THE UNITED REPUBLIC OF TANZANIA

NATIONAL HUMAN SETTLEMENTS DEVELOPMENT POLICY

Ministry of Lands and Human Settlements Development
Dar es Salaam January, 2000

PRINTED BY THE GOVERNMENT PRINTER DAR ES SALAAM - TANZANIA
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1.0 INTRODUCTION

"In the simplest terms, human settlements are where organised human activity takes place. Organisation is needed as a reminder that human settlements are often conceived and invariably developed and used as systems. Human Settlements function as a system at the global, regional, sub-regional, national and sub-national scale - down to the lowest unit of human habitation.

Human Settlements are not simply housing or for that matter, merely the physical structure of a city, town, or village but an integrated combination of all human activity processes - residence, work, education, health, culture, leisure etc - and the physical structure that support them".

(Global Report on Human Settlements 1986 - by HABITAT)

The development of human settlements in the country has not been sustainable because it has not combined socio-economic development with environmental conservation and protection and thereby aggravating urban and rural poverty. Rapid urbanisation which has taken place over the last three and half decades has increased and will continue to increase the proportion of the country's population living in urban areas. This rapid urbanisation rate is transforming the country's settlements pattern from that characterised by numerous scattered small villages to that of large villages, towns and municipalities. At the same time, the delivery of shelter in urban and rural settlements of Tanzania is inadequate and lacking in infrastructure and services leading to non-sanitary situations which threaten the health and productivity of its citizens.

Human settlements development and shelter delivery are inseparable and require a coherent and comprehensive policy that links them in a common framework. The need to develop a National Human Settlements Development Policy arises from the Government's resolve to address and reverse the deterioration of human settlements' conditions in the country and its recognition and commitment to the decision by the United Nations Habitat Agenda II and the Istanbul Declaration on Human Settlements Development. The Government thus intends to facilitate adequate delivery of shelter and the development of sustainable human settlements in the country. This policy aims at harnessing existing initiatives in shelter delivery and infrastructure investment by various actors in the public, private, informal and community sectors as well as guide the rapid urban growth and the transformation of the settlement pattern. Arising from this desire, the government through its Civil Service Reform Programme transformed the Ministry of Lands Housing and Urban Development, and changed its name to the new Ministry of Lands and Human Settlements Development. Following on the above change, the Government decided to merge the former Departments of Housing and that of Urban Development into the new Department of Human Settlements Development, in order to streamline and capture the interdependent relationships between these sectors, and thereby develop
a policy that emphasises and clearly targets the essential elements of human settlements development needs.

The ultimate and future vision of this policy is to have well organised, efficient, healthy, safe and secure, and aesthetic sustainable human settlements. In particular, the future vision of this human settlements development policy is to have human settlements where everyone has adequate and affordable shelter which is durable, healthy, safe and legally secure, accessible and which matches with the culture and living habits of the occupants. Such shelter or housing includes all the basic services, facilities and amenities. It should be free from all forms of discrimination. Moreover human settlements should offer equal socio-economic opportunities to all members of the society for their material, social, spiritual and cultural advancement. Promotion of the development of equitable, safe and sustainable human settlements is a means to engender greater freedom, democracy, peace and stability in the country.

The mission of the Government through its Ministry of Lands and Human Settlements Development is to facilitate and create a conducive environment and framework for the achievement of the goal of having equitable, safe and secure, healthy and efficient sustainable human settlements in the country. In line with this mission, the Ministry will endeavour to harness existing and future initiatives and potentials in shelter delivery and infrastructure investment, management and maintenance of such facilities in partnership with various actors and stakeholders in the public, private and informal sectors, and by Non-Governmental Organisations (NGO’s) and Community Based Organisations (CBOs). In addition, the Ministry will judiciously guide the rapid rate of urban growth, urbanisation and the transformation of the settlement pattern so that these processes contribute to sound and broad-based socio-economic development in the country. Finally, the Ministry will capture the interdependent relationships between various actors and sectors in human settlements development as well as streamline their roles and functions so that human settlements development contributes effectively and meaningfully to the improvement of the quality of life of all Tanzanians.
2.0 BACKGROUND INFORMATION

2.1 NATIONAL ECONOMY

The national economy performed relatively well from independence in 1961 until the early 1970s. It then plunged into an economic crisis of considerable proportions with a decline in the GDP growth from an average of 5.1 percent per annum in 1970 - 1976 to less than 2 percent per annum between 1977 and 1986. It then recorded a decline in real per capita income by more than 15 percent between 1976 - 1986, a rise in the average annual rate of inflation of 5 percent in 1966 to 1970, and of up to 30 percent from 1979 onwards. At the same time, the economy was experiencing a deepening external imbalance of trade, and an overall deficit in public finance, which reached 20 percent of the GDP in 1980. The reasons for the decline are both external and internal and include a significant decrease in the prices of primary commodities on the international market on one hand and an increase in the prices of manufactured imports and oil on the other. Unfavourable climatic conditions in the mid-1970s and early 1980s and the cost of the war with Uganda in 1979 also contributed to the worsening of the economic situation.

The failure of the economic policies of the 1970s and early 1980s was recognised, and a new approach was introduced. The Economic Recovery Programme (ERP) was put in place in 1985 to rectify the situation. Tanzania then experienced 5 consecutive years of positive per capita GDP growth and received considerable support from donors and international financial institutions. The ERP was extended in 1989 to ERP II or the Economic and Social Action Programme (ESAP). Reforms undertaken as part of this structural adjustment programme included the liberalisation of trade (i.e. removal of restrictions on internal and external trade); the removal of restrictions on internal trade including price decontrols; and floating of the Tanzania shilling vis-a-vis external currencies. The Government has also promoted reforms in financial markets and has liberalised marketing arrangements. As a result inflation fell below 20 percent in 1990, rose again slightly in 1991 and then continued to fall in the following years. The Government is also currently addressing the reform of the parastatal sector.

A major feature of the Tanzanian economy is the existence of a significant second or informal economy. This includes the financial set up where a large proportion of transactions is undertaken outside the formal banking system. Recorded incomes are usually far short of actual incomes. For example, many employees earn insufficient salaries to maintain a household even at a minimum level of expenditure. Public sector salaries are less than 1/5 of their real levels in the late 1970s. Employees can therefore be assumed to be supplementing their incomes by participating in the informal economy. Many people not employed in the formal sector live by participating in the largely undocumented informal sector. Many employees have one or more jobs, or other economic activities, including small
scale income generating enterprises such as the keeping of livestock (in urban areas), operating retail stalls, building houses for rental and so on.

The second economy is an important ingredient of the housing market in terms of goods and services provided including, for example, the manufacture of building materials such as building blocks and bricks, and making of doors and windows and furniture.

These changes in economic and trade policies have had a number of implications on the human settlements sector. The decline in the growth rate of GDP and especially the fall in real per capita income reduced the financial ability of households and families to buy or construct or rent decent housing over the 1970 - 1996 period. The drop in export earnings, among others, reduced the country’s ability to import building materials and retarded the construction industry in the country. Trade liberalisation on the other hand has, since late 1986, led to an increase in the production and supply of building materials, which in turn has stimulated the volume of construction work and in particular increased the construction of durable housing in the country. It has also increased the role and contribution of the private sector in human settlements development. The informal sector, bearing in mind its rapid growth and expansion since 1990, is now the major financier and provider of housing especially in urban areas in the country.

### 2.2 HUMAN SETTLEMENTS PROFILE

#### 2.2.1 Population

The population of Tanzania increased at a rate of 2.8 percent per annum between 1978 and 1988 which is a lower growth rate than that of 3.0 percent per annum over the 1967 - 1988 period. The population increased from 11,958,000 people in 1967 to 22,533,800 in 1988. It is estimated that the population of Tanzania is about 35,000,000 people now (year 2000).

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<th>1987</th>
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<td>Total National Population (000)</td>
<td>10,491</td>
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<td>11,959</td>
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<td>Total Urban Population (000)</td>
<td>184</td>
<td>264</td>
<td>696</td>
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<td>Urban Population as Percentage of National Population</td>
<td>5.6%</td>
<td>4.7%</td>
<td>7.9%</td>
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<td>Growth Rate of Urban Population (1978-1987)</td>
<td>6.3%</td>
<td>6.0%</td>
<td>11.1%</td>
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<td>Growth Rate of Urban Population (1978-1988)</td>
<td>6.8%</td>
<td>6.6%</td>
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CHS: Centre for Housing Studies.
According to a 1995 World Bank Report, in 1993, 25 percent of Tanzania’s population was living in urban areas. The urban population has been increasing at a rate of 10 percent per annum in the period of 1980–1997. It is estimated that 30 percent of the population of Tanzania live in urban areas now.

2.2.2 Urbanisation Trends in Tanzania

2.2.2.1 Increasing Urban Population

Although Tanzania, with an estimated population of 27 million people in 1995, is one of the least urbanised countries in the world, it has been experiencing a rapid rate of urbanisation. The annual rate of growth of the urban population in Tanzania rose from 6.0 percent between 1957 and 1967, to 11.1 percent between 1967 and 1978 and declined to 9.6 percent between 1978 and 1988 (Table 2.1). Rapid urbanisation in Tanzania like in most developing countries, has been fuelled by high rates of natural population increase in the cities combined with rural to urban migration. Past Population Census Reports (1978 and 1988) indicated that rural–urban migration accounts for a bigger share of the population increase in urban areas than natural increase in the urbanisation process in Tanzania.

2.2.2.2 Pressure on Urban Infrastructure and Services

Rapid urbanisation has inevitably increased pressure on the already over-stretched urban infrastructure and services, much of which has not been maintained or expanded to cope with rapid urban growth. In addition to the failure to provide adequate infrastructure and services to cater for the rapid population growth in urban areas, there has been a failure on the part of the administrative machinery to provide a planned home delivery system at a time when demand has been growing rapidly. Studies conducted by the former Housing Development Division of the then Ministry of Lands, Housing and Urban Development have shown that, at the current rate of urban population growth, together with the existing housing deficit and the fact that quite a number of the existing dwellings will require replacement, the total demand for dwelling units in urban areas, is now estimated to be more than 2,200,000 units.

2.2.2.3 Growth of Unplanned Settlements

The inadequacy of shelter delivery system to cater for the urban population has led to an extensive development of squatter or unplanned settlements. Studies conducted in 1995 under the Urban and Housing Indicators Programme indicate that nationally about 70 percent of the urban population live in unplanned settlements and that about 60 percent of the urban housing stock are to be found in these settlements. A more alarming situation is the
rate at which these settlements have been growing. For example the total number of houses in the unplanned areas of Dar es Salaam was about 50,000 housing units in 1974. The current figure is estimated to be more than 200,000 housing units. Investigations conducted by the former Housing Development Division of the Ministry of Lands indicated that about 65 percent of all residential housing constructed in urban areas in 1980 was in unplanned settlements and that in the same year developers in unplanned areas constructed around 10,000 dwellings in the various regional centres compared to less than 2,000 that were constructed in planned areas. Studies conducted in 1995 under the Urban and Housing Indicators Programme corroborates the above conclusions. Unplanned areas accommodated about 70 percent of the population in each of the urban areas of Dar es Salaam, Arusha and Mbeya, and 40 percent in Mwanza. The situation is similar in other urban areas.

Physical and social infrastructure in these settlements is either missing, or is in very poor condition. Common phenomena in these settlements include unhealthy water supply systems, overcrowding, lack of land for circulation routes and community facilities, and a poor environment characterised by poor sanitation, and uncollected wastes, etc.

2.2.2.4 Increasing Unemployment, Poverty and Informal Sector Activities

According to the 1996 Report on Human Settlements Development in Tanzania prepared for Habitat II Conference, the overall average unemployment rate in Tanzania is about 22 percent while urban underemployment and unemployment among women is more than 60 percent. The informal sector generates about 56 percent of total employment in all sectors in urban areas in the country. Women make up about 35 percent of the employment in the informal sector. It is estimated that Tanzania’s informal sector represents 30 percent of the country’s economy. While it is generally accepted that the incidence of poverty is more serious in the rural areas, urban poverty is increasing fast with higher rates of urbanisation. Urban poverty has also taken a new turn with structural adjustment programmes, which have led to higher prices of basic goods and services, reduced government expenditure on the social services sector, phasing out of subsidies. These measures coupled with retrenchment have led to reduced employment in the public sector and also to the closure of many industrial establishments thus increasing urban poverty.

Evidence of growing poverty is manifested in the failure in meeting the basic need in housing, health and education, poor nutritional standards, fall in life expectancy, growth of illegal informal sector activities and decline in the level of social services.
2.2.2.5 Urban Social Services

Urban social services began to deteriorate rapidly during the decentralisation period when local authorities were abolished in 1972 and the country's economy began deteriorating. Thereafter, and despite the reinstatement of local government in 1982, these services have continued to deteriorate as a result of higher demand on them in a situation of reduced resources, rising operation and maintenance costs, and budgetary constraints partly necessitated by structural adjustment programmes.

2.2.3 Women Headed Households and Access to Home Ownership by Women

There is a considerable increase in women headed households. Many of these women are widows, divorcees, or have been abandoned or have not been married. According to data from the 1988 Population Census Report, women headed households constitute 30 percent of all households in the whole country. The same 1988 report indicates that women headed households account for 31.6 percent of all households in urban areas while they account for a slightly lower percentage of 29.6 percent of all households in rural areas. This rather high proportion can be an indication of changing gender relations or the breaking up of family ties. On the other hand the growing role of women as heads of households raises the need of making women accessible to land and home ownership.

Almost all housing in rural areas and more than 90 percent of housing in urban areas is privately owned. However, existing customary laws and values, especially when it comes to allocation and inheritance of land and property in villages, still restrict house ownership by women although there are no such restrictions in law.

2.2.4 Education

In education, it has been observed that education facilities throughout the country are deteriorating and illiteracy is on the increase. In the 1970s the literacy rate was over 95 percent but had fallen down to 80 percent in 1995. The quality of education has gone down and one indicator of this situation is inadequate education facilities, e.g. classrooms and desks. An average size of a classroom in primary schools is 75 children per class while a secondary school takes an average of 35 students per classroom, compared to official standards of 45 and 25 students per classroom recommended by the Ministry of Education for primary and secondary schools respectively.

2.2.5 Affordable and Adequate Shelter Provision

In the absence of formal affordable housing, the majority of the urban population has resolved to accommodate themselves in overcrowded and substandard dwellings
mainly in unplanned areas. With a few exceptions, the authorities have paid little attention to the social and economic welfare of these areas. The housing problem in Tanzania appears to be two fold:

(a) Inadequate housing stock in most urban areas.

(b) Poor housing conditions in rural areas.

2.2.6 Formal Housing Supply

The gap between the supply and demand for housing has been widening with time. It was estimated that at the end of the First Five Year Development Plan (1969), there was a shortage of 21,000 houses in urban areas. The shortage grew to 25,000 houses at the beginning of the 2nd Five Year Development Plan (1974), and shot to 300,000 houses in 1982. The growing housing shortage is confirmed by overcrowding levels that are found in urban areas. On an understanding that an occupancy rate of more than 2 persons per room constitutes overcrowding, the percentage of families in overcrowded homes is 34.4 percent in Dar es Salaam city, 34 in Mwanza, 37.4 percent in Arusha, 37.2 in Moshi, 34 in Dodoma, 24.7 in Kigoma, and 28.7 in Kilosa. The demand for units of convention housing in urban areas in 1998 was estimated to be more than 1,500,000 units which is currently estimated to be 2,200,000 units.

Most housing is constructed without reference to planning authorities in unplanned areas, and this has resulted in the construction of substandard structures. Only 35 percent of houses in urban Tanzania are in compliance with existing regulations. Poor infrastructure for most neighbourhoods is another impediment to proper housing development.

The proportion of urban population in unplanned settlements varies from 40 to 60 percent depending on the size of the urban area. Dar es Salaam City has the largest proportion (75 percent) of its residents living in unplanned settlements with smaller settlements having a lower proportion. Houses constructed in unplanned settlements account for 60 percent of all urban housing development.

2.2.7 Housing Finance

There is a near complete lack of formal mortgage housing finance facilities. This has made house construction a difficult process for most households especially in the low-income category. Housing is financed from personal and family savings over a long period of time and this curtails the supply of housing.
2.2.8 The Rural Scene

The housing situation in rural Tanzania differs slightly from that obtaining in urban areas. There is largely no shortage of houses in rural areas, where 90 percent of all homes is privately owned. Indicators show that 60 percent of rural households depend on wells for their water supply, 13 percent have communal taps, 5.8 are connected to water pipes; while 21.2 percent use other means including rivers. Only 0.3 are connected to a sewer, and only 1 percent is connected to electricity. Much of rural housing is constructed of temporary materials like mud and poles with thatched roofs; and most of, which lack adequate ventilation and flooring, so that the life span of 90 percent of all rural dwelling units is between 7 and 8 years.

Environmental problems in rural areas emanate from the high rates of deforestation caused by the search for energy (97 percent of people use fuel wood for energy), building materials, or clearing the land for agriculture. The other causes of environmental degradation are overgrazing, soil erosion and poor rainfall which is in turn, an outcome of deforestation. The annual deforestation rate is around 0.3 percent although the incidence of deforestation was as of 1986, 33 percent of the land area affected.

2.3 PAST GOVERNMENT EFFORTS

2.3.1 Colonial Policies

The aims of urban development and housing policies during the colonial period were to facilitate political control and exploitation of natural resources for export to Europe and to provide housing to colonial administrators. Towns established by both the Germans and British served as administrative centres and as military bases or garrison towns. At that time, the planning policy was based on racial segregation of the towns into separate areas for Europeans, Asians and the native Africans.

To support these policies, the British Colonial Government passed a series of planning legislation beginning with the 1919 Sanitation and Control of Development Rules for Dar es Salaam Township. The scope of the 1919 rules was expanded in 1920 into the Township Ordinance that empowered the Governor to proclaim Townships and to appoint Township Authorities who could make township plans and exercise limited powers of controlling development. Throughout the colonial period, economic activities were focused in urban areas. Little effort was put into improving the social and economic conditions in rural areas.

Having regard to the rapid rate of increase of the African population of East Africa and the congestion of population on land, a Royal Commission on Land and Population was appointed in 1952 to examine the measures necessary to be taken to achieve an improved standard of living, and to frame recommendations thereon. After a careful study, the Commission produced its report in 1955. Among the recommendations made by the Commission were the following:
(i) Formulation of an overall policy for urban development.

(ii) Establishment of appropriate administrative machinery to manage urban development.

(iii) Establishment of an emergency operation to improve the general deplorable conditions of finance and social services in towns.

(iv) A labour force should be settled in order to improve productivity.

(v) Replacement of customary land usage by a system of land usage by indigenous inhabitants that is economically productive and socially satisfying.

(vi) Setting up of Housing Communities by larger employers to see how it might help employees through provision of loans, materials or transport.

Although the Commission provided a comprehensive and reasonable guide to the problems of land use, communications, industrial development including mining, labour, education, and the conditions for urban development, its recommendations were merely shelved off.

In an attempt to promote rural development and transform agriculture with the aim of increasing the production of agricultural produce for export to metropolitan countries, the British colonial government initiated the Groundnuts Scheme in areas like Kongwa in Dodoma Region and Nachingwea in Mtwara/Lindi Region. Being capital intensive and using machinery not suitable to cut the trees and their deep roots, this approach was a massive failure. The new independent government discontinued the scheme in 1962.

2.3.2 Post-Independence Rural Development Policies

Just after the attainment of independence in 1961, and following recommendations for a transformation approach to agricultural development formulated by a World Bank Mission in its report on the economic development of then Tanganyika, the government embarked on capital intensive village settlement schemes under the Village Settlement Commission. The transformation approach to agricultural development was further embodied in the document Tanganyika five-year Plan for Social and Economic Development 1st July 1964 - 30th June 1969.

This policy had as its goal the introduction of technical, social and legal systems which allow the exercise of modern agricultural techniques, based on relatively low productivity and which consequently justifies considerable investment in capital. This involved re-grouping and re-settling of farmers on the most favourable sites, installing there a system of private or collective ownership, and introducing supervised crop rotation and mixed farming that would permit the maintenance
soil fertility in zones of average population density and which get 30" to 50"
irregularly distributed rainfall.

In particular this policy aimed at the creation of villages that would become centres
of social and commercial development. Several settlement schemes were established
in a number of areas. These settlement schemes included for example the following:

(i) Kerege Settlement in Bagamoyo district

(ii) Kabuku Settlement in Handeni district

(iii) Upper Kitete (for wheat growing) now in Karatu district

(iv) Mlafe Settlement (for maize growing) now in Songea district

Some of the settlements were really capital intensive projects with tractors, combine
harvesters for wheat cultivation and harvesting. Finished housing was also provided
to the settlers including food rations in the first two years. These settlement
schemes were started in anticipation that through the demonstration effect, their
success and practices would be emulated on a national scale. It was thought that the
transformation approach in these selected areas would be replicated in other
villages. But the project failed because it was too capital intensive to be afforded by
the government.

2.3.3 The Arusha Declaration

The failure of the capital-intensive schemes led to the application of an
improvement and frontal approach to rural transformation from scattered rural
homesteads to nucleated Ujamaa Villages. The rural development strategy was
further enhanced by the Arusha Declaration of 1967, which introduced the Ujamaa
and Self-Reliance philosophy. Under the Ujamaa philosophy, villages were to be
provided with basic services such as clean water, schools and dispensaries. The
mode of production was supposed to be communal and returns would be distributed
amongst the villagers.

To hasten the villagisation programme, a nation-wide Operation Vijiji (i.e.
villagisation programme) over the 1971 - 1972 and 1974 - 1975 periods which
involved moving rural inhabitants into nucleated and compact villages which
would be economical to provide with services, was carried out. In 1975, Parliament passed
an Act for the registration of Ujamaa Villages and other villages as legal entities.
However, individualism has since surfaced amongst villagers and most of the
Ujamaa Villages had to turn to private production.

The Arusha Declaration led to the nationalisation of the commanding heights of the
economy like banks, insurance companies, internal and external trade, and major
industries including factories producing building materials like cement, corrugated iron roofing sheets, pipes, paints and electrical fittings. Nationalisation meant that the state got directly involved in and became responsible for the production and distribution of building materials. The Parastatals established to run and manage factories and to handle internal and external trade neither had prior experience nor did they have qualified and experienced managerial and technical staff, production and supply of building material decreased. Overemphasis on policies that discouraged private investment in the building industry and the development of a private sector in favour of the public sector compounded the nation-wide shortage of building materials and increased their prices. A high rate of inflation in the construction industry and shortage of building material on one hand, and a sense of insecurity of private investment in rental housing and commercial buildings on the other, slowed down improvements and development of human settlements.

2.3.4 Revolving Housing Loan Fund

To cushion the impact of shortage of housing for its civil servants, the Government through staff circulars No.8 of 1962 and No. 4 of 1965 established a Revolving Housing Loan Fund to finance renovation, construction or purchase of houses for its employees. In 1972, when the Tanzania Housing Bank was started, the Fund was abolished and all borrowers were transferred to the newly established bank. By 1989, it was observed that the bank was undergoing fundamental constraints and was failing to serve civil servants as earlier envisaged.

The Government reintroduced the Revolving Housing Loan Fund for civil servants in 1990 to carry out almost similar functions. The problem with the Fund is that the Government has so far (1993) released only 300 million shillings to the Fund since it was started in 1992. The Fund has been able to serve 160 civil servants and presently there is a backlog of 611 applications.

2.3.5 Growth Centre Policy

A major urbanisation policy - The Growth Centre Policy - was initiated and incorporated into the Second Five-Year Development Plan for 1969 - 1974. The Plan acknowledged that urbanisation was inevitable and defined a long-term urban development policy through the growth centre strategy. One of its aims was to reduce the primacy of Dar es Salaam by directing investment and migration towards nine growth centres namely Morogoro, Tanga, Moshi, Arusha, Mwanza, Tabora, Dodoma, Mbeya and Mwara. Implementation of this policy has not been very successful because of lack of co-ordination in the location of industrial projects and lack of public resources for investment in the selected growth centres.
2.3.6 The National Housing Corporation

The National Housing Corporation (NHC) was established in 1962. It was vested with the following responsibilities:

(i) To construct low cost houses to rent for urban low and middle-income people mainly under the slum clearance programme.

(ii) To construct houses for outright sale or for tenant purchase scheme.

(iii) To provide local authorities with housing finance.

(iv) To engage in the production of building materials.

The construction of new housing by the corporation seemed to have been steady up to 1974 when it started to decline (Appendix - 2).

Before 1973 when the Tanzania Housing Bank was started, the National Housing Corporation used to get its funds for housing projects mainly from foreign grants and government subventions. From there on, it was supposed to carry out its projects using loans from the bank. The Corporation could not cope up with this new financing system because it had to repay the loans with high interests which did not match with the low rents it obtained from its rental properties and high administrative costs. To date the NHC accords priority to building for sale and very few for rental purposes.

2.3.7 Nationalisation of Buildings

The Registrar of Buildings (ROB) was established by the Government in 1971 to manage buildings that were acquired by the Government under the Acquisition of Buildings Act of 1971. In 1985, The Acquisition of Buildings Act was amended by Parliament and the provision empowering the President of the United Republic of Tanzania to acquire buildings was deleted from the law. Although the Registrar of Buildings was established to manage buildings, it also went into construction of new residential and commercial buildings as well as completing construction of buildings and houses or flats which were incomplete at the time of acquisition (Appendix - 3). The act of nationalising buildings temporarily deterred people from investing in the rental housing sector especially in the 1971-1984 period.

However, this Act was later repealed in 1990 when the National Housing Corporation was merged with the Registrar of Buildings.
2.3.8 Building Research Unit (BRU)

In 1971 the Government established a Building Research Unit with the assignment of researching into building construction and building materials with emphasis on rural areas.

The Building Research Unit in addition to conducting research in different building materials, organises seminars, exhibitions etc, as a means of disseminating researched information in particular to rural construction units, supervisors for self-help housing, village governments, rural artisans and the public as a whole. Although BRU has done a lot of research, to an extent, it has been unable to disseminate its research findings.

The Building Research Unit in co-operation with local agencies embarked on housing improvement campaigns (Nyumba Bora) covering over 30 districts in the country. In addition to offering training opportunities to different operators in housing development, BRU together with local artisans and villages managed to build demonstration houses in a number of localities in the country putting in account local conditions.

2.3.9 Housing Co-operatives

Since independence in 1961, Tanzania has placed a lot of emphasis on co-operative modes of production. In this context and as early as 1962, the government began to mobilise people to build better houses through mutual and self-help approaches. The first housing co-operative which was known as Mwenge Housing Co-operative was formed in 1971, and since then many housing co-operatives have been started all over the country.

Housing co-operatives have not been very successful in the country because of the following reasons:

(i) Lack of a clear government policy on how housing co-operatives should operate.

(ii) Institutional constraints especially when it comes to allocation of scarce surveyed plots and building materials.

(iii) Inadequate assistance from the government.

(iv) Poor administration.

(v) Lack of competent and honest leadership.
2.3.10 Establishment of the Ardhi Institute and Centre for Housing Studies

The Ardhi Institute, now the University College of Land and Architectural Studies as a constituent college of the University of Dar es Salaam, was started in 1972 with the aim of training professional cadres for the development of the human settlements sector. The College produces architects, town planners, land surveyors, valuation officers, building economists and public health engineers.

The Centre for Housing Studies, now the Institute of Human Settlements and Building Research (IHSBR) which was started in 1978 was mandated to carry out short courses, seminars and research on the human settlements sector.

Sponsorship for prospective candidates for short courses and seminars at the Centre for Human Settlement Studies has not easily been forthcoming.

Unfortunately due to lack of working tools and funds to carry out development projects, professionals produced at the former Ardhi Institute are not fully utilised.

2.3.11 Decentralisation of Government Administration

The government decentralised its administration and decision-making (devolution) to the regional and district levels in 1972. Alongside decentralisation, local governments and urban authorities were abolished in 1972 until 1978 and 1982 when Urban Local Authorities and Rural District Councils respectively were reinstated. The absence of urban authorities over the 1972 - 1978 compounded the state of deterioration of urban infrastructure and services.

2.3.12 Shift of the National Capital to Dodoma

In 1973 the Government decided to shift the national capital from Dar es Salaam to Dodoma as a measure of reducing congestion in Dar es Salaam and promoting growth and development of the hinterland of Dodoma. The Capital Transfer Programme has not been very successful because of financial and management problems.

2.3.13 Sites and Services and Squatter Upgrading

The Government started to implement a National Sites and Services and Squatter Upgrading Programme in 1972. The Government policy entailed the recognition of squatter settlements as part and parcel of the urban fabric; legalising landholding by titling; providing a minimum level of social and economic infrastructure and services in squatter settlements; providing planned, surveyed and serviced plots for new residential areas; and providing house improvement and house construction loans in squatter settlements and in the new sites and services areas respectively.
The programme has had a considerable positive impact on housing provision and improvement in the towns that were covered. However, it was beset by the following problems:

(i) To a large extent, the project especially the sites and services aspects benefited the middle income earners instead of the targeted low income category.

(ii) Difficulties in administering cost recovery and cost sharing schemes, including poor administration and recovery of housing loans.

(iii) Over-dependency on external donor finance and technical assistance rendered the programme unsustainable.

(iv) Top-down planning principles resulting from non-existence of local authorities by then, at inception and implementation stages.

4 The Tanzania Housing Bank

In 1973, the Government established The Tanzania Housing Bank (THB) as a mortgage institution to mobilise domestic savings and foreign funds in order to make credit available for the provision of housing loans for housing development in the country. Later, the bank increased its shareholders by incorporating the National Insurance Corporation (NIC) and the National Provident Fund (NPF).

Despite these developments, it was estimated that less than 5% of prospective developers obtained loans from this bank. The majority secured funds from their own savings and informal loaning arrangements.

After facing problems, THB was finally closed down in 1995, mainly because of insolvency and weak management and administration. Before its closure, THB managed to lend money to individuals and organisations for the construction of 36,000 housing units in both rural and urban areas.

15 National Housing Policy

The Government approved a National Housing Development Policy in 1981. The policy was in many ways ahead of its time as it foreshadowed the enabling approach later to be adopted by The United Nations as part of The Global Shelter Strategy. However, the policy focused on housing, not on the broad aspects of settlement development. Moreover, the policy was only partly implemented and has not had a significant impact. The 1981 policy had a number of weaknesses in terms of conception and implementation. The policy document was never followed up in the preparation of an implementation strategy and a realistic programme and for action at national and local levels. The institutional arrangements were
clearly defined and the policy was flawed in that it did not consider housing within the wider context of human settlements.

2.3.16 The Rent Restriction Act 1962 and 1984

Parliament enacted The Rent Restriction Act in 1962, which was repealed and replaced by Act No. 17 of 1984. The main objectives of the Act include:

(i) Establishing mechanisms for computing house rents for both public and privately owned housing in the country.

(ii) Erecting a favourable legal framework for landlord/tenant relationships.

(iii) Creating a legal system for handling disputes relating to house rents.

It has been argued that the Act to a large extent stands in favour of tenants by providing more for their rights and ignoring their responsibility over the properties they are renting. The outcome of this is that the Act in a way discourages private developers to invest in rental housing development or to let their houses for residential use.

2.3.17 The Sustainable Dar es Salaam City Project

The Sustainable Dar es Salaam Project (SDP) was launched in 1992. It aims at managing the growth and development of the rapidly growing City of Dar es Salaam, the biggest industrial and commercial centre in the country in a sustainable manner. The project, which is in lieu of the Master Plan preparation approach, aims at strengthening the local capacity to plan and manage the development of the City in a participatory manner by all actors and stakeholders with necessary co-ordination and in partnership with developers in services and infrastructure provision. The concept is being replicated in other Municipalities in the country with UNDP (Habitat) assistance.

The introduction of SDP has increased public awareness on the role and contribution of stakeholders and the private sector as a whole in the planning, development, and management of human settlements. In addition, it has made the planning system more transparent and accountable to urban residents than before. Apart from that, it has brought in more integration of various sectors and community participation from planning, implementation, and management.

2.3.18 The New National Land Policy

The government approved a New National Land Policy in 1995, after a long period of research and consultations. The new policy contains decisions aimed at correcting the shortfalls pertaining to land tenure, land management and
administration in Tanzania. The aims of this new land policy are to improve access to land by all sections of the society; ensure that existing rights in land especially customary rights of smallholder (i.e. peasants and herdsmen) are recognised, clarified, and secured in law, to promote equity in land holding and increase efficiency in land administration in the country; set ceilings on land ownership, and streamline the institutional arrangements in land administration and land dispute adjudication and also make them more transparent; and protect land resources from degradation for sustainable development.

2.3.19 Planning Legislation

The Town and Country Planning Ordinance, Cap 378 of 1956 as amended in 1994 is the Principal Planning Legislation. The main body of the legislation contains parts covering:

(i) Planning areas

(ii) preparation of schemes;

(iii) control of development and execution of schemes; and

(iv) acquisition of land and compensation.

The following laws support it:

(i) The Public Recreation Grounds Ordinance Cap. 320;

(ii) The Graves and Graveyards Act No. 9 of 1969;

(iii) The Commonwealth War Graves Ordinance Cap. 236;

(iv) The Antiquities Act No. 10 of 1964;

(v) The Township (Building Rules), Cap. 101;

(vi) The Land Acquisition Act No. 47 of 1967;


Additionally there is a lot of subsidiary legislation including The Town and Country Planning Regulations:

(ii) Use Classes, Regulations 1960 (Amended, 1993).

(iii) Application for Planning Consent, Regulations 1960.


2.3.20 The National Environmental Policy 1997

The National Environmental Policy underscores the fact that the survival of man depends on his harmonious relationship with the natural elements. The policy emphasises the need to manage the environment and its natural resources in ways that enhance the potential for growth and the opportunity for sustainable development of present and future generations. Environmental degradation leads to widespread poverty and vice versa. Environmental protection and conservation is an integral part of sustainable development and is indeed a social and economic necessity. The policy document further reiterates two points. First, sustainable development means achieving a quality of life that can be maintained for many generations because it is socially desirable, economically viable, and environmentally sustainable. Secondly, development is sustainable if it takes place within nature's tolerance limits.

2.3.21 The National Population Policy 1992

The government in 1992 approved a National Population Policy whose aims are to view and integrate population and development as two mutually (and not exclusive) supportive processes, and to deal with population growth problems in the best ways possible and which are acceptable to the society. The policy amongst other things gives a historical review of population in Tanzania, sources of population growth, eventual outcomes of high population growth rate, and the relationship between population and development in various socio-economic sectors.

2.3.22 The Local Government Acts No. 7 and 8 1982

Urban authorities (i.e. Town, Municipal, City Councils) were reinstated under the 1982 Local Government (Urban Authorities) Act. No 8, while District Authorities or Councils were reinstated under the Local Government (District Authorities) Act.
No.7. These Acts gave local authorities planning powers over settlements within their areas of jurisdiction. They also gave the Minister responsible for local governments planning powers. For instance Section 71 (2) (a) of the Local Government Act No.8, and Section 130 (2) (a) of the Local Government Act No.6, state that any person not satisfied with the decision of a local authority regarding granting him/her planning permission, may submit his/her complaints to the Minister responsible for local government.

2.3.23 The National Strategies on Poverty Alleviation 1998

Soon after the attainment of independence in 1961, Tanzania resolved to eradicate illiteracy, poverty and diseases. Various projects aimed at developing man’s conceived, planned and implemented with much success up to the 1970s. However, the economic recession of the 1970-1980 period slowed down the tempo of development and increased both rural and urban poverty in the country. In order to reverse this negative growth trend, the government has prepared strategies, monitoring and supervising projects aimed at alleviating poverty.

2.3.24 Conclusion on Past Government Efforts

Though the past government efforts with regard to human settlements development have not been comprehensively integrated, they nevertheless represent a wide range of experiences from which lessons can be drawn to ensure more appropriate policy directions for the future.
3.0 GOALS AND OBJECTIVES

3.1 GOALS

The overall goals of the National Human Settlements Development Policy are:

(i) To promote development of human settlements that are sustainable.

(ii) To facilitate the provisions of adequate and affordable shelter to all income groups in Tanzania.

3.2 OBJECTIVES

The main objectives of the policy are:

(i) To make serviced land available for shelter and human settlements development in general to all sections of the community including women, youth, the elderly, disabled and disadvantaged;

(ii) To improve the level of the provision of infrastructure and social services for sustainable human settlements development;

(iii) To facilitate the creation of employment opportunities and eradication of poverty;

(iv) To promote a balanced development of a clearly defined hierarchy of settlements in promoting human settlements development;

(v) To promote and include the participation of the private and popular sectors, Community Based Organisations (CBOs), Non-Governmental Organisations (NGOs), co-operatives and communities in planning, development and management of human settlements.

(vi) To protect the environment of human settlements and of ecosystems from pollution, degradation and destruction in order to attain sustainable development.

(vii) To promote the building of capacities in training and retraining of professionals in fields related to shelter delivery, human settlements development and environmental management.

(viii) To promote capacity building (i.e. technical, financial and managerial) of all actors involved in shelter delivery and human settlements development.
(ix) To increase the proportion of the annual national budget that is allocated for shelter delivery and human settlements development.

(x) To ensure planning legislation, building regulations, standards and other controls are consistent with the capabilities, needs and aspirations of the various sections of the population.

(xi) To promote the use of and production of local building materials that are affordable.

(xii) To assist the poor acquire decent shelter.

(xiii) To encourage development of housing areas that are functional, healthy, aesthetically pleasant and environmentally friendly.

(xiv) To streamline the legal and institutional machinery for human settlements development.
4.0 ISSUES AND POLICY STATEMENTS

4.1 BROAD HUMAN SETTLEMENTS ISSUES AND POLICIES

4.1.1 Availability of and Access to Land

Land is the basis of all human activities and a source of livelihood for the majority of Tanzanians. Construction of buildings for various uses takes place on land. Most people in villages own land under customary tenure while urban residents either have granted rights over the pieces of land they occupy or are squatters who have built on unplanned and un-serviced land.

4.1.1.1 Issues:

(i) There is not enough surveyed and serviced land for human settlements development in urban areas.

(ii) The procedure for securing such land is difficult and cumbersome.

(iii) There is a problem of clearing third party interests on land required for urban expansion.

(iv) Encroachment and speculation on land by some developers frustrate the government efforts in providing land equitably and in the desired manner.

4.1.1.2 Policy Statements:

The government shall:

(i) Ensure that land is available to all income groups including estate developers. Such land shall be offered on the principle of cost recovery:

(ii) streamline procedures for getting legal rights of occupancy with the aim of shortening it;

(iii) lease land to both private and public investors in accordance with existing laws;

(iv) pay promptly adequate, and fair compensation to holders of land required for expansion; and
4.1.2 Planning and Building Regulations and Standards

*Human Settlements development involves an agglomeration of actors with varying interests. An effective land administration system requires a defined statutory code to effect compliance and control. Planning and building regulations and standards are, therefore, essential in development control and guiding building construction.*

4.1.2.1 Issues:

(i) Existing building regulations are inflexible and unaffordable; and hence do not encourage people to build, but act as a hindrance to potential developers. Moreover, they do not give enough room for the use of new innovations and technology.

(ii) There are unnecessary delays in the issuance of building permits thus forcing most developers to build illegally without such permits. At times building contravenes building rules. However, local authorities normally demolish such structures at the expense of the unauthorised developers.

(iii) There is lack of awareness by the community of its role in management and use of land designated for public use.

4.1.2.2 Policy Statements:

(i) Building and construction standards shall be revised so that they become functional and performance based rather than prescriptive. They shall be flexible and affordable.

(ii) Local Authorities shall be duty bound to issue building permits within thirty days. In case the applicant does not get reply in time, he can appeal to the Minister responsible for town planning.

(iii) The government shall promote public awareness of the existence of public land and the role of the community in maintenance of such areas.
4.1.3 Infrastructure and Social Services Development

Infrastructure and services constitute the backbone of urban economies and economic activities. All-weather roads, reliable and adequate water supply and electricity, efficient transport are essential to increased productivity and the establishment of manufacturing industries.

4.1.3.1 Issue:

Human settlements development requires essential services like water, roads, energy, schools, health services, drainage, sewerage system, proper waste management system, etc. Unfortunately these services are lacking in many of our settlements resulting in poor environmental conditions.

4.1.3.2 Policy Statements:

(i) The government shall facilitate the provision and improvement of social services and infrastructure in human settlements development.

(ii) Areas in urban centres that are earmarked for development shall be provided with infrastructure and social services before they are allocated to developers as required in the National Land Policy.

4.1.4 Building in Unplanned and Unserviced Areas

Building in unplanned and unserviced areas accounts for most of new constructions in many urban areas, bearing in mind the fact that the formal planning system cannot provide enough surveyed and serviced plots. Moreover, these areas accommodate flourishing and many informal sector activities and provide employment opportunities on which the majority of urban residents depend for their livelihood and accommodation.

4.1.4.1 Issue:

(i) About 60% of housing in urban areas are in unplanned, unserviced and/or hazardous areas, such as steep slopes, valleys and creeks. Most of the housing in these areas is characterised by:

   (a) Houses which do not conform with building regulations requirements on security, health, and building materials;

   (b) lack of secure tenure on the land;

   (c) lack of basic services.
(ii) The unplanned areas continue to grow following the rapid urbanisation, which is not accompanied with the provision of adequate shelter or serviced building plots.

4.1.4.2 Policy Statements:

(i) Unplanned and unserviced settlements shall be upgraded by their inhabitants through CBOs and NGOs with the government playing a facilitating role.

The government through local governments shall:

(ii) Support the efforts of the inhabitants to form and run CBOs and NGOs for upgrading purposes.

(iii) Develop strategies for providing enough funds for planning and surveying of urban plots. Among them will be:

   (a) Plot Development Revolving Fund,

   (b) cost recovery and cost sharing methods, and

   (c) Self-financing for planning and surveying.

(iv) Ensure timely planning, surveying and servicing of land ripe for urban development in the peripheries of all towns so as to prevent haphazard/unplanned development. Hence, increased availability of planned and serviced plots shall render the formulation and execution of special site and services projects in selected urban areas unnecessary.

(v) Ensure that planning, allocation and acquisition of land shall be as stipulated in the Land Acts No.4 and 5 of 1999.

(vi) Designate special areas for low-income groups. These areas shall be provided with a minimum level of services which the residents and beneficiaries can afford.

4.1.5 Village Planning

Village planning is an important tool to ensure the best and optimum utilisation of land resources in rural areas, the best and most accessible locations for siting of villages, conservation and protection of the environment.
4.1.5.1  Issues:

(i) Many villages do not have land-use plans, and even those that have, the plans are not implemented because they were and are:

(a) Not demand driven;

(b) not adequately participatory in their preparation;

(c) planned as towns, and

(d) unrelated to the land tenure systems operating in the respective villages.

(ii) There is lack of environmental awareness among most communities.

(iii) In some areas a capital-intensive approach to village planning and development was adopted thus making its sustainability and replication on a wide scale unattainable.

(iii) Village planning and development has in many cases followed a sectoral approach while development problems in villages are complex and cut across many sectors.

4.1.5.2  Policy Statements:

(i) The government shall facilitate the preparation of land-use plans for all villages based on the National Guidelines for Participatory Village Land-use Management in Tanzania.

(ii) Village plans shall be prepared in response to the felt needs of the villagers.

(iii) The villagers shall participate in identifying critical environmental issues and in the preparation and implementation of the plans.

(iv) Village plans shall be determined by local conditions prevailing in each specific village.

(v) The actual use of land shall be determined jointly by the owner and the planning authority.

(vi) Local authorities shall carry out environmental mass awareness campaigns.

(vii) Village planning will, to a large extent, be based on available local resources.
(viii) Village planning shall be multi-sectoral with the respective local authorities and village governments performing the co-ordination function.

4.1.6 Rural Economy

The National economy is, in general terms, rural-based. The economic performance and the appropriation of the national income between rural and urban areas influence human settlements development as a process. Therefore, it is important to understand the economic performance and potentials of the settlements in order to draw up a policy that can be implemented.

4.1.6.1 Issues:

(i) Most rural residents are poor and as a result they cannot improve their settlements.

(ii) Some cultural beliefs and traditions inhibit development and the participation of women in education, and in land and property ownership.

4.1.6.2 Policy Statements:

The government will revamp rural economy by:

(i) Facilitating the promotion of integrated programmes that include infrastructure development in partnership with rural communities;

(ii) facilitating the development of marketing outlets, which offer fair prices to rural produce;

(iii) facilitating the development of a physical environment attractive to investors wishing to establish industries in rural areas in consistence with the land policy;

(iv) promoting co-operative ventures in rural communities; and

(v) collaboration with NGOs and CBOs, in strengthening education campaigns aimed at combating cultural and social beliefs that inhibit development.

4.1.7 Poverty Eradication

Poverty reduces the ability of people to afford services and decent housing. Some of the consequences of this inability is overcrowding and poor health due to drinking unhygienic water, and poor diet. An unhealthy and poor population especially labour force is less productive and is a liability to the nation. Alleviation of poverty increases the chances of the population to enjoy good
4.1.7.1 Issue:

Poverty is on the increase in both rural and urban areas. Current structural adjustment policies and programmes being implemented in the country have exacerbated poverty. Moreover, the influx of rural youth to urban areas where it has become difficult to get gainful employment has compounded the level of urban poverty on one hand, and rural poverty on the other because rural areas are being deprived of their active and more productive labour force.

4.1.7.2 Policy Statements:

The government shall promote:

(i) small scale building material industries;

(ii) labour intensive projects e.g. during the provision of infrastructure in human settlements;

(iii) earmarking of special areas within neighbourhoods for informal sector activities;

(iv) activities which target on poverty alleviation, particularly among vulnerable groups, in shelter delivery and development of sustainable human settlements; and

(v) rational and effective land utilisation.

4.1.8 Information on Human Settlements Development

Good planning and decision making greatly depends on the adequacy and accuracy of the facts available about the subject matter. Thus, acquisition of adequate and reliable information on human settlements is important so as to develop workable solutions to human settlements development and housing provision.

4.1.8.1 Issues:

(i) Information on human settlements development is inadequate, outdated and sometimes unreliable.

(ii) There is lack of an identification of housing needs.
4.1.8.2 Policy Statements:

(i) The government shall undertake measures to ascertain that research is regularly conducted on various human settlements development issues, such as:

(a) application of local building materials
(b) housing finance
(c) relationship between affordability levels and costs of construction
(d) poverty and the informal sector
(e) urban form and structure
(f) urban economy and micro-economic aggregates.
(g) identification of housing needs.
(h) degree of underdevelopment.

(ii) A data bank on human settlements information which will be used to improve planning and decision making shall be established and regularly updated.

4.1.9 Environmental Planning and Management

The Environment means the physical, economic and social conditions in which people live, influencing their feelings and development. Human activities take place in human settlements affecting the environment positively or negatively. Environmental protection is a strategic issue as far as human settlements development is concerned. Therefore, environmental planning and management are needed to ensure that settlements are liveable and sustainable.

4.1.9.1 Issue:

Planning for urban development has been based on Master Plans. These usually take a long time to prepare and the planning process is often participatory partly because it presupposes the government as the orchestrator of development. Master Plans prescribe a physical structure as a basis for social and economic activities over a long period of time. Due to the blue print nature of master plans they are inflexible and cannot be easily adapted to constantly changing social and economic circumstances.
They should be reviewed frequently usually at 5 years intervals so as to remain effective, but the review of these plans has been infrequent or no review at all is undertaken. This has rendered Master Plans an obsolete tool for guiding land-use changes.

Due to those reasons, Urban Master Plans in Tanzania have not been as effective as intended thus leading to haphazard growth of towns with inadequate or no infrastructure services.

4.1.9.2 Policy Statements:

Considering the high rate of growth of urban centres and the scarcity of public resources, the government shall initiate studies to determine and adapt the most effective planning methods which will be less costly to execute and which require less time to prepare. As required in the National Land Policy, urban planning shall aim at the following:

(i) identification of key planning issues in land and environmental management and in the provision of housing infrastructure and services;

(ii) preparation of detailed land use plans for land development;

(iii) identification and mobilisation of local and external resources for implementing urban development programmes; and

(iv) promoting community participation in planning, integrating and coordinating the actions and resources of various sectoral implementing agencies including those in the popular sectors.

4.1.10 Hierarchy of Settlements

Human settlements differ in their functions, population size and areas of influence. The same factors, also affect the level of services required for developing a decent and efficient settlement. The arrangement of settlements in a hierarchical order facilitates an equitable appropriation of resources and distribution of services within a country. It is a useful guide in identifying areas for a particular type and level of investment for example in education, health, communication or industrial development.

4.1.10.1 Issues:

(i) Over emphasis on the administrative status of a settlement has led to some smaller settlements being classified as towns disregarding other criteria for declaration of urban areas. This has been caused by lack of clear and researched criteria that can be used to classify and grade settlements.
(ii) Secondly, lack of a clear policy on the spatial distribution of investible resources, especially in services, utilities and infrastructure has led to unequal distribution and uncoordinated location of services among settlements, some getting more services and facilities than others.

4.1.10.2 Policy Statements:

(i) There shall be a clear definition of a hierarchy of settlements starting with Village, Minor Town, Town, Municipality, City and Mega-city. Such a classification of settlements shall be based on clear and researched criteria. The criteria for the grading of settlements into various categories shall include population size, revenue generation, capacity to sustain itself, available services and the type of services needed or to be provided in each category as shown in Appendix 5 of the policy document.

(ii) The government shall facilitate availability of resources for provision of services and infrastructure to urban centres according to their rank and to development potential and attract investors to locate their investments there. Local Authorities shall prepare and implement plans for all settlements within their areas of jurisdiction.

4.1.11 International Co-operation:

*Human settlements development is very much dependent on the economy of an individual country. A country’s economy, in turn, influenced by the global economy. Just as a free economy does not obey international borders, so does the urbanisation process. Thus urbanisation is a global issue and it is only the difference in living and working conditions among the countries that raise concern. International co-operation is important to enable developing countries improve their living and working environments through the exchange of experiences, technology and information on human settlements development.*

4.1.11.1 Issue:

When problems emanating from rapid urbanisation became increasingly visible, the Government of Tanzania with support from donors launched various uncoordinated development projects to alleviate the situation. The Sites and Services and Squatter Upgrading Project is one of such efforts. There was and still there is need to enable ordinary people take charge of their lives and make communities more responsible for their development.

4.1.11.2 Policy Statement:

In order to have sustainable projects, the government shall guide donor assistance. Concerned communities or organisations shall have to
understand and be well informed on the projects so that they can participate fully in their planning, implementation and management. It shall further encourage international co-operation in sharing of experience technology and information on human settlements development.

4.1.12 Human Settlements Development Capacity

Capacity building in the human settlements development sector is a prerequisite for the success of the implementation of this policy. Human resources development is a major component of capacity building. It entails having adequate well-trained manpower and equipment, to enable performance of duties more effectively and efficiently. Training and research institutions have also got a vital role to play.

4.1.12.1 Issues:

(i) Staff in human settlements development is inadequate and often not well qualified to deal with the intricacies of sustainable human settlements development.

(ii) Staff working in the field of human settlements development like other government employees are underpaid and their salaries are below the living wage, they also lack motivation such as timely promotions, training allowances and other opportunities, etc. All these act as hindrances to effective and efficient performance of their day to day activities.

(iii) Lack of essential facilities such as transport, computers, survey and mapping equipment, photocopiers, printers, stationery, up to date data and maps, good data bank, etc, has been a hindrance to good performance of activities promoting human settlements development.

4.1.12.2 Policy Statements:

The government shall:

(i) ensure that the human Settlements development sector is well staffed;

(ii) motivate its employees in order to make them more productive;

(iii) ensure that every district is assigned at least a town planner to ensure more sustainable human settlements development;

(iv) ensure that all human settlements related staff are well trained in their fields of activities; and

(v) ensure acquisition of equipment necessary for better performance of its activities.
4.1.13 Performance Evaluation and Use of Indicators

It is essential to evaluate the impact of policies, strategies and actions on the provision of adequate shelter and the achievement of sustainable human settlements development. This will enable understanding of the level of achievement of the goals and objectives and will help in reviewing the strategies of implementation accordingly.

4.1.13.1 Issue:

The review of human settlements development in the country has been ad-hoc. It has been difficult to a large extent to understand the current situation of the sector at any material time. Available information in most times has not been very reliable and it is not disaggregated to enable understanding of the impact of policies on vulnerable groups.

4.1.13.2 Policy Statement:

The Government shall facilitate formulation of urban and housing indicators that will be used to review the implementation of the human settlements development sector. The indicators among others should be able to collect age and gender disaggregated information on the impact of urbanisation on vulnerable and disadvantaged groups including children.

4.1.14 Gender Equality and Vulnerable Groups:

Consideration of gender perspectives in human settlements planning and development is necessary in order to foster equality and harmony in a society. Participation of women in planning and decision-making is a prerequisite to the formulation and execution of workable broad-based and sound human settlements' policies and projects bearing in mind the fact that women play a big role in the development of the country.

Although existing policies and laws do not discriminate against women and vulnerable groups, most practices based on accepted African traditions and customs in land and property ownership discriminate against women.

4.1.14.1 Issues:

(i) Women are often not fully involved in planning and decision making on crucial issues. They are marginalised in planning and decision making even on issues that affect them. Most decisions are imposed on them.

(ii) Women are more affected by problems associated with the deterioration in the environment e.g. lack of basic services and amenities.
(ii) Many development plans are not gender sensitive and do not take into consideration vulnerable groups.

4.1.14.2 Policy Statement:

The government shall ensure that human settlements' policies, legislation, programmes and other related policies and legislation incorporate gender perspectives and vulnerable groups.

4.1.15 Prehistoric/Historic Sites and Buildings:

Prehistoric/historic sites and buildings are important vehicles for keeping the history, culture and traditions of a society and country. They convey one's origin, culture and lifestyles to present and future generations. In addition, they give identity to a society or community. Well conserved prehistoric/historic sites and buildings are important assets for promoting tourism in a country hence enabling her earn foreign exchange.

4.1.15.1 Issues:

(i) There hasn’t been a systematic approach adopted in the identification, preservation and conservation of important prehistoric/historic sites and buildings in the planning process. As a result, some of them have been either zoned for other uses or demolished/destroyed.

(ii) There has not been a systematic approach adopted in the identification of cultural resources underground and underwater in the planning process resulting in the total destruction of cultural resources when undertaking major construction works.

4.1.15.2 Policy Statements:

(i) The Government through local authorities shall collaborate with local communities to identify and set aside prehistoric/historic sites and buildings for conservation and preservation purposes.

(ii) Local communities, relevant authorities and NGOs shall participate in the conservation and management of prehistoric/historic sites and buildings.

(iii) Large scale earthworks shall be preceded by cultural assessment.
4.1.16 Small Islands

There are about 250 small islands in Tanzania Mainland. In Dar es Salaam region alone, for example, there are 10 such pieces of land. Notwithstanding their different sizes these islands have varying important roles in relation to marine ecology, geology and national security.

4.1.16.1 Issue:

Small islands in the Indian Ocean and in the lake parts of Tanzania are not given their due consideration. Consequently, there have been uncoordinated and sometimes hazardous development activities that have and are still threatening their environmental and economic sustainability. Some may pose national security risk.

4.1.16.2 Policy Statement:

The government shall ensure the proper use of small islands and the exploitation of the resources found therein so as to facilitate their environmental protection, sustainable development and national security.

4.1.17 Beaches and Coastline

Beaches and the coastline form part of the most attractive sites for recreation, habitation, aqua-based farming/business and tourism. Currently, there is an increasing demand for sites for the said uses. Proper development and management of these areas have economic and social benefits; and also help in keeping the coastal environment in balance.

4.1.17.1 Issue:

Some developments along the beaches and the coastline infringe on environmentally fragile areas, while others are accessible to limited members of the public.

4.1.17.2 Policy Statements:

(i) The government shall regulate development along the coastline in order to preserve the environment.

(ii) The government shall ensure that recreational beaches are accessible to all members of the public.
4.2 SHELTER ISSUES AND POLICIES:

"Adequate shelter means more than a roof over one’s head, it means adequate privacy, adequate space, physical accessibility, adequate security of tenure, structural stability and durability, adequate lighting, heating and ventilation, adequate basic infrastructure such as water, sanitation and waste management facilities, suitable environmental quality and health related factors and adequate and accessible location with regard to work and basic facilities, all of which should be available at an affordable cost" (Habitat Agenda).

4.2.1 Housing Finance

House construction is one of the big investments in one’s lifetime for the majority of the population, but it is so capital intensive that not many individuals or families can afford to acquire through their own normal savings. Housing finance as a mechanism provides borrowing opportunities for the less capable house builders, through housing loans and mortgage facilities.

4.2.1.1 Issues:

(i) Government’s allocation of the national budget to housing has been generally low and is declining. For example, it was 6.01% in 1971 and is currently about 2%. Other African countries allocate a higher percentage of their annual budgets, e.g. Zambia in its National Housing Policy (1996) has agreed to commit 15% of its annual budget to housing.

(ii) There are limited housing mortgage facilities in the country. Most people build gradually using their meagre resources. This slows down the housing construction process leading to a slow delivery of houses to the market. In general the process is inefficient.

(iv) There is lack of resource mobilisation capacity for housing development both at national and local levels.

4.2.1.2 Policy Statements:

The government shall:

(i) Continue to implement progressive macro-economic policies which can lead, other things being equal, to economic growth, job creation and greater affordability for rental housing and house purchase;

(ii) Put housing in a central position in national policies alongside health and education;
(iii) Institute a machinery which will allow for mobilising housing finance from the public sector, the private sector, local communities and from international agencies;

(iv) Give incentives to individuals and institutions to invest directly in actual housing development or through an approved housing finance system;

(v) Develop mechanisms to assist vulnerable groups;

(vi) Seek avenues for the creation of seed capital to assist private sector financial institutions involved in housing.

(vii) Encourage individual home ownership;

(viii) Assist in developing a secondary mortgage market;

(ix) Encourage and support the establishment and funding of specialised housing finance institutions (building societies);

(x) Promote the establishment of savings co-operatives from household groups to create loan funds for home ownership;

(xi) Establish a mechanism for regulating and supervising housing finance institutions to ensure adherence to existing laws; and

(xii) Strengthen the existing Revolving Housing Loan Fund.

1.2.2 Public Housing

Public housing is that type of housing development undertaken by public institutions and the government. It helps to fill the gap between private housing supply and the actual demand in the society. It also provides decent housing services at lower rents as compared to privately owned housing. At national level, it is an investment and contributes to the national revenue by paying corporate tax and other duties or taxes.

4.2.2.1 Issues:

Public housing in this case includes, those houses directly owned by the government, and those owned and managed by public institutions such as the NHIC, PPF, NSSF, Public owned banks etc.

(i) Most public houses are in bad physical condition because they do not get regular maintenance.

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(ii) Public houses are normally few and thus benefit only a few people in comparison with the number of people to be served

(iv) Rents of public housing are normally low in comparison with both market and economic rents. Rental incomes generated from these units are not enough to meet both their administrative and maintenance costs. Rental arrangements for houses owned and managed by the government are not clearly defined.

(iv) Building of rental housing by public institutions is an inefficient use of scarce resources. Building and selling of houses could generate more houses.

(v) Public housing tends to distort market rents because their rents are often below market rents.

4.2.2.2 Policy Statements:

(i) The government shall:

(a) Not involve itself directly in the production and management of housing except for special groups e.g. national government leaders hospitals, army, police, prisons, government schools etc;

(b) carry out valuation of all existing public housing and on that basis assess the economic rents payable.

(ii) Employers where feasible will be required to give housing allowances to their workers rather than building houses for them to rent;

(iii) Employers where feasible shall assist their workers wishing to buy or build houses for home ownership;

(iv) The government as an employer should review the whole concept of building and managing housing stock intended for its employees;

(v) All tenants in public housing will be required to pay economic rents; and

(vi) Employers and Pension Funds should explore the possibilities of investing part of their funds in housing for sale or for offering housing loans to their workers and contributors to pension funds.
4.2.3 Private Housing

With the exception of very few houses for community activities, all rural housing is built, owned, and occupied by individual families and clans. In urban areas more than 90% of urban residents live in privately financed, constructed and owned housing either as owner-occupiers or tenants.

4.2.3.1 Issue:

National policies on private housing development have been ad hoc and not supportive, despite the big contribution of the private sector to the housing stock in the country.

4.2.3.2 Policy Statement:

The government should support and empower the private sector to effectively contribute more towards housing provision.

4.2.4 Building Materials and the Building Materials Industry

Raw materials such as sand, cement blocks, burnt bricks, timber, roofing tiles, corrugated iron sheets, aggregates, nails, cement, sand etc. are very essential in the construction of damp proof and durable buildings. They should be available in large quantities and at an affordable price to encourage housing construction. The production of these building materials can be promoted by encouraging the establishment of building materials industries. Building materials industries can create employment opportunities.

4.2.4.1 Issues:

(i) High costs of building materials contribute largely to the high cost of housing construction, because:

(a) some of the materials are produced in small scale industries which, according to economies of scale, should have had low production costs but have high costs of operation due to their high overhead costs.

(b) It is costly to transport the materials to construction sites.

(c) Inexistence of inappropriate standards and by laws that reduced rage of approved materials and building technologies.
(d) there is a lack of research on alternative available building materials in various locations.

(e) there is a lack of small-scale industries for producing building materials.

(ii) Building materials industry has not contributed sufficiently in employment creation and income generation; and

(iii) Dissemination and application of building materials researched by BRU have not been very successful.

4.2.4.2 Policy Statements:

(i) Research shall be carried out on building materials that are currently used with a view to making them more durable and affordable;

(ii) Private and popular or informal sectors shall be encouraged to engage in the production of building materials by giving them incentives;

(iii) Demonstration projects shall be carried out on housing development as a means of spreading the use of researched materials;

(iv) Training on the production and use of local building materials shall be carried out in Community Development Training Institutions;

(v) Small-scale industries for building materials at the community level shall be promoted;

(vi) The use of local building materials in public housing schemes shall be encouraged;

(vii) The use of building materials that cause environmental hazards should be proscribed;

(viii) In order for the building materials industry to play a major role in the economy, the choice of technology in the construction of housing shall be made on the basis of the following criteria:

(a) The use of locally manufactured or processed building materials especially where their production process is high in labour content;

(b) Building of processes that encourage adoption of appropriate technologies and combine the use of semi-skilled and unskilled labour;
(c) The use of mechanical plant and machinery where this is proved to provide a cheaper and efficient service without compromising quality opportunities. The award of contracts from the public sector will include small contractors with proven threshold levels of resources and technical skills necessary for the job at hand and with appropriate management and financial responsibility capacities.

(d) The award of contracts from the public sector will include small contractors with proven threshold levels of resources and technical skills necessary for the job at hand and with appropriate management and financial responsibility capacities.

(ix) The government in collaboration with producers shall review the price of building materials to encourage the use of durable building materials.

(x) The government shall encourage private investment in building materials production; and

(xi) The role and structure of BRU should be reviewed in order to facilitate dissemination and application of its researched results.

5 Rural Housing

In developing countries the rural community accounts for the majority of population. A proper approach to rural housing is inevitable if one has to deal with a non-discriminatory system, with the majority not being at a disadvantage.

4.2.5.1 Issues:

(i) Most rural houses are temporary and do not meet environmental and health requirements and lack basic services.

(ii) Most villagers are poor, and this affects their ability to provide adequate housing.

(iii) In some parts of the country good housing is not considered to be a priority. Instead, owning large herds of cattle or polygamy is considered to be a sign of wealth, and gives one high social status in society.

(iv) In certain areas of the country there are cultural beliefs and traditions that deter improvement in housing.
4.2.5.2 Policy Statements:

(i) The government shall facilitate implementation of rural integrated programmes that:

(a) Will enhance rural economies that are aimed at assisting rural families to construct and improve their houses;

(b) Will create employment and income through the production of building materials and provision of basic services;

(c) Will promote agricultural production and create awareness on improved housing to the villagers.

(ii) The government in partnership with NGOs shall conduct education, campaigns to educate the rural population on the value and benefits of good housing so that they undertake de-stocking for the purpose of using the proceeds from the sale of cattle and agricultural commodities to improve housing.

4.2.6 Housing Development through a Co-operative Approach

This is a model of housing production, which is based on collective efforts by a group of people under a mutual agreement. Housing through co-operatives has been considered a possible solution to housing development problems of low-income earners. The model involves working together and sharing the fruits of their efforts. This ideology in Tanzania was adopted from the past traditional way of living and working collectively of most tribes in the country.

4.2.6.1 Issues:

(i) There is minimal housing production through organised groups;

(ii) Housing through co-operatives has been considered a possible solution to housing development especially for low-income earners. Attempts in developing housing through such co-operation in Dodoma and in Dar es Salaam for example initially were a success. However, it could not be replicated or sustained due to lack of a clear government policy on how housing co-operative should operate and lack of a supportive implementation structure, which could ensure accountability

(iii) Decentralisation of co-operative movement is an obstacle.
4.2.6.2 Policy Statements:

The government shall:

(i) Promote, support and encourage the development of housing through co-operatives, CBOs, NGOs and building societies;

(ii) initiate research to establish reasons for the poor performance of organised groups in housing production with a view to finding out how best to support and assist those groups;

(iii) review the institutional set up for promoting co-operative housing so as to involve more the co-operative unions and local authorities.

4.2.7 Rent Control

Rent Control is a tool for regulating rents for both public and privately owned housing and for providing a legal framework for landlord/tenant relationship.

4.2.7.1 Issue:

People who invest in rental housing do so with the intention of getting profit as other people who invest in other sectors. If they are subjected to rules that deter them from achieving their objective, then they will be discouraged in investing in this sector. Certain sections of the Rent Restriction Act of 1984 are some of such deterrents, because they serve the interests of the tenants more than those of landlords, thus discouraging investment in rental housing.

4.2.7.2 Policy Statement:

The government shall review the 1984 Rent Restriction Act to make it conducive to investment in rental housing without compromising the interests of tenants and those of landlords.

4.3 URBAN DEVELOPMENT ISSUES AND POLICIES

4.3.1 Physical Growth

Physical growth is one of the many aspects in human settlements development. Others include population, economy and the level of provision of services and infrastructure. Control over physical growth of urban areas is necessary in order to reduce urban sprawl; to facilitate economy in the use of land and in provision of infrastructure services; to protect the urban environment; and to ensure functional and efficient urban system.
4.3.1.1 Issue:

The uncontrolled expansion of towns is undesirable because in certain areas it encroaches on productive rural agricultural and pasture land, and increases the costs of the provision of infrastructure.

4.3.1.2 Policy Statements:

(i) The government shall ensure that land is used efficiently and effectively. The future trend will be vertical growth rather than horizontal.

(ii) The planning machinery shall put a limit to municipal physical growth after which development shall be directed to satellite towns.

4.3.2 Rural-Urban Migration

The changing of places of living from rural areas to towns is one of the leading factors to the high annual growth rates of the urban population in developing countries. The evident disparity between rural and urban areas makes the rural youths' desire to change their lifestyle irresistible. This process of migration, has consequences on both types of settlements. It is only through knowledge of the rural-urban migration phenomenon that an effective policy on human settlements can be developed.

4.3.2.1 Issue:

The rate of urban population growth of 11% a year recorded over the 1977-1988 period is so high that urban authorities cannot cope with it in terms of employment, services and housing provision.

4.3.2.2 Policy Statements:

The government shall:

(i) enhance improvement of living conditions in rural areas to discourage movement of people to urban areas;

(ii) enhance the capacity of urban authorities to accommodate the increase in population.

4.3.3 Township Boundaries

Boundaries are established to show one's limit in spatial occupation of land. At the local government level, they show the physical/administrative limits of the councils in terms of accountability in local governance. Thus, boundaries are important in
order to avoid duplication of duties in one area or skipping attention over some of the areas. An extensive area is costly to service and manage. Therefore, it is important that urban areas are defined within manageable limits in economic, social and environmental aspects.

4.3.3.1 Issue:

Most urban authorities have tended to expand the areas under their jurisdiction in order to enclose large populations and area so as to justify classification into higher status. This practice creates administrative conflict between urban authorities and village governments of the enclosed village over land rights and land use. Moreover the engulfed villages do not benefit from some urban services although they are required to pay urban levies and taxes.

4.3.3.2 Policy Statements:

(i) The government shall ensure that the need for administrative boundary expansion shall be substantiated scientifically in a participatory manner between the interested parties.

(ii) Villages engulfed in urban areas as a result of the expansion of town boundaries shall cease to be villages whether or not they are registered; their administration shall come under the respective urban local authority.

4.3.4 Urban Renewal

Urban growth usually entails the creation of new development areas. In due course older parts of towns usually central areas, receive less attention, thus they decline and become blighted. Urban renewal gives new life and reactivates such places, updating their services, amenities and infrastructure to match with new, changing demand.

4.3.4.1 Issue:

There is underutilisation of prime lands in urban areas and uncoordinated piecemeal redevelopment which does not go hand in hand with the provision of services and long term development schemes of urban areas.

4.3.4.2 Policy Statement:

The government shall encourage optimum utilisation of the land in urban areas and ensure comprehensive implementation of redevelopment programmes without compromising the interests of the holders of land rights.
4.3.5 Urban Economy

An efficient and productive urban economy is essential to raising incomes hence the purchasing power of urban residents. Urban residents with more incomes can afford more and better urban services. A productive urban economy creates a taxable community hence improves municipal revenue needed to pay for the provision, management and maintenance of adequate municipal services.

4.3.5.1 Issue:
Inadequate, unreliable, or lack of services and infrastructure, weak municipal institutions, poor financial services and an inappropriate regulatory framework, inhibit urban productivity.

4.3.5.2 Policy Statements:

The government shall:

(i) Ensure that enough services, and infrastructure are provided and properly managed;

(ii) Ensure that there is a conducive regulatory and financial environment to encourage investment;

(iii) Also allow municipal authorities to widen their sources of revenue; and

(iv) Provide supportive environment for the development of micro-economic enterprises/informal sector activities and urban farming.

4.3.6 Urban Transport

Efficient urban transportation is a critical element in overcoming the fragmented nature of our cities and towns. Shorter commuting distances and the associated lower costs will release significant portions of household incomes (especially of the poor) for other purposes. Government and operators also benefit because as the average trip on the land decreases, per capita public expenditure on the operation of public transport services in them declines.

4.3.6.1 Issue:

The existing urban transport system is inefficient, in part, because of the increased car ownership without corresponding road capacity and poor traffic management.
4.3.6.2 Policy Statements

The government shall facilitate the establishment and operation of safe, and efficient transport systems in urban areas.

4.3.7 Urban Agriculture*

Urban agriculture exists in most urban areas both in the developed and developing countries. As an economic activity, it provides income and employment opportunities to the urban population, and a reliable supplementary source of food supply to urban dwellers at affordable prices. As a land use, well-planned urban agriculture creates a pleasant greenery scene.

4.3.7.1 Issue:

Although urban agriculture is considered an important component of sustainable development, improperly practised urban agriculture conflicts with other urban land uses and leads to land degradation, water pollution, and is a threat to health and safety.

4.3.7.2 Policy Statements:

The government shall:

(i) Designate special areas within planning areas whereby people will be granted legal rights to engage themselves in agricultural activities;

(ii) continue to regulate and research on the conduct of urban agriculture to ensure that it does not disrupt planned urban development;

(iii) review existing laws to facilitate planned urban agriculture;

(iv) facilitate the construction of appropriate infrastructure to mitigate against land degradation, water pollution, and health and safety hazards in planning areas where agriculture is permitted.

4.3.8 Municipal Finance

Any municipality /local authority requires a sound financial base in order to be effective. This does not mean only the size of the annual budget handled by the authority but also the ability to tap revenues from all possible sources, availability of a taxable community, and the authority's capacity to manage it.

* In Tanzania urban agriculture includes cultivation of crops, horticulture, floriculture, dairy farming, and keeping of pigs, poultry, and aquaculture.
management. It is the financial ability that determines the manner in which the municipality executes its functions and obligations in the development of the areas under its jurisdiction.

4.3.8.1 Issue:

Urban authorities are facing financial problems thus limiting their capacity to serve their inhabitants because of:

(a) Inability to tap potential sources of revenue and lack of political support;

(b) Over-dependence on central government subventions causes problems in budgeting considering that there is a time difference between the central government budget cycle, which starts in July, and the local government cycle, which starts in January;

(c) Unrealistic criteria in creation of urban authorities.

(d) Lack of capacity to collect and manage revenue;

(e) Lack of lending institutions for urban development;

(f) Lack of internal control and accountability leading to misuse of funds.

4.3.8.2 Policy Statements:

The government shall:

(i) Ensure that all mandated local taxes are collected and all un tapped sources of revenue are utilised by local authorities in order to reduce over- dependence on central government subventions.

(ii) Create new local authorities based on the following three principles:

(a) Cash -Ability to meet its expenses.

(b) Consent -It is demanded by residents of that area.

(c) Competence -It will have the required staff to run its activities.

(iii) Facilitate the establishment of lending institutions for urban development.
(iv) Establish an Equalisation Fund to subsidise poor councils. It shall further institute a clearer formula for allocating subventions to local authorities.

(v) Ensure that residents and their local leaders are made aware of their responsibility to pay taxes and user charges.

(vi) Urban Authorities shall train or recruit competent professional staff to collect and monitor the collection of taxes and use it in accordance with laid down financial regulations.

4.3.9 Public Open Spaces, Other Recreational Areas and Hazardous Lands

Open spaces, undeveloped natural and hazardous lands are essential for clean air circulation, and breaking up of the monotony of the built environment. They, especially children playgrounds and football grounds, are important for recreation purposes. When planted with trees and flowers, open spaces provide greenery and increase the aesthetics of urban areas.

4.3.9.1 Issues:

(i) Developers without planning permission invade public open spaces, other recreational sites and hazardous and fragile areas;

(ii) Most public open spaces and other recreational areas are left undeveloped;

(iii) Some urban areas are derelict and are undergoing urban decay.

4.3.9.2 Policy Statements:

The government shall ensure that:

(i) Public open spaces, other recreational areas and hazardous areas are protected from encroachment and are used for their intended purposes;

(ii) Local Authorities CBOs, NGOs and private/public institutions develop open spaces, and other recreational areas for public use

(iii) No title is offered to people who intrude into hazardous, open spaces or other protected areas.

(iv) Derelict lands are reclaimed and used for appropriate land-uses.
4.3.10 Environmental Management

As far as health is concerned, the protection of the environment from environmental degradation which includes poor solid waste management, crude dumping of industrial toxic chemical compounds, industrial effluent discharge and air pollution resulting from uncontrolled industrial and gasoline emissions is important for the well being of people.

4.3.10.1 Issues:

(i) Management of solid and liquid waste in most urban areas is poor resulting in environmental deterioration;

(ii) The increasing number of motor vehicles most of which are in a poor state of repair are causing substantial pollution of air with noxious gases and lead from gasoline fuel. Additionally there are limited controls on industrial and other gaseous emissions, which also contribute to urban pollution;

(iii) There is increasing encroachment on fragile and hazardous lands (river valleys, steep slopes, and marshlands). Such developments contribute to land degradation, pollution and other forms of environmental destruction;

(iv) Dependence on the use of fuel-wood and charcoal as the main sources of energy in human settlements contributes to depletion of forests, and consequent environmental deterioration and pollution: and

(v) Unauthorised mining especially quarrying of sand in river valleys is hazardous to the environment.

4.3.10.2 Policy Statements:

The government shall:

(i) ensure that human settlements are kept clean and pollution effects of solid and liquid wastes do not endanger the health of residents;

(ii) set environmental quality standards of gaseous emissions from industries, vehicles etc; and institute a mechanism for monitoring air pollution levels;

(iii) encourage the use of alternative, affordable and appropriate sources of energy;

(iv) encourage and promote afforestation to match harvesting from woodlands, and

(v) prohibit quarrying in river valleys in urban areas.
4.4 INSTITUTIONAL AND LEGAL FRAMEWORK

The multi-focus approach so central to social and economic development and to the integration of sustainable human settlements development, requires effective coordination and cooperation among relevant organs of the government and the society in general. It is necessary to recognise existing institutional arrangements, and consider ways and means by which coordination of, and cooperation between institutionally distinct bodies with overlapping mandates might be enhanced, and their purpose and functions constructively arranged.

4.4.1 Issues:

(i) Successful implementation of this Human Settlements Development Policy will depend on the existence of a conducive institutional and legal framework for its implementation and availability of adequate resources and capacity at all levels of implementation. It will also require cooperation and coordination of all actors and stakeholders involved and interested in human settlements development. Prior to the enactment of the Decentralisation Act in 1972, there was only one institution which was responsible for human settlements development especially town planning at all levels of operation. The abolition of Local Authorities in 1972 and their subsequent reinstatement in 1978 (for urban councils) and in 1982 (for rural district councils), led to a multiplicity of actors in human settlements development.

Some of the effects of having a multiplicity of actors and overlapping roles and responsibilities have been the following:

(a) It has given room to malpractices especially in land allocation and town planning like unauthorised changes of use, invasions of open spaces and land allocated for community facilities (e.g. schools and health facilities);

(b) Accountability has been defused especially where (e.g. on development control and the provision and maintenance of urban infrastructure and services) and when problems arise, and

(c) Efficiency has been eroded.

(ii) The current institutional arrangement for human settlements development, planning and management is fragmented, inconsistent and characterised by overlapping authorities, roles and lines of accountability. For example, Section 59 (e) of Local Government (Urban Authorities) Act. No. 8 gives powers to Local Authorities to prepare detailed planning schemes and submit them to the Minister responsible for Local Government for approval.
On the other hand, Sections 19 and 31 of the Town and Country Planning Ordinance Cap.378 of 1956 empowers the Minister responsible for town planning to supervise and approve detailed planning schemes submitted to him by Planning Authorities.

Section 6 of the Land Acquisition Act. No. 47 of 1967 empowers the Minister responsible for lands to give notices to landowners if their land is required for public interest and advise the President accordingly. Likewise Section 60 of The Local Government Act. No. 8 of 1982 gives powers to the Minister responsible for Local Government to acquire land or recommend to the President for that land to be acquired in the public interest.

(iii) The portfolio of housing has also been moving from one Ministry to another, making it difficult to carry out its functions effectively.

(vi) Furthermore, the roles of the public and private sectors have not been clearly defined over the last 30 years. In some cases, the Ministry of Lands has performed detailed planning functions which should have been done by local authorities thus denying the Ministry opportunity to supervise and check such work or play an impartial role of an arbitrator in case of conflict.

(v) Moreover, Local Governments have not been able to mobilise resources from the developers for service provision in all residential areas. It is recognised all over the world that the process of human settlements development is very much a local government matter. The role of local authorities in enabling the provision of shelter and essential services to all segments of the population is of paramount importance.

(vi) Given limited state resources, the mobilisation of private resources and public participation in human settlements development are now central aspects of government approach to human settlements development. The implementation of this policy will depend to a large extent on individual efforts. People will be able to contribute better if they are mobilised and organised. NGOs and CBOs will have a big role to play in harnessing individual resources for human settlements development.

4.4.2 Policy Statements:

The government shall:

(i) In collaboration with Local Authorities be responsible for mobilising resources from potential developers for financing the provision and maintenance of housing, services and infrastructure.
(ii) Review existing laws in order to remove inconsistencies.

(iii) Prepare a new Town and Country Planning Law.

(iv) Streamline the institutional arrangement for human settlements development in order to enhance accountability and efficiency and shall further ensure that the roles of the different actors are clearly defined. In order to facilitate successful implementation, the main actors in the implementation of this policy and their respective roles will be as follows:

(1) Ministry Responsible for Human Settlements Development:

(a) To determine, prepare, monitor and evaluate the performance of the national human settlements policy and its implementation strategy.

(b) To facilitate a systematic and appropriate increase in the national allocation of the state budget to human settlements development.

(c) To initiate the establishment of a funding framework for human settlements development.

(d) To be responsible for overseeing and co-ordinating activities of national statutory and facilitating institutions e.g. National Housing Corporation, NGOs.

(e) To monitor national, regional and local performance of shelter delivery.

(f) To promote gender issues in human settlements development.

(g) To account to Parliament for the performance of the human settlements sector against set targets and efficiency parameters.

(2) Local Authorities:

(a) To create capacity in order to provide the necessary services.

(b) To set human settlements development goals.

(c) To create and allocate land for human settlements development.
(d) To provide and maintain infrastructure services intended to open up land for human settlements development in collaboration with prospective developers.

(e) To enforce settlements development conditions, standards and regulations.

(f) To plan for development (physical planning) in areas under their jurisdiction.

(g) To set up and manage upgrading and sites and services schemes in collaboration with local communities and NGOs.

(h) To provide community and recreational facilities in residential areas.

(iii) To construct low-cost housing for sale and/or rent at economic rate.

(j) To mobilise resources from the private sector for human settlements development.

(k) To facilitate the formation and support of NGOs and CBOs engaged in human settlements development.

(l) To collect data on human settlements development.

3) Private Sector:

(a) To participate in the construction of housing for all categories of the population either for sale or rent.

(b) To participate in manufacturing and supply of building materials in the housing construction sector.

(c) To participate in infrastructure development for human settlements.

(d) To positively encourage members of communities to improve their living environment through community participation in projects.

(e) To encourage and enter into joint ventures between the public and private sector in human settlements development programmes.
(4) Financial Institutions:

(a) Establish mechanisms for the creation of seeding finance to assist private sector investors involved in settlements development activities.

(b) Provide mortgage finance for housing development and house purchase.

(c) Develop a secondary mortgage market.

(d) Encourage investment in low cost housing.

(5) Non-Governmental Organisations (NGOs) and Community Based Organisations (CBOs)

(a) Adopt community based approach in implementing human settlements development projects, e.g. public and stakeholders participation in the provision of infrastructure and essential services.

(b) Encourage community savings for housing construction and improvement for individual members.

(c) Acquire common land and prepare project design briefs for members housing development.

(d) Assist members to acquire land for settlements development.

(e) To start small-scale building materials' industries.

(f) To mobilise resources for community development projects.

(g) To organise seminars/workshops on human settlements development issues.

(h) To organise training for artisans in the human settlements development sector.

(i) Establish proper book keeping and accounting systems.

(6) The Parastatal Sector:

The present National Housing Corporation (NHIC) was established by Parliament Act No. 2 of 1990 after the merger of the former
1962 National Housing Corporation with the 1971 Registrar of Buildings. Its basic functions are to build houses for rental and sale and to operate as an engineering consultant and as a Contractor. Since the 1980s, other Parastatals notably the National Provident Fund (NPF) now called the National Social Security Fund (NSSF) and National Insurance Corporation of Tanzania (NIC) have been involved in financing the construction of rental housing to the general public or specific groups.

The function of building rental housing (e.g. houses, block of flats, bungalows, etc) has been a non-profitable activity for all the Parastatals especially NHIC and NSSF. In addition, there has always been a conflict between these corporations and their tenants on rental matters. In the prevailing circumstances, it is better that these corporations engage themselves in the construction of market tailored houses (e.g. low cost housing) and blocks of flats or bungalows for sale; undertake engineering consultancy; and or act as building contractors. They should also engage themselves in the production of building materials for sale to the general public and for their own use.

7) Building Research Unit

The Building Research Unit will be a Government Executive Agency in the human settlements development sector, which will assist it in improving housing conditions in both urban and rural areas. In particular this institution will offer the following services:

(a) Conduct research and offer technical solutions to housing problems of the low-income groups.

(b) Carry out applied research aimed at finding practical solutions to immediate housing problems facing the people.

(c) Offer consultancy services to the public on building and construction.

(d) Collaborate with the Institute of Housing Studies and Building Research Unit and other institutions on common areas of research.

8) The Institute of Housing Studies and Building Research Unit of the University of Lands and Architectural Studies

This institution will continue with its functions, which include training, research, consultancy, documentation, and information
dissemination in the fields of housing and human settlements. Its main objectives are to:

a) Conduct research in the fields of housing, building, planning as support for its training programme and as input to policy making, planning and implementing agencies.

b) Provide consultancy services on planning, housing and building to public and private sector.

c) Provide training to middle and high-ranking personnel working in housing, building and planning.

d) Provide the public at large documentation and information service on housing, building and planning.

e) Organise conferences, seminars, workshops and symposia on housing, building and urban development related issues.

(9) Ministry of Foreign Affairs and International Co-operation:

Facilitate international co-operation which is important in exchanging of experiences, technology and information on human settlements development in order to achieve the goals of the policy.
5.0 CONCLUSION

This draft National Human Settlements Development Policy addresses most of the pertinent issues pertaining to human settlements development in the country. It suggests measures to facilitate the alleviation of rural and urban problems; discourages gender discrimination in land development and or ownership; offers special attention to disadvantaged groups; and provides measures toward attaining an improved or conducive environment and sustainable development.

It is indisputable that the level of development of any society is reflected in the level of growth and management of its human settlements. This is exactly what this policy strives to achieve, i.e. to assist the development of the society in physical, social, economic and environmental aspects. More specifically, it:

(i) Accommodates both the economic and political reforms being undertaken by the nation. This is aimed at ensuring economic and social stability;

(ii) Liberalises planning. The physical planning process has been made more democratic while accountability is vested in the people themselves;

(iii) Contains proposals for streamlining the institutional framework for planning and management of human settlements. Non-bureaucratic human settlement planning and management, improved efficiency and accountability of responsible institutions would be the outcome of this policy;

(iv) Clarifies and puts in their proper contextual framework policy statements in the new National Land Policy which relate to human settlements. Hence, this policy is another form of implementation of the National Land Policy which in essence is geared towards equality in land ownership, improved land development and management for betterment of the Tanzanian society;

(v) Accommodates principles and recommendations stated in the Habitat II Agenda and Agenda 21 on sustainable development and conservation of the environment. Shelter issues have been adequately explored, policies stated and strategies formulated aiming at improving housing in general;

(vi) Charts out a vision on what type of human settlements, (starting with the village to the Mega city), the country will have in future as well as on how they should be developed and managed;

(vii) Examines the legislation, which relates to or has implications to human settlements development, and recommends harmonisation of conflicting clauses in different laws. In brief, this policy and its accompanying implementation strategies, present a desirable and workable approach towards sustainable human settlements development in Tanzania, provided that all actors and stakeholders support it at all levels.
## APPENDIX - I

### POPULATION GROWTH RATES OF REGIONAL CENTRES, TOTAL NATIONAL POPULATION, AND TOTAL URBAN POPULATION, 1948 - 1988

<table>
<thead>
<tr>
<th>NAME OF URBAN CENTRE</th>
<th>GROWTH RATES</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Dar-es-Salaam</td>
<td>7.1</td>
</tr>
<tr>
<td>2. Mwanza</td>
<td>6.5</td>
</tr>
<tr>
<td>3. Dodoma</td>
<td>4.6</td>
</tr>
<tr>
<td>4. Tanga</td>
<td>7.0</td>
</tr>
<tr>
<td>5. Morogoro</td>
<td>6.6</td>
</tr>
<tr>
<td>6. Mbeya</td>
<td>9.1</td>
</tr>
<tr>
<td>7. Arusha</td>
<td>7.3</td>
</tr>
<tr>
<td>8. Shinyanga</td>
<td>1.9</td>
</tr>
<tr>
<td>9. Mushi</td>
<td>0.1</td>
</tr>
<tr>
<td>10. Tabora</td>
<td>13.4</td>
</tr>
<tr>
<td>11. Sumbawanga</td>
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</tr>
<tr>
<td>12. A. Orogen</td>
<td>14.4</td>
</tr>
<tr>
<td>13. Urunga</td>
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<td>14. Kapolea</td>
<td>2.4</td>
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<tr>
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</tr>
<tr>
<td>16. Moshi</td>
<td>7.3</td>
</tr>
<tr>
<td>17. Munina</td>
<td>10.0</td>
</tr>
<tr>
<td>18. Bukoba</td>
<td>5.6</td>
</tr>
<tr>
<td>19. Lindi</td>
<td>2.1</td>
</tr>
<tr>
<td>20. Kilima</td>
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</tr>
<tr>
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<tr>
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</tr>
<tr>
<td>Wete</td>
<td>-</td>
</tr>
<tr>
<td>Chake. Chake</td>
<td>-</td>
</tr>
<tr>
<td>Mozambique</td>
<td>-</td>
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</tbody>
</table>

Source: Calculated from Population Census Reports 1967, 1978 and 1988

Bureau of Statistics, Planning Commission, Dar es Salaam

* Figures refer to 1967 - 1988 period.
## APPENDIX - 2

### DWELLING UNITS CONSTRUCTED BY THE NATIONAL HOUSING CORPORATION 1962 - 1987

<table>
<thead>
<tr>
<th>YEAR</th>
<th>UNITS</th>
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</tr>
<tr>
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<td>11</td>
</tr>
<tr>
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<td>1,014</td>
</tr>
<tr>
<td>1965/66</td>
<td>1,220</td>
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</tr>
<tr>
<td>1968/69</td>
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</tr>
<tr>
<td>1969/70</td>
<td>873</td>
</tr>
<tr>
<td>1970/71</td>
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</tr>
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</tr>
<tr>
<td>1972/73</td>
<td>1,242</td>
</tr>
<tr>
<td>1973/74</td>
<td>1,241</td>
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<tr>
<td>1978/79</td>
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<tr>
<td>1979/80</td>
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<tr>
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</tr>
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</tr>
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<td>1986/87</td>
<td>30</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>15,931</strong></td>
</tr>
</tbody>
</table>


*Urban Management and Delivery of Urban Services in Tanzania, CHS - Ardh Institute Dar es Salaam.*
## APPENDIX - 3

### BUILDINGS CONSTRUCTED BY THE REGISTRAR OF BUILDINGS
1971 - 1988

<table>
<thead>
<tr>
<th>YEAR</th>
<th>COMMERCIAL UNITS</th>
<th>RESIDENTIAL UNITS</th>
<th>TOTAL UNITS</th>
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</thead>
<tbody>
<tr>
<td>1971</td>
<td>4</td>
<td>60</td>
<td>64</td>
</tr>
<tr>
<td>1972</td>
<td>2</td>
<td>12</td>
<td>14</td>
</tr>
<tr>
<td>1973</td>
<td>14</td>
<td>37</td>
<td>51</td>
</tr>
<tr>
<td>1974</td>
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<td>-</td>
<td>-</td>
</tr>
<tr>
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<td>1</td>
<td>36</td>
<td>37</td>
</tr>
<tr>
<td>1979</td>
<td>17</td>
<td>47</td>
<td>64</td>
</tr>
<tr>
<td>1980</td>
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<td>49</td>
<td>50</td>
</tr>
<tr>
<td>1981</td>
<td>-</td>
<td>6</td>
<td>6</td>
</tr>
<tr>
<td>1982</td>
<td>4</td>
<td>49</td>
<td>53</td>
</tr>
<tr>
<td>1983</td>
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<td>-</td>
<td>1</td>
</tr>
<tr>
<td>1986</td>
<td>-</td>
<td>175</td>
<td>175</td>
</tr>
<tr>
<td>1987</td>
<td>-</td>
<td>72*</td>
<td>72</td>
</tr>
<tr>
<td>TOTAL</td>
<td>51</td>
<td>565</td>
<td>616</td>
</tr>
</tbody>
</table>

Source: Kulaba S. M. (1989)

*Urban Management and Delivery of Urban Services in Tanzania

CHS-Ardhi Institute, Dar es Salaam

*Refers to buildings still under construction.*
### APPENDIX - 4

**LIST OF URBAN SETTLEMENTS WITH THEIR 1988 POPULATION**

<table>
<thead>
<tr>
<th>A. OVER 1,000,000 PEOPLE</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>S. No.</strong></td>
</tr>
<tr>
<td>1.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>B. OVER 100,000 PEOPLE</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>S. No.</strong></td>
</tr>
<tr>
<td>3.</td>
</tr>
<tr>
<td>5.</td>
</tr>
<tr>
<td>7.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>C. OVER 50,000 PEOPLE BUT NOT MORE THAN 100,000 PEOPLE</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>S. No.</strong></td>
</tr>
<tr>
<td>1.</td>
</tr>
<tr>
<td>3.</td>
</tr>
<tr>
<td>5.</td>
</tr>
<tr>
<td>7.</td>
</tr>
<tr>
<td>11.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>D. OVER 20,000 PEOPLE BUT NOT MORE THAN 50,000 PEOPLE</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>S. No.</strong></td>
</tr>
<tr>
<td>1.</td>
</tr>
<tr>
<td>3.</td>
</tr>
<tr>
<td>7.</td>
</tr>
<tr>
<td>S/No.</td>
</tr>
<tr>
<td>-------</td>
</tr>
<tr>
<td>15.</td>
</tr>
<tr>
<td>17.</td>
</tr>
<tr>
<td>25.</td>
</tr>
<tr>
<td>29.</td>
</tr>
<tr>
<td>31.</td>
</tr>
<tr>
<td>33.</td>
</tr>
<tr>
<td>35.</td>
</tr>
<tr>
<td>37.</td>
</tr>
<tr>
<td>39.</td>
</tr>
<tr>
<td>41.</td>
</tr>
<tr>
<td>43.</td>
</tr>
<tr>
<td>45.</td>
</tr>
<tr>
<td>47.</td>
</tr>
<tr>
<td>49.</td>
</tr>
<tr>
<td>51.</td>
</tr>
<tr>
<td>53.</td>
</tr>
<tr>
<td>55.</td>
</tr>
</tbody>
</table>

F. OVER 10,000 PEOPLE BUT NOT MORE THAN 20,000 PEOPLE

<table>
<thead>
<tr>
<th>S/No.</th>
<th>Town</th>
<th>Population</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Vwawa</td>
<td>19,864</td>
</tr>
<tr>
<td>3.</td>
<td>Misungwi</td>
<td>19,753</td>
</tr>
<tr>
<td>5.</td>
<td>Mang'ula</td>
<td>15,217</td>
</tr>
<tr>
<td>7.</td>
<td>Lacla</td>
<td>19,657</td>
</tr>
<tr>
<td>9.</td>
<td>Ilydom</td>
<td>19,370</td>
</tr>
</tbody>
</table>

64
<table>
<thead>
<tr>
<th>S/No.</th>
<th>Name of Town</th>
<th>Population</th>
<th>S/No.</th>
<th>Name of Town</th>
<th>Population</th>
</tr>
</thead>
<tbody>
<tr>
<td>11</td>
<td>Mvonero</td>
<td>19,711</td>
<td>12</td>
<td>Niungulu</td>
<td>15,152</td>
</tr>
<tr>
<td>13</td>
<td>Sonanda</td>
<td>19,305</td>
<td>14</td>
<td>Nzega</td>
<td>15,132</td>
</tr>
<tr>
<td>15</td>
<td>Luguru</td>
<td>19,303</td>
<td>16</td>
<td>Kibaya</td>
<td>14,990</td>
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<tr>
<td>17</td>
<td>Kondoa</td>
<td>19,286</td>
<td>18</td>
<td>Kibondo</td>
<td>14,919</td>
</tr>
<tr>
<td>19</td>
<td>Mkula</td>
<td>19,120</td>
<td>20</td>
<td>Ngudu</td>
<td>14,838</td>
</tr>
<tr>
<td>21</td>
<td>Kibbi</td>
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<td>22</td>
<td>Bumbuli</td>
<td>14,755</td>
</tr>
<tr>
<td>23</td>
<td>Salawe</td>
<td>18,826</td>
<td>24</td>
<td>Mialo</td>
<td>14,742</td>
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<tr>
<td>25</td>
<td>Kitoro</td>
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<td>Muyumi</td>
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<td>18,406</td>
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<td>Chato</td>
<td>14,656</td>
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<td>Kitera</td>
<td>18,353</td>
<td>30</td>
<td>Magugu</td>
<td>14,580</td>
</tr>
<tr>
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<td>Mountu</td>
<td>18,350</td>
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<td>Kyela</td>
<td>14,570</td>
</tr>
<tr>
<td>33</td>
<td>Nungu</td>
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<td>Chala</td>
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</tr>
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<td>Shetui</td>
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<td>Mwinbi</td>
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<td>37</td>
<td>Nsambwa</td>
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<td>Kabuku</td>
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<tr>
<td>39</td>
<td>Mto wa Mbu</td>
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<td>Mnyazi</td>
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<td>Kasula</td>
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<td>Ngerengere</td>
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<tr>
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<td>Maini</td>
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<td>66</td>
<td>Buseresere</td>
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<tr>
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<td>Population</td>
<td>S/No.</td>
<td>Name of Town</td>
<td>Population</td>
</tr>
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</tr>
<tr>
<td>69.</td>
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<td>70.</td>
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<tr>
<td>71.</td>
<td>Igunga</td>
<td>16,435</td>
<td>72.</td>
<td>Mlwewee</td>
<td>13,830</td>
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<tr>
<td>73.</td>
<td>Kace</td>
<td>16,393</td>
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<td>Oldeemi</td>
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<td>Kishenda</td>
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<td>Murutunguru</td>
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<tr>
<td>79.</td>
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<td>Liembo</td>
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<tr>
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<td>Lugala</td>
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<tr>
<td>83.</td>
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<td>Katene</td>
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<td>88.</td>
<td>Muheza</td>
<td>12,739</td>
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<tr>
<td>89.</td>
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<td>Mbinga</td>
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<td>91.</td>
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<td>Usevya</td>
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<tr>
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<td>Mkuranga</td>
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<td>100.</td>
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<td>Nkoaranga</td>
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<td>106.</td>
<td>Mahuta</td>
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<td>Naanso</td>
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<tr>
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<td>Kilwa Kivinje</td>
<td>11,823</td>
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<tr>
<td>S/No</td>
<td>Name of Town</td>
<td>Population</td>
<td>S/No</td>
<td>Name of Town</td>
<td>Population</td>
</tr>
<tr>
<td>------</td>
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<td>------------</td>
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<tr>
<td>123.</td>
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<td>124.</td>
<td>Soni</td>
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<td>Misi</td>
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<td>Ipinda</td>
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<tr>
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**F. TOWNS WITH MORE THAN 5000 PEOPLE BUT LESS THAN 10,000 PEOPLE**

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<tr>
<th>S.No.</th>
<th>Name of Town</th>
<th>Population</th>
<th>S.No.</th>
<th>Name of Town</th>
<th>Population</th>
</tr>
</thead>
<tbody>
<tr>
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<td>8.</td>
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67
<table>
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<th>Population</th>
<th>S/No.</th>
<th>Name of Town</th>
<th>Population</th>
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<tbody>
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**G. OTHER TOWNS WITH LESS THAN 5000 PEOPLE**

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<th>S. No.</th>
<th>Name of Town</th>
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<tbody>
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<td>Usoke</td>
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</table>

Source: Bureau of Statistics; Planning Commission, Dar es Salaam 1988 Population Census; Preliminary Report
APPENDIX - 5

CRITERIA FOR CLASSIFICATION OF HUMAN SETTLEMENTS

Classification of human settlements shall be based on population size, level of services, economic base and level of sustenance in annual budget.

There shall be six categories of human settlements in the following manner:-

1. Village:

   A settlement with a population of less than 10,000 people shall be regarded as a village.

   Some villages act as trading centres according to the level of services available. To qualify for a trading centre a village settlement shall have at least:

   (a) 5 retail shops and a market place
   (b) A primary school
   (c) A dispensary
   (d) A post office.

2. Minor Town:

   Minimum Population: 10,000 people.

   Level of services: A minor town shall have at least the following services:
   (a) Health centre
   (b) Secondary school
   (c) 20 licensed retail shops and a market place
   (d) Primary court; and
   (c) It should be either a ward or division headquarters.

* District administrative centres may be classified as townships provided they meet these criteria.

3. Town:

   Minimum Population: 30,000 people.

   Self sustenance: At least 50% of the annual budget.

   Level of services:
   (a) Hospital
   (b) Secondary school
   (c) At least 50 licensed shops
   (d) Police station
   (e) Divisional headquarters.
4. **Municipality:**

Minimum Population: 100,000 people

**Economic Base:** At least 30% percent of employment should be in the non-agricultural sector. It must have, also, at least one manufacturing industry and several small scale industries.

**Self sustenance:** At least 70% percent of annual budget.

**Services:** It should be a centre for higher order of services, cultural, educational and health facilities which serve an area beyond the administrative region including universities, a referral hospitals and international conference facilities.

It should have, also, administrative importance of regional, or national administration or centre of multi national organisation(s).

5. **City:**

Minimum Population: 500,000 people.

**Self sustenance:** At least 95% of annual budget

Any Municipality can be designated as a city if it has some symbolic importance in addition to the normal qualifications of a municipality. These shall include:

(a) Historical significance
(b) Outstanding cultural importance such as a major tourist centre
(c) Seat of regional government
(d) Seat of international activities
(e) Any other symbolic value.

* The power to bestow a municipality the status of a city shall be vested in the National Assembly.

6. **Megacity:**

Minimum Population: 4,000,000

**Self sustenance:** In addition, it must surpass all requirements of a city status.
IMPLEMENTATION STANDARDS FOR NATIONAL HUMAN SETTLEMENTS DEVELOPMENT

Ministry of Lands and Human Settlements Development
Dar es Salaam
January, 2000

* Timing of activities starts on date of approval of the Policy
### IMPLEMENTATION STRATEGIES

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<tr>
<th>ISSUES</th>
<th>POLICY STATEMENTS</th>
<th>STRATEGIES</th>
<th>MAID</th>
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<tr>
<td><strong>BROAD HUMAN SETTLEMENT ISSUES AND POLICIES</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>4.1.1. Availability and Access to Land</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>4.1.1.1.</strong></td>
<td>(i) Ensure that land is available to all income groups including estate developers. Such land shall be offered on the principle of cost recovery or cost sharing.</td>
<td>(i) The government at central and local levels shall increase the share of its budget allocated to land and housing development;</td>
<td>Minis: Local</td>
</tr>
<tr>
<td></td>
<td>(ii) The procedure for securing such land is difficult and cumbersome.</td>
<td>(ii) The private sector (organisations, individuals, estate developers and communities) shall be encouraged to participate in financing the provision of serviced land. Land servicing shall be differentiated in terms of standards to match with affordability levels of different income groups.</td>
<td>Minis of Tra: Taza Comm: Aqso: Aqto</td>
</tr>
<tr>
<td></td>
<td>(iii) There is a problem of clearing third party interests on land required for urban expansion.</td>
<td>(iii) The private sector shall participate in the survey of plots.</td>
<td>Taza Surve</td>
</tr>
<tr>
<td></td>
<td>(iv) Enchomancy and speculation on land by some developers frustrate the government efforts in providing land equitably and in the desired manner.</td>
<td>(iv) The government shall streamline procedures for allocating land both at local and national levels by ensuring inter alia that there is transparency in the allocation system and land so allocated is developed.</td>
<td>Minis: Regio Local: Local</td>
</tr>
<tr>
<td></td>
<td>(v) Strengthen planning and land management system in both operational and legal aspects.</td>
<td>(v) Utility bodies shall be co-ordinated by local authorities to ensure that investments in services are synchronised with development priorities of the respective local authorities.</td>
<td>Minis: Aqto Local:</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(vi) Local authorities assisted by the central government shall create land banks in their localities to facilitate planned development.</td>
<td>Comm:</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(vii) Local authorities shall employ adequate and skilled staff especially in human settlement planning, land surveying,</td>
<td></td>
</tr>
</tbody>
</table>

*Timing of all these starts on Date of Approval of the Policy*
| 4.1.2 Planning and Building Regulations and Standards | valuations and land management.  
(vii) Improve record keeping on land matters at all levels.  
(viii) Review: The Town and Country Planning Ordinance so as to include clauses which shall discourage compensation and impose penalties to those who develop land unlawfully. |
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>(i) Existing building regulations are inflexible and unaffordable, and hence do not encourage people to build, but act as a hindrance to potential developers. Moreover, they do not give enough room for the use of new innovations and technology.</td>
<td>(i) Building and construction standards shall be revised to be functional and performance based rather than prescriptive. They shall be flexible and affordable.</td>
</tr>
<tr>
<td>(ii) There are unnecessary delays in the issuance of building permits, thus forcing most developers to build illegally without such permits. At times building contravenes building rules. However, local authorities normally demolish such structures at the expense of the unauthorised developers.</td>
<td>(ii) Local Authorities shall be duty bound to issue building permits within thirty days. In case the applicant does not get any reply in time, he can appeal to the Minister responsible for town planning.</td>
</tr>
<tr>
<td>(iii) There is lack of awareness by the community of its role in</td>
<td>(iii) The government shall promote public awareness of the existence of public land and the role of the community in maintenance of such areas.</td>
</tr>
<tr>
<td></td>
<td>(iv) The government in co-operation with community based organisations (CHOs) and NGOs shall undertake education campaigns through advertisements and public rallies.</td>
</tr>
<tr>
<td></td>
<td>(v) Withhold building permits to those who encroach on public lands.</td>
</tr>
</tbody>
</table>

*Timing of activities: Status On Date of Approval of the Policy*
<table>
<thead>
<tr>
<th>4.1.3 Infrastructure and Social Service Development</th>
</tr>
</thead>
<tbody>
<tr>
<td>4.1.3.1 Human settlements development requires essential services like water, roads, energy, schools, health facilities, drainage, sewerage systems, proper waste management systems, etc. Unfortunately, these services are lacking in many of our settlements resulting in poor environmental conditions.</td>
</tr>
<tr>
<td>(i) The government shall facilitate the provision and improvement of social services and infrastructure in human settlements development.</td>
</tr>
<tr>
<td>(ii) Areas in urban centers that are earmarked for development shall be provided with infrastructure and social services before they are allocated to developers as required in the National Land Policy.</td>
</tr>
<tr>
<td>(iii) Individuals/private investors shall be encouraged to operate and manage some of the social services and infrastructure so as to ensure efficiency. Incentives e.g., reduced tax rates will be offered to investors in areas of particular importance such as health and education.</td>
</tr>
<tr>
<td>(iv) The government shall:</td>
</tr>
<tr>
<td>(a) Improve the collection and management of funds, which will accrue from cost sharing.</td>
</tr>
<tr>
<td>(b) Review rates of cost sharing from time to time in order to determine the beneficiaries' contribution to the real costs of corresponding services.</td>
</tr>
<tr>
<td>(c) Support community-based initiatives and encourage self-help spirit among the communities.</td>
</tr>
<tr>
<td>(d) Allocate serviced plots at cost and institute a mechanism for cost recovery.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>4.1.4 Building in Unplanned and Unserviced Areas</th>
</tr>
</thead>
<tbody>
<tr>
<td>4.1.4.1 (i) About 60% of housing in urban areas are in unplanned, unserviced and/or hazardous areas such as steep slopes, valleys and creeks. Most of the</td>
</tr>
<tr>
<td>(ii) Unplanned and unserviced settlements shall be upgraded by their inhabitants through CBOs and NGOs with the government playing a facilitating role.</td>
</tr>
<tr>
<td>The government shall:</td>
</tr>
<tr>
<td>(i) Strengthen the capacity of the local authorities in land management by ensuring availability of skilled</td>
</tr>
</tbody>
</table>

*Timing of activities starts On Date of Approval of the Policy*
The government through local authorities shall:

(i) Support the efforts of the inhabitants to form and use CBOs and NGOs for upgrading purposes.

(ii) Develop strategies for providing enough funds for planning and surveying of urban plots. Among them will be:

(a) Plot Development Revolving Fund,

(b) Cost recovery and cost sharing methods, and

(c) Self-financing for planning and surveying.

(iii) Ensure that there is timely planning and servicing of land ripe for urban development in the peripheries of all towns so as to prevent haphazard and unplanned development. Hence increased availability of planned and serviced plots shall render the formulation and execution of special sites and services projects in selected urban areas unnecessary.

(iv) Ensure planning, allocation and acquisition of land shall be as stipulated in the Land Acts No. 4 and 5 of 1999.

(v) Strengthen the Plot Development Revolving Fund and cost recovery methods, and encourage enhancement of self-financing for planning and surveying.

(iii) Encourage inhabitants in unplanned and unserviced settlements to upgrade their settlements. They will be required to form CBOs that will bring them together. Local Authorities will be required to support their efforts.

(iv) Provide basic skills on planning and management of settlements to CBOs and facilitate training of practicing planners, architects, engineers and other professionals involved in human settlements development, to enable them assist communities and the private sector in the upgrading programmes.

(v) Strengthen the law enforcement capacity of local authorities by depoliticising development control.

(vi) Local governments shall acquire land and demarcate plots for low-income groups and provide them with acceptable basic minimum level of services. The plots shall be disposed of to prospective developers after paying for premium and service charges.
### 4.1.5 Village Planning

#### 4.1.5.1

(i) Many villages do not have land-use plans, and even those that have, the plans are not implemented because they were not driven by:

   (a) Need for a village;
   (b) Adequately participatory in their preparation;
   (c) Planned as towns, and
e  (d) Unrelated to the land tenure system operating in the respective villages.

(ii) Village planning should be prepared in response to the needs of the villagers.

(iii) Villagers should participate in identifying critical environmental issues and in the preparation and implementation of the plans.

(iv) Village plans shall be determined by local conditions prevailing in each specific village.

(v) The actual use of land shall be determined jointly by the owner and the planning authority.

(vi) Local authorities shall carry out environmental mass awareness campaigns.

(vii) Village planning will, to large extent, be based on available local resources.

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*Timing of activities starts on date of approval of the policy.*
(iv) Village planning and development has in many cases followed a sectoral approach while development problems in villages are complex and cut across many sectors.

<table>
<thead>
<tr>
<th>4.1.4 Rural Economy</th>
</tr>
</thead>
<tbody>
<tr>
<td>4.1.6.1 (i) Most rural residents are poor and as a result they cannot improve their settlements (ii) Some cultural beliefs and traditions inhibit development and the participation of women in education, and in land and property ownership.</td>
</tr>
<tr>
<td>The government will revamp rural economy by: (i) strengthening integrated programmes which include infrastructure development in partnership with rural communities; (ii) facilitating the development of marketing outlets which offer fair prices to rural produce; (iii) facilitating the development of a physical environment attractive to investors wishing to establish industries in rural areas in consonance with the land policy; (iv) promoting co-operative ventures in rural communities; and (v) Collaborating with NGOs and CBOs, in strengthening education campaigns aimed at combating cultural and social beliefs that inhibit development.</td>
</tr>
<tr>
<td>The government shall: (i) allocate adequate funds to supplement development programmes; (ii) strengthens the spirit of self-help; and implementation of integrated programmes; (iii) motivate investors wishing to establish farming ventures in rural areas in a manner that government derive fit and beneficial to and the particular developer; (iv) Emphasize community development view of getting rid of beliefs, customs, inhibit development. NGOs, CBOs shall take leading roles in this campaign; (v) Undertake measures aimed at opening for rural produce, e.g. improving rural</td>
</tr>
</tbody>
</table>

*Timing of activities shaded

On Date of Approval of the Policy
## Poverty Eradication

### 4.1.7 Poverty Eradication

Poverty is on the increase in both rural and urban areas. Current structural adjustment policies and programmes being implemented in the country have exacerbated poverty. Moreover, the influx of rural youth to urban areas where it has become difficult to get formal employment has compounded the level of urban poverty on one hand, and rural poverty on the other because rural areas are being deprived of their active and more productive labour force.

<table>
<thead>
<tr>
<th>The government will promote:</th>
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<tbody>
<tr>
<td>(i) small scale building material industries;</td>
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<tr>
<td>(ii) labour intensive projects e.g. during the provision of infrastructure in human settlements;</td>
</tr>
<tr>
<td>(iii) earmarking of special areas within neighbourhoods for informal sector activities;</td>
</tr>
<tr>
<td>(iv) activities which target on poverty alleviation particularly among vulnerable groups in shelter delivery and development of sustainable human settlements; and</td>
</tr>
<tr>
<td>(v) rational and effective land utilisation.</td>
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</table>

<table>
<thead>
<tr>
<th>The government will facilitate improvement of rural productivity through:</th>
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</thead>
<tbody>
<tr>
<td>(i) Encouraging the application of better techniques in land use and animal husbandry</td>
</tr>
<tr>
<td>(ii) Reducing loss of farm produce during harvesting, storage and transportation to markets</td>
</tr>
<tr>
<td>(iii) Rehabilitating, rural degraded lands</td>
</tr>
<tr>
<td>(iv) Encouraging the establishment of small-scale industries and supporting them by offering technical assistance, marketing for the products and providing them with up-to-date information on the trend in particular business</td>
</tr>
<tr>
<td>(v) Promoting labour intensive projects and giving priority to organised groups (CBO, Co-operative Groups) when offering tenders for projects which do not necessarily require the services of highly skilled personnel and on high-technologically able firms, buildings and other types of construction</td>
</tr>
<tr>
<td>(vi) Ensuring that human settlements development plans designate sites for the informal sector</td>
</tr>
<tr>
<td>(vii) Strengthening vocational training for youth</td>
</tr>
</tbody>
</table>

* Timing of activities start on Date of Approval of the Policy.
### 4.1.1 Information on Human Settlements

1. Establishment of systematic and comprehensive settlement information system.
2. Collection and analysis of data on human settlements.
3. Identification of existing and potential settlement locations.
4. Assessment of settlement needs and capacities.
5. Risk assessment of settlements.
6. Preparation of settlement strategies and plans.
7. Monitoring and evaluation of settlement development projects.
8. Engagement with stakeholders.
9. Reporting and dissemination of findings.

### 4.1.2 Human Settlements Development

1. Identification of human settlement needs and priorities.
2. Planning and design of human settlements.
3. Implementation of human settlements projects.
5. Engagement with stakeholders.
6. Reporting and dissemination of findings.

### 4.1.3 Access to Housing

1. Identification of housing needs and priorities.
2. Planning and design of housing projects.
3. Implementation of housing projects.
4. Monitoring and evaluation of housing projects.
5. Engagement with stakeholders.
6. Reporting and dissemination of findings.

### 4.1.4 Access to Basic Services

1. Identification of basic service needs and priorities.
2. Planning and design of basic service projects.
3. Implementation of basic service projects.
4. Monitoring and evaluation of basic service projects.
5. Engagement with stakeholders.
6. Reporting and dissemination of findings.

### 4.1.5 Environmental Protection

1. Identification of environmental concerns.
2. Planning and design of environmental protection projects.
3. Implementation of environmental protection projects.
4. Monitoring and evaluation of environmental protection projects.
5. Engagement with stakeholders.
6. Reporting and dissemination of findings.

### 4.1.6 Physical Planning

1. Identification of physical planning needs.
2. Planning and design of physical planning projects.
3. Implementation of physical planning projects.
4. Monitoring and evaluation of physical planning projects.
5. Engagement with stakeholders.
6. Reporting and dissemination of findings.

### 4.1.7 Urban Management

1. Identification of urban management needs.
2. Planning and design of urban management projects.
3. Implementation of urban management projects.
4. Monitoring and evaluation of urban management projects.
5. Engagement with stakeholders.
6. Reporting and dissemination of findings.

### 4.1.8 Statistics

1. Collection and analysis of statistical data on human settlements.
2. Preparation of statistical reports and publications.
3. Engagement with stakeholders.
4. Reporting and dissemination of findings.
### 4.1.9 Environmental Planning and Management

#### 4.1.9.1 Planning for urban development

Planning for urban development has been based on Master Plans. These usually take a long time to prepare and the planning process is non-participatory partly because it presupposes the government as the orchestrator of development. Master Plans prescribe a physical structure as a basis for social and economic activities over a long period of time. Due to the blue print nature of master plans, they are inflexible and cannot be easily adapted to constantly changing social and economic circumstances. They should be reviewed frequently usually at 5 years intervals so as to remain effective, but the review of these plans has been infrequent or no review at all is undertaken. This has rendered Master Plans an obsolete tool for guiding land use changes.

Due to those reasons, Urban Master Plans in Tanzania have not been effective as intended thus leading to haphazard growth of towns with inadequate or no infrastructure services.

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Considering the high rate of growth of urban centres and the scarcity of public resources, the government shall initiate studies to determine and adopt the most effective planning methods which will be less costly to execute and which require less time to prepare. As required in the National Land Policy, urban planning shall aim at the following:

1. Identification of key planning issues in land and environmental management and in the provision of housing infrastructure and services;
2. Preparation of detailed land use plans for land development;
3. Identification and mobilisation of local and external resources for implementing urban development programmes; and
4. Promoting community participation in planning, integrating and co-ordinating the actions and resources of various sectoral implementing agencies including those in the popular sectors.

Local authorities in collaboration with other stakeholders shall prepare and implement strategic plans for their areas.

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* Timing of activities based on Date of Approval of the Policy

Local Authorities, RE: Stakeholders.
### 4.1.10 Hierarchy of Settlements

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<th>4.1.10.1</th>
<th>4.1.10.1</th>
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<tbody>
<tr>
<td>(i) Over-emphasis on the administrative status of a settlement has led to some smaller settlements being classified as towns disregarding other criteria for declaration of urban areas. This has been caused by lack of clear and researched criteria that can be used to classify and grade settlements.</td>
<td>(ii) There shall be a clear definition of a hierarchy of settlements starting with a Village, Minors Town, Town, Municipality, City and Megacity. Such a classification of settlements shall be based on clear and researched criteria. The criteria for the grading of settlements into various categories shall include population size, revenue generation, capacity to sustain itself, available services and the type of services needed or to be provided in each category as shown in Appendix 1 of the policy document.</td>
</tr>
<tr>
<td>(ii) Secondly, lack of a clear policy on the spatial distribution of available resources, especially in services, utilities and infrastructure has led to unequal distribution and uncoordinated location of services among settlements, some getting more services and facilities than others.</td>
<td>(iii) The government shall commission a study to evaluate the existing criteria and establish appropriate criteria for classification of settlements and the level of services to be provided in each category.</td>
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*Timing of activities starts on Date of Approval of the Policy*
<table>
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<tr>
<th>4.1.11 International Co-operation</th>
</tr>
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<tbody>
<tr>
<td><strong>4.1.11.1</strong> When problems emanating from rapid urbanisation became increasingly visible, the Government of Tanzania with support from donors launched various uncoordinated development projects to alleviate the situation. The Sites and Services and Squatter Upgrading Project is one of such efforts. There was and still there is need to enable residents take charge of their lives and make communities more responsible for their development.</td>
</tr>
<tr>
<td><strong>4.1.12 Human Settlements Development Capacity Building:</strong></td>
</tr>
<tr>
<td><strong>4.1.12.</strong></td>
</tr>
<tr>
<td>(i) Staff in human settlements development is inadequate and often not well qualified to deal with the intricacies of sustainable human settlements development.</td>
</tr>
<tr>
<td>(ii) Staff working in the field of human settlements development, like other government employees are underpaid and their salaries are below the living wage.</td>
</tr>
<tr>
<td>In order to have sustainable projects, the government shall guide donor assistance. Concerned communities or organisations shall have to understand and be well informed on the projects so that they can participate fully in their planning, implementation and management.</td>
</tr>
<tr>
<td><strong>Donor assistance towards human settlements development will be co-ordinated and allotted to meet national priorities.</strong></td>
</tr>
<tr>
<td><strong>Treasurer, Ministry of Regional Administration &amp; Local Government.</strong></td>
</tr>
</tbody>
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| **Timing of activities Starts** |
| **On Date of Approval of the Policy.** |

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They also lack motivation such as timely promotions, training allowances, and other opportunities. All these act as hindrances to effective and efficient performance of their daily activities.

(a) Lack of essential facilities such as transport, computers, survey and mapping equipment, photocopiers, printers, stationery, up to date data and maps, good data bank, etc., has been a hindrance to good performance of activities promoting human settlements development.

4.1.13 Performance Evaluation and Use of Indicators:

4.1.13.1

The review of human settlements development in the country has been difficult. It has been difficult to ascertain the current situation of the sector at any material time. Available information in most cases has not been very reliable and it is not disaggregated to enable understanding of the impact of policies on vulnerable groups.

The Government shall facilitate formulation of urban housing indicators, which will be used to review the implementation of the human settlements development sector. The indicators should be able to collect age and gender disaggregated information on the impact of urbanisation on vulnerable and disadvantaged groups including children.

* Timing of activities starts on date of approval of the policy.
### 4.1.14 Gender Equality and Vulnerable Groups:

#### 4.1.14.1

(a) Women are often not fully involved in planning and decision-making on critical issues. They are marginalized in planning and decision making even on issues that affect them. Most decisions are imposed on them.

(b) Women are more affected by problems associated with the determination in the environment e.g. lack of basic services and amenities.

(c) Many development plans are not gender sensitive and do not take into consideration vulnerable groups.

The government shall ensure that human settlements development policies, legislation, programmes, and other related policies and projects incorporate gender perspectives and vulnerable groups.

The government shall facilitate:

1. Establishment of mass education campaigns which will advocate equal rights for men and women, against the existing discriminatory conditions.

2. Development of sustainable environment to relieve women of their daily work load by the provision of basic services and introduce use of simple and affordable technology.

3. Preparation of development plans which encompass gender perspective to avoid marginalisation of women.

4. Public participation in the preparation and implementation of community development plans with emphasis on women grassroots groups, NGOs and CBOs.

### 4.1.15 Prehistoric/Historic Sites and Buildings:

#### 4.1.15.1

There hasn’t been a systematic approach adopted in the identification, preservation and conservation of important prehistoric/historic sites and buildings in the planning process. As a result, some of them have been either zoned for other uses or demolished or destroyed.

The government shall facilitate:

1. Restoration of sites and buildings which have historic/cultural importance.

2. Rehabilitation of dilapidated prehistoric and historic buildings.

3. Identification and surveying of sites which have historical importance.

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*Timing of activities stated on date of approval of the policy*
4.1.16. Small Islands

4.1.16.1 Small islands in the Indian Ocean and in the lake parts of Tanzania are not given their due consideration. Consequently, there have been uncoordinated and sometimes hazardous development activities that are still threatening their environmental and economic sustainability. Some may pose national security risk.

4.1.17.1 Beaches and Coastline

Some developments along the beaches and the coastline infringe on environmentally fragile areas, while others are accessible to limited members of the public.

<table>
<thead>
<tr>
<th>(a) There has not been a systematic approach adopted in the identification of cultural resources underground and underwater in the planning process resulting in the total destruction of cultural resources when undertaking major construction works.</th>
<th>(i) Local communities, relevant authorities and NGOs shall participate in the conservation and management of historic sites and buildings.</th>
</tr>
</thead>
<tbody>
<tr>
<td>(ii) Development and management of historic sites by encouraging Public Private Partnership.</td>
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<tr>
<td>(iii) Large scale earthwork shall be preceded by cultural assessment to ensure that underground and underwater resources are preserved.</td>
<td></td>
</tr>
<tr>
<td>(iv) Provision of infrastructure and basic services to encourage investors and tourists.</td>
<td></td>
</tr>
<tr>
<td>(v) Advertisement of important historic sites and buildings for tourists attraction.</td>
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</tr>
</tbody>
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*Timing of activities basis On Date of Approval of the Policy*
<table>
<thead>
<tr>
<th>4.2 SHELTER ISSUES AND POLICIES</th>
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<tbody>
<tr>
<td>4.2.1 Housing Finance</td>
</tr>
</tbody>
</table>

| (i) Government’s allocation of the national budget to housing has been generally low and is declining. For example, it was 6.01% in 1971 and is currently about 2%. Other African countries allocate a higher percentage of their annual budgets, e.g. Zambia in its National Housing Policy (1966) has agreed to commit 15% of its annual budget to housing. |
| (ii) There are limited housing mortgage facilities in the country. Most people build gradually using their meagre resources. This slows down the housing construction process leading to a slow delivery of houses to the market. In general, the process is inefficient. |

| (i) The government shall: |
| (i) Ensure that recreational beaches are accessible to all members of the public. |
| (ii) The central government in collaboration with the local authorities shall enforce enforcement of development controls measures along the coast. |
| (iii) Proposed projects along the coastline must be submitted accompanied with an Environmental Impact Assessment study subject to their consideration for approval. |

| The government shall: |
| (i) Allocate a minimum of 10% of its annual national budget to support shelter development. |
| (ii) Direct or encourage statutory pension funds, commercial banks, insurance houses, and similar institutions through incentives to invest a percentage of their funds into housing development. |
| (iii) Require employers and employees to subscribe amounts of money into a fund for housing development. |
| (iv) Encourage all employers to channel their finance for staff housing loans through and for administration by specialised housing finance institutions like building societies. |
| (v) Provide appropriate bonds and guarantees as an incentive to housing finance institutions to lend for housing development to the lower income categories in less preferred areas. |

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**Timing of Activities State**

On Date of Approval of the Policy

**Local Audit Office**

**NEMC Ins Assessment Office**

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**Treasury**

**Local Audit Office**

**NEMC Ins Assessment Office**
<table>
<thead>
<tr>
<th>4.2.2 Public Housing</th>
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</thead>
<tbody>
<tr>
<td><strong>4.2.2.1</strong> Public housing in this case includes those houses directly owned by the government, and those owned and managed by public institutions such as the NHS, PPF, NSSF, banks etc.</td>
</tr>
</tbody>
</table>
| (i) The government shall:
  (a) not involve itself directly in the production and management of housing except for special groups such as national government leaders, hospitals, army, police, prisons. |

| (iii) There is a lack of resource mobilisation capacity for housing development both at national and local levels. |
| actual housing development of through an approved housing finance system: |
| (v) Develop mechanisms to assist vulnerable groups, and |
| (vi) Seek avenues for the creation of seed capital to assist private sector financial institutions involved in housing. |
| (vii) Develop a secondary mortgage market. |
| (viii) Encourage and support the establishment and funding of specialised housing finance institutions (building societies). |
| (ix) Promote the establishment of savings co-operatives from household groups to create loan funds for home ownership. |
| (x) Establish a mechanism for regulating and supervising housing finance institutions to ensure adherence to existing laws. |
| (xi) Strengthen the existing Rehousing Loan Fund |

| (iv) Review taxation on building materials and components with a view to bringing costs down. |
| (v) Facilitate development of a secondary mortgage market. |
| (vi) Encourage individual home ownership. |
| (vii) Assist in developing a secondary mortgage market. |
| (viii) Encourage and support the establishment and funding of specialised housing finance institutions (building societies). |
| (ix) Promote the establishment of savings co-operatives from household groups to create loan funds for home ownership. |
| (x) Establish a mechanism for regulating and supervising housing finance institutions to ensure adherence to existing laws. |
| (xi) Strengthen the existing Rehousing Loan Fund |

* Timing of activation dates

On date of approval of the policy
(i) Most public houses are in bad physical condition because they do not get regular maintenance.

(ii) Public houses are normally few and thus benefit only a few people in comparison with the number of people that are supposed to be served.

(iii) Rents of public housing are normally less in comparison with both market and economic rents. Rental incomes generated from those units are not enough to meet both their administrative and maintenance costs. Rental arrangements for houses owned and managed by the government are not clearly defined.

(iv) Building of rental housing by public authorities is an inefficient use of scarce resources. Building and selling of houses could generate more houses.

(v) Public housing tends to distort market rents because their rents are often below market rents.

Immigration, government schools etc.,

(i) carry out valuation of all existing public housing and on that basis assess the economic rents payable.

(ii) Employers where feasible will be required to give housing allowances to their workers rather than building houses for them to rent.

(iii) Employers where feasible shall assist their workers wishing to buy or build houses for home ownership.

(iv) The government as an employer should review the whole concept of building and managing housing stock intended for its employees.

(v) All tenants of public housing will be required to pay economic rents.

Hospitals, national government research, government schools etc.

(i) carry out valuation of all existing public housing and on that basis assess the economic rents payable.

(ii) Employers where feasible will be required to give housing allowances to their workers rather than building houses for them to rent.

(iii) Employers where feasible shall assist their workers wishing to buy or build houses for home ownership.

(iv) The government as an employer should review the whole concept of building and managing housing stock intended for its employees.

(v) All tenants of public housing will be required to pay economic rents.
### 4.2.1 Building Materials and Edmund Carter

<table>
<thead>
<tr>
<th>Item</th>
<th>Description</th>
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<tbody>
<tr>
<td>(a)</td>
<td>High costs of building materials contribute heavily to the high cost of housing in the area.</td>
</tr>
<tr>
<td>(b)</td>
<td>Some of the materials purchased in some areas are produced in large quantities and are not suitable for local use.</td>
</tr>
<tr>
<td>(c)</td>
<td>Demonstration projects are needed to show how materials can be used effectively.</td>
</tr>
</tbody>
</table>

### 4.2.2 Private Housing

- The government should support private development by providing incentives for building materials that are suitable for local use.
- Encourage the use of local building materials to reduce costs and support local industries.
- Provide an incentive for developers to build materials that are efficient and sustainable.

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**Footnotes:**

1. Effect on the maintenance of local building materials. | 2. No contradiction.
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<tbody>
<tr>
<td>(d) The award of contracts from the public sector will include small contractors with proven threshold levels of resources and technical skills necessary for the job at hand and with appropriate management and financial responsibility capacities.</td>
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<tr>
<td>(ix) The government in collaboration with producers shall review prices of building materials to encourage the use of durable building materials.</td>
<td></td>
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<tr>
<td>(x) The government shall encourage private investment in building materials production.</td>
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<tr>
<td>(xi) The role and structure of BRU should be reviewed in order to facilitate dissemination and application of its researched results.</td>
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### 4.2.5 Rural Housing

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<tbody>
<tr>
<td>(i) Most rural houses are temporary, do not meet environmental and health requirements and lack basic services.</td>
<td>(i) The government shall facilitate implementation of rural integrated programmes that:</td>
</tr>
<tr>
<td>(ii) Most villagers are poor, and</td>
<td>(a) will enhance rural economies, aimed at assisting rural families to construct and improve their houses;</td>
</tr>
</tbody>
</table>

* Timing of activities starts with Date of Approval of the Policy.
This affects their ability to provide good housing.

(iii) In some parts of the country, good housing is not considered to be a high priority. Instead, owning large herds of cattle or polygamy is considered to be a sign of wealth and gives high social status in society.

(iv) In certain areas of the country, there are cultural beliefs and traditions which deter improvement in housing.

4.2.6 Housing Development Through a Co-operative Approach

4.2.6.1

(i) There is minimal housing production through organized groups.

(ii) Housing through co-operatives has been considered a possible solution to housing development especially for low-income earners. Attempts in developing housing through such co-operation in Dodoma and in

The government shall:

(i) promote, support and encourage the development of housing through co-operatives, NGOs, and building societies.

(ii) initiate research to establish reasons for the poor performance of organized groups in housing production with a view to finding out how best to support and assist these groups.

(iii) Formation of NGOs/CBOs shall be encouraged in areas where the people have already shown interest in developing their housing. Such organizations should be voluntary. They should have their own constitutions and procedures of doing their work. NGOs/CBOs should basically concern themselves with the following:

(a) to facilitate and implement housing projects for their community members.

(iv) Promote agriculture where possible through irrigation

(v) Train leaders at different levels of village administration on the development of housing. The training should cover the following:

(a) project management

(b) production of building materials

(c) agriculture and irrigation

(d) marketing of agricultural produce

(e) elementary bookkeeping and administration

(f) family planning.

(vi) Educate and sensitise villagers on the need to value and invest more in durable housing.

* Timing of activities starts
On Date of Approval of the Policy
Dar es Salaam for example initially were a success. However, it could not be replicated or sustained due to lack of clear government policy on how housing co-operative should operate and lack of a supportive implementation structure, which could ensure accountability. 

(iii) Decentralisation of co-operative movement is an obstacle.

<table>
<thead>
<tr>
<th>BRU</th>
<th>Mina Auhe</th>
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<tr>
<th>(iii) Review the institutional set up for promoting co-operative housing so as to involve more co-operative unions and local authorities.</th>
</tr>
</thead>
<tbody>
<tr>
<td>(b) to promote production of building materials.</td>
</tr>
<tr>
<td>(c) to mobilise resources for housing development.</td>
</tr>
<tr>
<td>(d) to facilitate linkages with other organisations that deal with housing</td>
</tr>
<tr>
<td>(e) to manage available community services.</td>
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<tr>
<td>(f) conduct training, seminars, workshops etc.</td>
</tr>
<tr>
<td>(g) Government institutions concerned should assist the organisations in the following:</td>
</tr>
<tr>
<td>- (a) to educate the people on building technologies and the use of different building materials.</td>
</tr>
<tr>
<td>- (b) to make building plots available in urban areas.</td>
</tr>
<tr>
<td>- (c) to make housing credit facilities available.</td>
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<tr>
<td>- (d) elementary book keeping and administration</td>
</tr>
<tr>
<td>- (e) family planning.</td>
</tr>
<tr>
<td>- (f) educate and sensitise villagers on the need to value and invest in more durable housing.</td>
</tr>
<tr>
<td>(ii) The government shall promote co-operative housing development as it has proved to be viable option for delivery of cost-effective and affordable housing while creating mixed income communities. The co-operative in turn shall:</td>
</tr>
<tr>
<td>(a) encourage individual member savings for housing needs of individual members.</td>
</tr>
<tr>
<td>(b) assist members acquire land for housing development.</td>
</tr>
</tbody>
</table>

Timing of activities should be reviewed on the basis of time of approval of the Policy.
4.3 URBAN DEVELOPMENT ISSUES AND POLICIES

4.3.1 Physical Growth

(i) The government shall ensure that land is used efficiently and effectively.

(ii) The planning machinery shall put a limit to municipal physical growth after which development shall be directed to satellite towns.

(iii) All urban land use plans shall aim at more intensive use of land compared to the existing situation. Thus the following shall be done to facilitate implementation of this policy:

(a) Space and planning standards shall be revised so as to promote more compact form of building in all urban areas

(b) Vertical development in towns shall be encouraged as it has the following advantages:

(a) The reduction of physical extent will reduce the cost of installing, operating and maintaining infrastructure facilities

(b) Maximisation of use of land

(c) Intra-urban distances will be shorter.

(iv) Research shall have to be regularly conducted so as to know the capacity of the towns in implementing this concept.

(v) Moreover research shall be undertaken to determine the
### 4.3.2 Rural - Urban Migration

1. The rate of urban population growth of 13% a year recorded over the 1977-1985 period is so high that urban authorities cannot cope with it in terms of employment, services and housing provisions.

2. The government shall:
   - (i) Facilitate establishment of
   - (ii) Improve living conditions in rural areas to discourage movement of people to urban areas, and
   - (iii) Enhance the capacity of urban authorities to accommodate the increase in population.

### 4.3.3 Township Boundaries

1. Most urban authorities have tended to expand the areas under their jurisdiction in order to exclude large population areas so as to justify classification into higher status. This practice creates administrative conflicts between urban authorities and village governments of the enclosed villages over land rights and land use. Moreover, the engulfed villages although they are required to pay urban taxes do not benefit from some urban

2. (i) The government shall ensure that the need for administrative boundary expansion shall be substantiated scientifically in a participatory manner between the interested parties.

3. (ii) Villages engulfed in urban areas as a result of the expansion of township boundaries shall cease to be villages whether or not they are registered and their administration shall come under the respective

* Timing of above events starts from the date of approval of the policy.*
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<th>4.3.4 Urban Renewal</th>
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<tbody>
<tr>
<td>There is underutilisation of prime lands in the urban areas and uncoordinated piecemeal redevelopment which does not go hand in hand with the provision of services and long term development schemes of urban areas.</td>
<td>The government shall encourage optimum utilization of the land in prime areas and ensure comprehensive implementation of redevelopment plans, without compromising the interests of the holders of land rights.</td>
</tr>
</tbody>
</table>

*Timing of activities starts on the date of approval of the Policy.*
| 4.3.5 Urban Economy | 4.3.5.1 |  
| --- | --- | --- |
| Inadequate, unreliable, or lack of services and infrastructure; weak municipal institutions, poor financial services and an inappropriate regulatory framework, inhibit urban productivity. | The government shall: 
(i) ensure that adequate services and infrastructure are provided and properly managed, 
(ii) ensure that there is a conducive regulatory and financial environment to encourage investment, 
(iii) also allow municipal authorities to widen their sources of revenue, and 
(iv) provide supportive environment for the development of micro-economic informal sector activities and urban farming. | The government shall: 
(i) Ensure that towns have adequate services and good infrastructure management; 
(ii) Encourage public-private partnership approach in development and management of infrastructure; 
(iii) review the regulatory and financial frameworks with a view to making them more conducive; 
(iv) broaden urban authorities' tax collection base; 
(v) privatise services which the public sector has been unable to provide; 
(vi) encourage private investment in the promotion of urban economic development; and 
(vii) ensure that suitable land is zoned for micro-economic activities and urban farming. |
4.3.6 Urban Transport

4.3.6.1

The existing urban transport system is inefficient, in part, because of the increased car ownership without corresponding road capacity and poor traffic management.

The government shall facilitate the establishment and operation of swift, safe, and efficient transport systems in urban areas.

The government shall:

(i) encourage participation of private investors in urban transport;

(ii) promote mass transport;

(iii) strengthen and enforce transport and traffic management measures;

(iv) through local authorities increase road carrying capacity and provide adequate parking facilities;

(v) urban planning mechanisms shall put more emphasis on the development of self-sustained neighbourhoods in order to reduce traffic in central areas of towns and cities; and

(vi) alternative means of urban transport will be researched upon with a view to relieve congestion.

(vii) institute traffic management measures and increase road capacity where feasible. Alternative parking facilities will be explored; and

(viii) facilitate introduction of alternative means of urban transport.

<table>
<thead>
<tr>
<th>Ministry of Communications</th>
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<td>Local Authorities</td>
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<td>Ministry of Home</td>
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<td>Local Authorities</td>
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<td>Ministry of Lands</td>
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<td>Local Authorities</td>
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<td>Ministry of Commerce</td>
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<td>Local Authorities</td>
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<td>Ministry of Works</td>
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<td>Local Authorities</td>
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*Timing of activities starts from the date of approval of the policy.
### 4.3.7 Urban Agriculture

#### 4.3.7.1
Although urban agriculture is considered an important component in sustainable urban development, improperly practised urban agriculture conflicts with other urban land uses and leads to land degradation, water pollution, and is a threat to health and safety of urban residents.

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<tr>
<th>The government shall:</th>
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<tr>
<td>(i) designate special areas within planning areas whereby people will be granted legal rights to engage themselves in agricultural activities;</td>
<td>(i) recognize urban agriculture as part activities and land uses,</td>
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<tr>
<td>(ii) continue to regulate and research on the conduct of urban agriculture and will ensure that it does not disrupt planned urban development.</td>
<td>(ii) commission a research on the conduct of urban agriculture in planning areas;</td>
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<tr>
<td>(iii) review existing laws to facilitate planned urban agriculture;</td>
<td>(iii) Review rules and by-laws, which e.g. Government Notice No. 10 of 198 Building Rules, Cap 101; and</td>
</tr>
<tr>
<td>(iv) facilitate the construction of appropriate infrastructure to mitigate/prevent land degradation, water pollution, and health and safety hazards in areas whereby agriculture is permitted.</td>
<td>(iv) The planning authorities shall declare areas for agricultural activities.</td>
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### 4.3.8 Municipal Finance

#### 4.3.8.1
Urban authorities are facing financial problems thus limiting their capacity to serve their inhabitants because of:

*Easing of activities banned
On Date of Approval of the Policy

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<tr>
<th>The government shall:</th>
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<tr>
<td>(i) ensure that all undistributed local taxes are collected and all untapped sources of revenue are utilized by</td>
<td>(i) broaden the tax base</td>
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</tbody>
</table>
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<tr>
<td><strong>4.3.3 Public Open Spaces, Other Recreational Areas and Hazardous Lands</strong></td>
<td><strong>4.3.3.1</strong></td>
</tr>
<tr>
<td>(i) Developers without planning permission wilde public open spaces, other recreational areas and hazardous and fragile areas.</td>
<td>(i) The government shall ensure that:</td>
</tr>
<tr>
<td>(ii) Most public open spaces and other recreational areas are left undeveloped.</td>
<td>(i) Public open spaces, other recreational areas and hazardous areas are protected from encroachment and are used for their intended purposes.</td>
</tr>
<tr>
<td>(iii) Some urban areas are derelict and are undergoing urban decay.</td>
<td>(ii) Local authorities, CBOs, NGOs and private/public institutions develop public open spaces and other recreational areas for public use.</td>
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<tr>
<td></td>
<td>(iii) No title is offered to people who intrude into hazardous, open spaces or other protected areas.</td>
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<td>(iv) Derelict lands are reclaimed and used for appropriate land-uses.</td>
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* Timing of activities starts on date of approval of the policy.*
4.2.10 Environment Management

1. Management of solid and liquid wastes in most urban areas is poor resulting in environmental degradation.

2. The increasing number of motor vehicles most of which are in a poor state of repair are causing substantial pollution as with toxic gases and lead from gasoline fuel. Additionally, there are limited controls on industrial and other gaseous emissions that also contribute to urban pollution.

3. There is increasing encroachment on fragile and hazardous lands (river valleys, steep slopes, and marshlands). Such developments contribute to land degradation, pollution and other forms of environmental destruction.

4. Dependence on the use of fuelwood and charcoal as the main sources of energy in human settlements contributes to depletion of forests, and consequent environmental deterioration and pollution.

The government shall:

1. Ensure that human settlements are kept clean and the health of residents is not endangered by pollution effects of solid and liquid wastes.
2. Set environmental quality standards of gaseous emissions from industries, vehicles etc., and institute a mechanism for monitoring air pollution levels.
3. Encourage the use of alternative, affordable and appropriate sources of energy.
4. Encourage and promote reforestation and
5. Quarrying is prohibited in river valleys in urban areas.

(a) The government shall ensure that clean and the pollution effects of the health of the residents.

(b) Urban authorities shall have to ensure waste is properly collected from all

(c) Regulations for the collection, treatment and all hazardous industrial refuse is formulated by the government and strengthened. Disposal of non-hazardous waste is encouraged through appropriate incentives.

(d) The private sector and local communities involved in the collection and disposing of waste in local communities.

(e) Fees will be levied for solid waste services.

(f) All major urban areas shall have sewerage systems but most importantly, the reliable water sources to meet de

(g) Urban governments shall give priority to the operation costs of sewerage systems.

(h) Sewer users shall be charged as operation costs of sewerage systems.

(i) A law shall be instituted by whi
4.4 INSTITUTIONAL AND LEGAL FRAMEWORK

4.4.1 Issues:

Successful implementation of this Human Settlements Development Policy will depend on the existence of a conducive environment.

The government shall:
- (i) in collaboration with the Local Authorities be responsible for
- (ii) review Acts No 47 of 1967, and Cap. 376 of 1976 in order and prepare institutional framework for

- (v) Unauthorised mining, especially quarrying of sand in river valleys is hazardous to the environment.
- (vi) Industrial developers shall have to determine whether liquid or gaseous to accept discharging them into drains, nature, or atmosphere.
- (vii) Controls shall be imposed on vehicles to limit air pollution. The government shall set environmental quality standards of gaseous emissions and vehicular emissions.
- (viii) The public and private sectors shall cooperate and reduce environmental pollution.
- (ix) The government shall promote the use of environmentally friendly techniques and practices.
- (x) Solid wastes shall be disposed of according to its nature and not a way of providing electricity.
<table>
<thead>
<tr>
<th>Institutional and legal framework for its implementation and availability of adequate resources and capacity at all levels of implementation. It will also require cooperation and coordination of all actors and stakeholders involved and interested in human settlements development. Prior to the enactment of the Decentralisation Act in 1972, there was only one institution which was responsible for human settlements development, especially town planning, at all levels of operation. The abolition of Local Authorities in 1972 and their subsequent reappearance in 1978 (for urban councils) and in 1982 (for rural district councils) led to a multiplicity of actors in human settlements development. Some of the effects of having a multiplicity of actors and overlapping roles and responsibilities have been the following: (a) It has given room to malpractices especially in land allocation and town planning like unauthorised changes of use, invasions of open spaces and land allocated for community facilities (e.g., schools and health facilities);</th>
<th>Mobilising resources from potential developers for financing the provision and maintenance of housing, services and infrastructure. (ii) review existing laws in order to remove inconsistencies; (iii) prepare a new Town and Country Planning Law; (iv) streamline the institutional arrangement for human settlements development in order to enhance accountability and efficiency and shall further ensure that the roles of the different actors are clearly defined.</th>
</tr>
</thead>
<tbody>
<tr>
<td>(1) Ministry Responsible for Development: (a) to determine, prepare, and performance of the national development policy and strategy (b) To facilitate a systematic increase in the national allocation to human settlements development (c) To initiate the establishment framework for human settlements development (d) To be responsible for overseeing activities of national facilitating institutions e.g., NAD, Corporation, NGOs, etc. (e) To monitor national and of shelter delivery (f) To promote gender issues development (g) To account to Parliament the human settlements sector efficiency parameters</td>
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<tr>
<td>(2) Local Authorities: (a) to develop capacity in necessary services</td>
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* *Time of action starts on date of approval of the policy*
(b) to promote and maintain the health, safety, and welfare of the community, and to prevent the development of urban areas that are not in the public interest, by providing for the efficient use and protection of the land and other natural resources.

(c) to provide for the efficient use and protection of the land and other natural resources.

(d) to protect and preserve the natural beauty and scenic values of the area.

(e) to provide for the efficient use and protection of the land and other natural resources.

(f) to provide for the efficient use and protection of the land and other natural resources.

(g) to provide for the efficient use and protection of the land and other natural resources.

(h) to provide for the efficient use and protection of the land and other natural resources.

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(x) to provide for the efficient use and protection of the land and other natural resources.

(y) to provide for the efficient use and protection of the land and other natural resources.

(z) to provide for the efficient use and protection of the land and other natural resources.
(d) Encourage community participation in project planning and execution.
(e) Establish and maintain mechanisms for participatory decision-making in project planning and execution.
(f) Ensure that local authorities are actively involved in project planning and execution.
(g) Establish and maintain mechanisms for participatory decision-making in project planning and execution.

Financial Institutions:
- Ensure that financial institutions support the implementation of the project plan.
- Ensure that financial institutions support the implementation of the project plan.
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- Ensure that financial institutions support the implementation of the project plan.

Professional Services:
- Ensure that professional services support the implementation of the project plan.
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- Ensure that professional services support the implementation of the project plan.

Community Based Organisations (CBOs):
- Ensure that CBOs support the implementation of the project plan.
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- Ensure that CBOs support the implementation of the project plan.

NGOs:
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Local Governments:
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Ministry of Local Government:
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Ministry of Finance:
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Presidential Office:
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Ministry of Health:
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Ministry of Transportation:
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Ministry of Housing:
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Ministry of Education:
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Ministry of Agriculture:
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Ministry of Works and Transport:
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Ministry of Lands and Human Settlement:
- Ensure that the Ministry of Lands and Human Settlement supports the implementation of the project plan.
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Ministry of Tourism:
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Ministry of Finance (Private Sector Development):
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<td>(b)</td>
<td>encourage some of individuals to acquire common brieft for men</td>
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<td>(c)</td>
<td>assist members development</td>
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<td>(g)</td>
<td>to organize true settlements dev</td>
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<td>(h)</td>
<td>establish proper systems</td>
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(b) The Parastatal Sector:

Parastatal corporations

(a) engage themselves in tailored housing, flats or bungalows

(b) undertake eng building costs

(c) engage themse materials for own use, and

* Timing of activities starts
On Date of Approval of the Policy
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<tr>
<td>(a) Conduct research in the field as support for its training in making, planning and implementing policies.</td>
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<td>(b) Provide consultancy services to building in both public and private sectors.</td>
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<tr>
<td>(c) Provide training in middle and lower categories working in housing, building and urban planning.</td>
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<tr>
<td>(d) Provide the public at large with information, education and training on housing, building and urban planning.</td>
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<tr>
<td>(e) Organise conferences, seminars and workshops on housing, building and urban planning.</td>
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<tr>
<td>(f) Ministry of Foreign Affairs and Co-operation: Facilitate international cooperation and exchange of experiences on human settlements and goals of the policy.</td>
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* Timing of activities starts on the date of approval of the Policy.*