueness – such as what to do in the energy sector (p. 70-1); strategy on the export markets (pp 66-7); unemployment (p. 59). Consequently, lack of particulars makes costing this programme extremely difficult even though, going by the bend and tone of its policy options, it is a programme that will require massive public finance outlay. However, there is imagination and insight in certain sections in the document such as the discussion on labor inequality; expanding the definition of poverty (pp 55-6); making very insightful distinction between freedom and political emancipation (p. 28).

THE THRUST

The vision aspires to create a 'developed and prosperous society free from poverty and inequality; simply put a just society' p. 81. It argues that the future of this nation must be about integrity, opportunity and a just society. For a country whose moral and development infrastructure has been in a state of decay for decades, this is a fair and relevant objective for this country. The inclusion of 'integrity' is novel as it acknowledges the limitations of development without values. To its credit, the detailed discussions in the vision attempts, even if not always satisfactorily, to grapple with this underlying objective. This means that there is 'unity of mind' or 'mental symmetry' on the objectives, the issues, and the proposals.

Suffice it to say that the candidate acknowledges the importance of a 'philosophy', or 'ideology' – what he Swahilinises into 'Mwelekeo Mpya' and to which he dedicates a whole chapter at the end. Because of the importance he assigns to it – and appropriately so - it is necessary to interrogate this philosophy. In trying to establish his ideological and philosophical grounding, he poses significant questions: how much leeway for free market and how much for government intervention; for whom is government established. He says because the majority of Kenyans are poor, and because individuals with capital to invest are few, the state has a key role in the development process – an argument that informed in no small measure *Sessional Paper No 10 of 1965*. And he notes, correctly, that the exigencies of international agreements that we are party to, limit the extent to which the state can play this role. To resolve this dilemma, the candidate arrives at the conclusion that the 'state cannot afford to own and operate all the means of production…and citizens need the freedom to participate in the economy as investors and entrepreneurs to realize their own potential and emancipation. .' and that therefore the 'single option to follow is a development path that lays emphasis on private sector expansion, but with the Government being on hand as a gap-filler, a rescuer, and a supporter.'. p. 78.

Whereas it is commendable that the candidate addresses himself to this issue of the boundaries of state and market in development, the argument and conclusion he reaches are not new. This has been largely the orthodoxy that has been obtaining for the last two decades, otherwise known as the Third Way. In Kenya, this orthodoxy is to be found in the policy continuum between *Sessional Paper No. 1 of 1986*, and the *Economic Recovery Strategy Paper* of 2003. It may therefore not strictly qualify, in the literal meaning of the term/label he has chosen to describe it, a Mwelekeo *Mpya*. In this context, therefore, the document fails to show how this approach will lead to enhanced domestic capital accumulation in order to create 'capitalists citizens' capable of large investments without the state, if it hasn't done so in the last 20 years.

Whereas the philosophical bend is not necessarily faulty, this point needed to have been argued further especially given its pride of place in the document, and the candidate's claim to social democracy. The rest of the document should have expanded how this ideological positioning affects policy options, delineated the clear boundaries between government 'rescuing', 'gap-filling' and 'supporting' and public investment. If this was done, we should have seen deeper discussions on new models of delivering development, which are taking place within the context of the Third Way, such as Public –Private Partnerships, which are novel permutations of the state-private sector relationships. We should have seen imaginative and expanded discussions on a social protection policy, consumer protection policy, shareholder rights protection policy, so as to fulfill the role he has assigned to the government as a 'rescuer'. The candidate seeks to wrap himself in social democratic garments but the tailoring is not complete.

THE STRUCTURE; THE ISSUES; AND THE ANALYSIS

a. The Themes and Leadership Deficit

The vision is anchored on three themes that run through it: Institutional Reform; Human Development; Managerial (Leadership) Change. One of the strongest assumptions that underpin it is that the problem with Kenya has been one of agency, much less the structure, or resources. He argues that the country has lost traction not so much because it lacks resources or institutions, but because those to whom the responsibilities of leading have been entrusted, have failed. It is for this reason that the candidate, borrowing heavily from the phraseoly of Chinua Achebe in his masterpiece, The Trouble With Nigeria states that:

The problem with Kenya is simply and squarely and unambiguously one of bad leadership at the highest level. Political leadership is the weakest point in our national engagement (p. 18).

The candidate's emphasis on 'highest point' is not accidental. It may be a deliberate preemptive formulation given that he has served for a long time in leadership positions in the country, and is keen to distance himself from the tragedy of the past leadership that he so viciously assails.

In his view, Kenya's past leadership has been intoxicated with power. They have evolved, soon after elections, into 'political predators …treating office as a vehicle and a passport to ill-gotten wealth…' (p. 14). The author thus invites us to his candidacy based on 'character and track record…a new culture of servant leadership' as well as promise of a 'stewardship that is strident and visionary and that will place service above self at all times and in all circumstances'. (p. 14).

Suffice it to say that whereas leaders tend to offer themselves as the best, the personal statement of commitment is strong. The manner of its crafting ' what does this presidency mean to you' personalizes the contract – one gets the feeling that the contract is between the candidate and the individual. This is a good style as it nearly elevates the reader and the author into direct contracting parties.

b. A Country of Bounty: The Four Premises for Take Off

Part II of the Vision Document, 'A Strategic Plan for Our Nation' is a rather narcissistic account. It is a *tour de force* on the comparative strengths of the country – its endowments, opportunities, resources. It is, in the document's own words, 'a celebration of the bounty of our national heritage; our physical, human, and social resource endowment; both tangible and intangible'. P.19. The author argues that this is where our planning must begin.

He raises four considerations which should form the basis of planning: one, a reappraisal of the riches, virtues, wealth and fortunes of the country and its people arguing that 'our problem is not that we are poor... {but that}..national leadership has selfishly mis-spent and misdirected our wealth'. P.19. Two, an examination of the governance, economic environment and social conditions that hinders individual and collective emancipation. Three, an acknowledgement that it is leadership that has singularly brought us into this state of poverty. Four, 'and most importantly', the need to fashion an ideology or philosophy, an organizing framework for the future... what he calls 'Mwelekeo Mpya'

c. The Agenda for Take Off

Part III, 'Our Predicament, Our Solutions' examine a host of themes that are broadly classified into three: governance; economy; and social welfare.

i. Governance: From Freedom to Economic Emancipation

On governance the document decries the inability to institute a new constitutional order which is necessary to achieve freedom and emancipation. He warns that the achievements on the democratic front may be deceptive because the changes registered so far may have afforded Kenyans limited freedom but without political emancipation. He argues that, '...freedom is meaningless unless it paves the way for the emancipation of the individual, the community and the nation at large. Emancipation means the realization of opportunity for self actualization. Today Kenyans enjoy a measure of freedom, but they are not emancipated' p. 28. To achieve emancipation we have to provide equal opportunity for every Kenyan and institute legal and policy reforms.

He points out the insecurity problem both in its internal and external context. He also highlights the corruption malady which he states, based on his long service in government, as starting from the top and percolates downwards. He expands the canvass of definition of corruption to include '..all malpractice, all the devious and immoral, cruel, and completely unacceptable actions that are taken in self interest....dishonesty, discrimination, delinquency and a laidback attitude in the course of managing public office'. p 30-31. He concludes that the failure to win the war against corruption is not a function of the absence of law, but the absence of quality leadership.

He makes the case for strong institutions that operate impartially based on the fundamental principle of the rule of law. He decries the emasculation of institutions such as the central bank, the police etc which sometimes have been forced to do irregular or illegal things mainly because of their lack of autonomy. To reverse the state of institutional decay, and insulate them from extraneous forces, the document calls for a number of measures:

a. Establishment and respect for legal or constitutional safeguards;
b. The redirection of institutional accountability away from individuals in favor of parliament,
c. Strengthen fiscal oversight organs
d. Establishment of the office of the Ombudsman.

ii. Dimensions of the Vision's Development Agenda: A Discussion

On Social welfare the candidate notes that a grandiose governance system and a thriving economy remain only consequential if it positively affects the material and general condition of the people. He discusses the primary needs – health, food, water, education, housing and social conditions – gender relations, employment and the environment.

Increasing death rate, the high patient doctor ratio, high infant and maternal mortality, low life expectancy, high disease burden are some of the health problems that are discussed. He calls for stemming the brain drain, more investment in research, improved access regardless of income etc. Whereas he acknowledges that we don't have all the resources needed to finance our healthcare agenda he fails to give clear direction on how to deal with this such as reducing the health ministry bureaucracy that consumes a significant percentage ministry budget, public – private partnerships, voucher system etc.

Prevalence of illness is at 27.4% and it is higher for women at 30% as opposed to men at 24.3%. He acknowledges AIDS but ignores the fact that malaria is the leading source of sicknesses accounting for a whopping 41.1% of the sick population. The candidate needs to address himself to this issue given the debate surrounding the re-introduction of DDT.

He mentions that 51% of Kenyans are food poor and calls for reduction in farm input costs, support for cooperatives, zero rating of taxes on essential consumer foodstuff etc. He is not clear on subsidization for farmers though he decries high input costs (in view of a weak shilling this may be possible). It is important to mention that for the rural poor maize and maize floor contributes about 23.4% of the food budget; sugar 10.5% and beans 7.7%. In the rural areas, the food expenditure per month per adult equivalent is Ksh. 1,453 or the urban areas it is ksh. 2642. Non food expenditure per month in the rural areas is Ksh. 878 and in urban areas it is 4032 (transport, housing etc). 53.9% of food consumed in rural areas comes from purchases. In urban areas it is 79.9%. Kenyans are net buyers of food. The policy question is whether we should abandon the production of crops that we are not competitive at such as maize and sugar. Given their large share of household incomes, the objective of reducing poverty and making families access food may be better served by a policy that is consumer-driven rather than producer-driven as is the case in the vision document. The political costs may be high but the policy rationality cannot be faulted. What the poor Kenyans want is cheap, affordable and qualitative products.

On education, the candidate supports FPE and commits to providing free secondary education. He supports universal access, and especially at a higher level. He decries low secondary school enrolment rates, low transition rate from primary to secondary, mismatch between education and the labor market. He suggests the development of middle level colleges, upgrading facilities at the universities etc.

The treatment of education in the manifesto is rather casual and lacks depth. It ignores fundamental aspects of education such as financing, private-public schools debate, retention rates, adult education, early childhood development, regulation of higher education to protect standards, quality of teachers etc. Emerging contemporary and new methods of delivering education, such as student vouchers, which are already being experimented in the health sector, are not explored. For a candidate whose ideological orientation is social democracy, this is a disappointment.

Education is an equalizer of opportunities and the best instrument for social mobility. Similarly, it is a fairly dependable exit route out of poverty and poverty traps. According to the *Basic Report of Wellbeing in Kenya, 2007* there are positive effects of education in the reduction of poverty. Indeed in both urban and rural Kenya the level of education of the household head is inversely related with the incidence, depth, and severity of poverty. In rural areas the incidence drops from 65.5% for household heads with no education, to 51.5% for primary school graduates, to 27.2% for secondary. In the urban areas it drops from 68.7%; to 47.9%; to 22% respectively. The treatment of education lacks imagination, ambition and rigor especially given that it is the single largest sector that consuming nearly 40% of the national budget.

There is no mention of private universities, either in terms of them being strategic partners in delivering education worthy of incentives, or in the context of regulatory issues emerging. Even on FPE, there is no recognition of the fact that about 20% of children have never attended school due to lack of money for school expenses while 9.9% have never attended school because of ill health.

On the economy, the author argues that GDP growth rates must lead to improved life of the people. He vouches for an economic growth model that benefits all and one that leads to increased incomes to the people at the household level. He argues, and rightly so, that the sources of growth in Kenya only minimally affect the incomes of the majority of the population and is therefore not pro-poor. Its sustainability is in doubt due to weather, high oil prices, bad infrastructure, high domestic debt, low savings and investments as well as insecurity. He proposes that to make economic growth benefit the people we need to:

a. Emphasize activities that raise the standard of living of the poor through employment, higher incomes and lower cost of living
b. A 7% GDP growth rate
c. Increasing economic opportunities for the poor eliminating labor and market distortions
d. Expanding the domestic demand base
e. Stem rural-urban migration by investing heavily in productive and efficient agricultural programme that includes agro-processing
f. Enforcing security

He notes that the country is suffering from poverty which he puts at 56% as at 2003. He recognizes the urban face of poverty. He expands the definition of poverty and argues that other manifestations of the problem include 'isolation through geographical, social and political marginalization; alienation through exploitation reveals a lack of identity and control; dependence through unequal bargaining power for example, between landlord and tenants, employers and employees, creditors and debtors, lack of decision making power and freedom of choice such as in production, consumption, employment and socio-political representation; lack of assets to enhance productivity; insecurity..' pp. 55-56.

Whereas he calls on us to understand these forms of poverty, their underlying determinants and design remedies, a detailed reading of the vision reveals that not all these are addressed. The housing agenda on page 43, for example, does talk about cheap, affordable housing but does not address the power relations questions between landlords and tenants.

The candidate rightly notes that we are very unequal society and submits that it cannot be ignored. He identifies 5 types of inequality - income; labor market; access to education and healthcare; access to business opportunities; access to credit and good infrastructure. He however misses one important manifestation of inequality: of assets. This has huge dimensions on the tax regime a government embraces as it may invite the introduction of an inheritance tax.

His discussion of income inequality is conflated, and therefore confused, with consumption choices – which are, in some way, a leap in logic. There are large sections of the Kenyan population that control lots of incomes and assets but which consume domestic goods. If large incomes necessarily lead to consumption of imported goods, then raising the incomes and purchasing power of the poor will not yield the desired results in the vision, i.e. purchase of domestic goods. Ability and power to purchase does not, in a linear fashion, lead on to a particular choice. But the overall question underlying this submission remains relevant: it is important to stimulate effective domestic demand. But whether this demand will result in consumption of local goods will require that one, the goods are of good quality and two, that the prices be competitive. These are two elements that are not sufficiently addressed in the manifesto. And increasing the purchasing power of the poor does not necessarily reduce income inequalities – in fact, where there is concentration of assets, it can worsen it as the beneficiaries of this high demand will be those controlling the productive forces in society.

The labor market inequality discussion is spot on, especially on gender grounds. For example, for the age cohort 20-24, men are 4 times more likely to be employment than women. Similarly, the duality of the labor market is an important diagnosis more or less consistent with the dual structure of our economy. However, the candidate fails to mention two important things with respect to labor: one, that Kenya's labor cost is considered high and uncompetitive and two, he does not suggest clear proposals on how to deal with the two inequalities he mentions. To be able to attract investment, Kenya's labor costs and productivity have to be addressed, alongside the infrastructure. However, to stimulate effective domestic demand, labor must have a strong purchasing power. Balancing these two considerations is a matter that is difficult and, unsurprisingly, not addressed in the document.

Property rights are an important aspect in the alleviation of poverty even though the candidate gives it a rather passing treatment. It is extricably intertwined with the question of the informal sector employment. Beyond land, of which only 39.4% is titled and therefore 'collateralable', the insecurities of the informal sector business undermines its capacity to grow. The candidate does recognize the 'weak protection of property rights including land and physical assets from the point of view of ownership and user rights' but fails to make suggestions on what to do.

On credit access, the candidate acknowledges that the cost is high, and the products are mostly in disfavor of where the majority are: farmers and traders. But it is important to understand the dynamics of the Kenyan credit market. Only 30% of all households have access to credit. Neighbors/friends (45.6%); local merchant (13%); SACCOs (1.9) are the leading sources of credit. And credit is mostly used for subsidizing needs (37%); school fees (17.1%); and medical expenses (16%). Thus it is clear that Kenyan household access credit to consume; not necessarily invest. The vision does not provide direction on how to deal with this reality and what implications this credit behavior has on government policy. The problem of credit access may be a function of delivery mechanism rather than cost per se.

On employment, whereas the candidate states that high unemployment in Kenya is caused by, among other factors, 'slow economic growth..' (p. 60), the experience in the last four years indicates that 'jobless growth' is a reality. Kenya's economy has been growing from about 2% four years ago to 7% today but the number of jobs created has averaged about 460,000 annually, 90% of which in the informal sector. This is because the growth sources are in sectors where most of the labor is absent. The decline of agriculture has led to the burgeoning of the informal urban sector thus increasing the urban labor force by 75%. The quality of labor that the modern urban economy requires is absent from this large group of Kenyans migrating from the rural areas.

Suffice it to say that the analysis of the unemployment problem is very good. The candidate marshals data and evidence to persuasively weave his argument. However, his interventions are disappointing and vague. Yes, one needs to invest in education that meets the employment demand but what do you do with the ones that are already out of school and are unemployed – those that already form part of the 10% unemployment rate? How do you revive rural economies to deal with the rural-urban flow? Given the demographic structure of the Kenyan society, where 41.9% are between ages 0-14, is investment in rural agriculture an attractive option? Should we struggle to keep people in the villages? Or should we move towards urban based development planning? The candidate seems to lean on the 'rudi mashambani' school.

On public finance the candidate takes some standard positions: low budget deficit; reduce tax/GDP ratio; reduce tax burden, broaden tax base etc. These are good standard points. However, to deliver on the social democratic agenda he proposes, it may become necessary to have a high tax/GDP ratio; he may have to increase budget deficit by running an expansionary fiscal policy more so given that he promises lower taxes to attract investments to deal with the unemployment problems. The objective of 'broadening the tax base', though correct, may bring within the tax bracket, the informal sector and, thus undermine the poverty objectives earlier identified. The debt targets are however absent and there is no demonstration of the knowledge of the structure of Kenya' public finance where nearly 85% is recurrent and 15% is for development. The reform agenda on this matter is unarticulated. The 'wiggle room' on Kenya's public finance is very limited and it requires radical institutional reorganization to create it to free resources. The bureaucratic outlay of government may need to be rethought so that alternative delivery mechanisms are initiated.

The candidate has elected to pursue an export –led development agenda. However, this will require that Kenyan goods are competitive and are of good quality. But for the export-led strategy to make sense, there are policy choices that are difficult and which may undermine the poverty objective that preoccupies the candidate. An export-led growth will have implications on: (a) the strength of the shilling, which may weaken and risks inflation - especially oil-induced (b) labor, which when cheap undermines the local purchasing power, and exposes our exports to European morally grounded regulatory condemnation when overly exploited, and, when expensive, undermines our competitiveness abroad. It is also important that an export-led strategy move the country in the direction of exporting non-primary goods. A strong argument should have been made for agro-processing industries.

Suffice it to say that the document does not seem to note that Africa, especially the COMESA market, is our largest export market accounting for 43.2% of total exports. The EU accounts for only 26.1%. Most of the COMESA exports are industrial goods and re-exports, especially fuel. The vision document needed to have articulated how we are going to consolidate this market in view of emerging regional competition; how to expand, especially in the North – Ethiopia, Sudan, Eritrea; and how to create new markets in the Asian where two large economies are now located: China and India.

On infrastructure the candidate regrets the dilapidation. However, his interventions in roads, rail and maritime sectors are generally weak and tame. The document does not address itself to the financing mechanisms for infrastructure. He has no targets; he has no clear framework asserting, in the case of rail, for example, the 'the main issue from the standpoint of Kenyans is that the railway must reclaim its place as a vital mode of transport, regardless of whether it is run as a state corporation or a private firm'. P.70. On energy the candidate is spot on when he decries the relatively higher energy costs in Kenya, especially power which undermines the competitiveness of Kenyan commodities abroad. But whether the high cost is attributed solely to 'politicization and corruption' is contestable. There is the question of tax where for 1 litre of petrol the taxman takes about 25%. I think the country has also not explored cheaper sources of fuel such as wind and solar and neither does the candidate do this as he explains away everything in terms of politics and corruption. He does not address himself to the question of bio-fuels.

In the financial sector, the charge of non competition is one that is difficult to sustain. How many banks constitute competition? What do you do to achieve it? What role are you giving to the central bank to rid the sector of anti-competitive and collusive behavior? In this sector, at least the candidate is clear that government should divest its interests. The one question that the candidate does not address is that of development banking, and the role government is going to play in it. What is his position on the Donde Bill?

CONCLUSION

The vision is a social democratic agenda. Hon. Kalonzo Musyoka does correctly identify some of the real issues that affect this country. Human development, institutional reform and leadership are the main predominant themes that run through the document. And whereas it is clear that the candidate places considerable premium on leadership, this argument should run concurrently – if not higher - with that of institutional reform. Both agency and structure are important for successful reform or change. There are considerable incentives embedded in our structures that make even the best of agents tempted to fall.

A social democratic and development agenda as espoused in the vision has huge financial implications and the options are only three: either increase the tax base; or broaden it; or borrow and run a deficit. All these options have implications on the social development programme within the Kenyan context. The vision sometimes does not seem to realize that it is nearly impossible to deliver a social development agenda on the cheap.

However, the social democratic and development agenda is sometimes not complete. There are the issues of the new economy such as economic bill of rights to protect consumers, minority shareholders rights, competition policy, property rights for the informal etc. for which zero or insignificant attention is given. For an ideological positing that makes the private sector the engine of growth, with the state as the 'rescuer', the vision should have made a strong pitch for regulatory institutions that are either state-based or industry-based. The challenge is how to create a free political agent as well as a free economic agent while at the same time managing the vagaries of both. The social security question is also not given the weight in deserves. This question becomes all the more important given the country's demographic structure where the dependency ratio stands at 84. It has implications on our pensions system as well as on household savings and investment levels.

Given Kenya's demographic structure and trends, investment in the rural areas may not be attraction anymore. The vision takes cognizance of the urbanization processes but does frown upon it. Very few incentives will hold this young population in the rural areas. It is therefore only logical that the country begins to aggressively focus on urban-based development planning. Given that poverty rates are also growing faster in urban areas than in the rural areas, effective anti-poverty interventions must also be made at this level. Given the household expenditure data in the urban areas, the cost of food, housing and transport are key intervention sites. Making these cheaper will have a huge impact on household finances, savings, and investments.

In summary, the vision is clearer on what the problem is – leadership/institutions - and what it desires - human development. It is stronger on diagnostics as well as aspirations. It is not necessarily strong on how to get there as it suffers some incurable gaps.