

**Assessing the stability of housing mortgage finance in Tanzania:
the case of Azania and NBC Bank
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This study assessed the stability of housing mortgage financing in Tanzania: A Case of Azania and NBC bank in Dar es Salaam. Data were collected using Self-administered questionnaires, interviews and documentary review from 90 respondents, who yielded a 100% percent return rate. The data collected were analyzed using Statistical Package for Social Sciences (SPSS) version 20.0; particularly in cross tabulation. In consequence, the findings were tabulated and summarized, with percentages, mean and standard deviations obtained. The study result shows that there is a link between stability measurement and its usefulness in the banking institutions in providing for housing mortgage finance in the country. The study further shows that, there is a high achievement to the medium and corporate clients than lower income earners. This stability is however, hampered by poor infrastructural, technology and social variables. Small enterprises as well as individuals with low income or lack of collateral are denied the chances to access the loan. Moreover, it was revealed that banking institutions were facing some challenges in contributing to housing mortgage financing especially delay for payments, forging the documents by the clients, theft, lack of collaterals, legal procedures, unpredictable change of the business, just to mention few. The findings show that banking institutions are not satisfied with the participation from the customers as some of the clients do not know what is taking place in the banks in relation to mortgage hosing finance. Based on the study findings, it is recommended that there should be cooperation between the banks on one side, NHC, government and the clients on another side so that housing mortgage financing becomes effectively and efficiently.