

## **Growing Through Cities in Tanzania: The Implications on National Development**

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### **Abstract**

This paper examines the role of towns or cities of different population sizes on a country's growth. Also, it compares the role played by urban and rural regions on a country's socio-economic development. It adopted a comparative-case study design with an objective database meta-analysis for urban development in Tanzania (1990–2024). It further reviewed metadata through Our World in Data (OWID), Tanzania Urbanization Laboratory (TULab), and the NBS migration and urbanization monograph. Furthermore, it used the Integrated Labour Force Survey (ILFS, 2020/2021) and Household Budget Survey (HBS, 2018) for urban and rural socio-economic data. Interviews with 26 government and non-government officials undertaken in Dar es Salaam and Dodoma cities were used to complement the meta-analysis. The findings indicate that urbanization is fast in Dar es Salaam, Mwanza, Tanga, Mbeya, Arusha, Morogoro and Dodoma. Socially and economically, Tanzania is growing through cities despite identifying itself as a rural economic country. Also, although agriculture leads other sectors in employment, its GDP and per capita contribution is low. This provides further evidences that Tanzania is growing through towns and cities. The findings suggest that biased development policies have contributed to this trend. Consequently, there is a need for balanced regional development strategies and rural vitalization policies to redress the rural-urban divide.

**Keywords:** *City, urbanization, development, agglomeration, services*  
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### **1. Introduction**

Globally, cities occupy only 2% of the total land; but account for 70% of economic outputs, 70% of waste generation, 60% of energy consumption, and a habitat for 56% of the global population (UN Habitat, 2020). In line with this, the world is experiencing a rapid urbanization, particularly in Africa and Asia. In sub-Saharan Africa (SSA), about 41% of the population lives in cities; and the United Nations Population Division projects this to reach 50% by 2040. This trend in urbanization—or urban growth—has increasingly been related to socio-economic and technological development; and it is reported that sustained economic development does not occur without urbanization (Henderson, 2010). However, increasing urban population has both positive and negative implications on development. On the positive side, it provides economies of scale and competitive economy. Cities/towns are sites for technological innovation and knowledge exchange, markets for goods and services,

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and therefore are the engines of economic growth (Lachange et al., 2019). However, this positive role of urbanization cannot be realized without sound management: there must be a deliberate design of systems and infrastructures within a town/city to spur economic development (Turok & Mcgranahan, 2013; UN, 2018). On the negative part, rapid and unplanned urbanization could give rise to reduced productivity and outbursts of slums and inequalities, which occur when the supply of services and infrastructure are not in tandem with the growing demand.

The growth of cities, or urbanization, takes different experiences in the world. In many developed countries, urbanization has driven economic development through critical transformations in agricultural productivity and industrialization (Cobbinah et al., 2015). In SSA, urbanization has coincided with economic development to varying degrees, and with different national impacts. In some SSA countries—such as Ghana, Botswana, South Africa and Nigeria—urbanization has yielded positive outcomes (Akinbode et al., 2017; Tekalign, 2023). However, the extent—and progress—of economic development remain uncertain for many countries (Asogwa et al., 2020). Urbanization poses various socio-economic challenges (Lazaro et al., 2019).

At the national level, cities/towns can be ranked according to population sizes or densities (such as primate, secondary and intermediate towns); and/or administrative and political stature (such as capital and regional cities/towns). Primate cities are the country's largest towns or cities (growth poles) in terms of population size (Dzik, 2018). Secondary cities/towns are those at the second-tier of population size (Yizhao et al., 2024); while intermediate towns occur below secondary cities (Florida et al., 2023). Capital and regional cities/towns are country's administrative towns. In these towns, most of the national administrative and political activities are undertaken. It is assumed that cities/towns at high-order of classification systems have higher contributions to a country's growth than those at the lower level (Alan & Philip, 2023; Turgel & Ulyanova, 2023).

In Tanzania, the various geographical, political and administrative regions have witnessed varying urbanization levels that have contributed differently to the country's growth. Unfortunately, the knowledge relating to specific evidences on what roles, what sectors, and which cities play which roles on the country's development, is still a new-born. This paper examines the role of towns/cities of different sizes (primate and secondary towns) in the country's growth. It makes a comparison of the roles played by urban regions and rural regions on the country's growth. Through this, the paper sheds some light on the prevailing geographical imbalances and rural-urban divide in development processes.

## **2. Agglomeration Theory**

Cities undertake varying roles and services for themselves and a nation (Schmid, 2022). This paper analyses these role of cities using the agglomeration theoretical lens; whose origins and developments are aligned with works by Christaller (1933), Weber (1909), Lösch (1954), and Marshal (1890), who developed different conceptual

thinking that emphasized on agglomeration (McCann & van Oort, 2019). The theory underpins the advantages of economic concentration of activities or settlements in a particular area on development. It draws in two major concepts: division of labour, and economies of scale. Agglomeration offers advantages in labour pooling, and enhancing supplier-customer interactions and exchange of knowledge. The concept of economies of scale refers to the cost advantage emanating from agglomeration of people and activities together. A further development of the concept of agglomeration by Duranton and Puga (2004) gives emphasis in sharing, matching and learning processes in cities. In addition to these formulations, empirical studies and literature (Turok & Mcgranahan, 2013; Luo, 2020; Faggio, 2020) have also uncovered the potentials for co-location and agglomeration of industries in cities.

Since its conceptualisation, the agglomeration theory has been widely used in research. In the global North, Ciccone (2002), Rosenthal (2004), and Henderson (2003) have examined the way cities of different sizes contribute to economic growth. In the global South, Lall et al. (2004), and Henderson et al. (2001), have also deployed agglomeration scholarships to uncover the role of cities in industrialization. Similarly, Melo et al. (2009) and Rosenthal and Strange (2004) have associated urban concentration of people and activities with prospering and dynamic economic growth. Therefore, the agglomeration theory is a significant theoretical tool to analyse the role of growth of cities on a country's development.

### **3. Study Context and Research Methods**

This paper is based on a study undertaken between March and December 2023 as a part of an eight-months research fellowship under the British Academy Visiting Fellowship's (UK) financed project 'Governance of sanitation services for the Africa urban Poor: The case of Tanzania'. Tanzania is one of the fast urbanizing countries in East Africa, with an annual intercensal growth rate increasing from 2.7% in 2012 to 3.2% in 2022 (URT, 2012; 2022). Its urban population amounted to 29.6% by 2012 and 35% by 2022 (URT, 2022). Urbanization and economic growth manifests not only in cities of different sizes, but also of varying functions. Hence, the paper is based on a comparative-case study of Dar es Salaam (the primate city) as compared from other cities with secondary roles (Mwanza, Mbeya, Tanga, Arusha, and Dodoma). These cities were selected for a comparison purpose because they are at the second-tier in terms of urbanization trend (URT, 2012; 2022). Other inclusion criteria for the selected cities were because they are leading in urbanization level and revenue collections than many of other secondary cities in the country (TUlab, 2019; URT, 2022). Dar es Salaam was selected purposely because it is the country's largest and commercial city with an area of 1,493km<sup>2</sup>, and a rapidly growing population of 6m people (Simon et al., 2023). Consequently, cities of different population sizes and functions were used in analysing the role of urban growth or urbanization on national development.

The study used an objective meta-analysis of qualitative and quantitative data published between 1990 and 2024. A database search technique through the Google

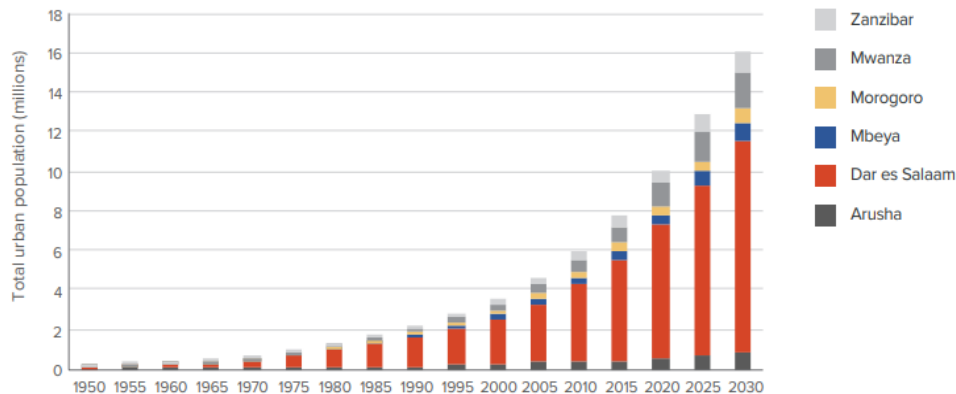
Search was used to search for data related to social and economic impact of the growth of cities. The search words were: urbanization, urban and rural employment, cities and education, urban growth, and sanitation. For example, the search for urbanization data resulted to about 14,800,000 datasets. When this search was narrowed to the Tanzanian context, about 363,000 results were found. On urban and rural employment datasets, about 15,600,000 results were found, which narrowed to about 845,000 results in the context of Tanzania. From these databases the following were selected: Our World in Data, World Bank, National Bureau of Statistics (NBS), and Tanzania Urbanization Laboratory (TUlab). In addition, three reports on national surveys were selected: Household Budget Survey (HBS), Migration and Urbanization Monograph, and Integrated Labour Force Survey (ILFS).

The inclusion criteria were threefold. First, data published by national and international renowned and trusted organizations and institutions/publishers were selected as suggested by Kraus et al. (2020). Second, were highly cited or used databases. This corresponds to the view that highly cited articles are found faster than less cited ones (Merton, 1968). Lastly, relevancy of the data to the objective of the paper was another inclusion feature. Thereafter, interviews were held with 4 government officials at the ministry level, 10 city government officials—at least one from each city, and more than 2 in Dar es Salaam and Dodoma cities because of the leading role they play on urbanization and national government. We also conducted 12 interviews with ward executive officers (WEOs), and 2 interviews from each city to complement metadata-analysis. This methodology aimed at instigating evidences of contemporary urbanization and its role in the country's growth from official validated information and critical comparative-case study analysis. To compare the role played by rural areas from urban areas on the country's growth/development, we used sector contribution between urban and rural areas, GDP contributions, income per capita, share of working age populations, poverty levels, and access to social services.

#### **4. Results and Discussion**

##### **4.1 Population Size in Tanzania Cities**

In many developing countries, cities/towns have seen growth rates of varying degrees from 1950 (UN, 2023). Tanzania has also witnessed the same experience of urban population growth. Its urban population grew from 29.6% in 2012 to 35% in 2022 (URT, 2015; 2022); with the growth being fast in primate and secondary cities/towns. Figure 1 shows that urban population was fast in five cities/towns; including Dar es Salaam, Mwanza, Mbeya, Arusha and Morogoro. According to the 2022 population and housing census (URT, 2022), Dar es Salaam is still leading in terms of population size, which stood at 5,383,728 people; followed by Dodoma (765,179), Arusha (617,631), Mwanza (594,834), Mbeya (541,603), and Tanga (393,429). These results from PHC suggests that, in terms of population size, the country is growing through primate cities, followed by secondary towns. Intermediate and minor towns have low contribution to the country's growth. Examples of such towns (and their population size) include Kasulu (238,321), Tarime (133,043), Bunda (182,970), and Babati (129,572).



**Figure1: The Population of Six Largest Cities in Tanzania (1950–2030)**  
Source: UN DESA (2015)

These results actually explain the rank-size rule: a concept of agglomeration that the population of a country's largest town (primate city) is 10 times higher than the second town (Chen & Zhou, 2003). Although this rule may not fit exactly the population variations in Tanzanian cities, the available population data for these cities are closely associated with this rule. According to the 2022 census, the population of Dar es Salaam city was 8 times to that of Dodoma city, which lies in the second tier.

#### **4.2 Sectoral Employment and Country's Growth**

A country's growth also depends on its sectoral composition and trends (Sami et al., 2023). Employment by sector is another indicator that can be used to examine the contribution of administrative and political regions (towns/cities) for a country's growth. Developed countries are growing through a mixture and inter-linkages between farm and non-farm sectors (Ankita, 2022). Additionally, labour market and employment are based on both formal and informal sectors. This is somehow different from the situation in developing countries where the informal sector leads in the provision of employment than the formal and farm and non-farm sectors that are hardly linked (ILO, 2021). Table 1 summarises the contribution of these sectors from the ILFS of 2020/2021.

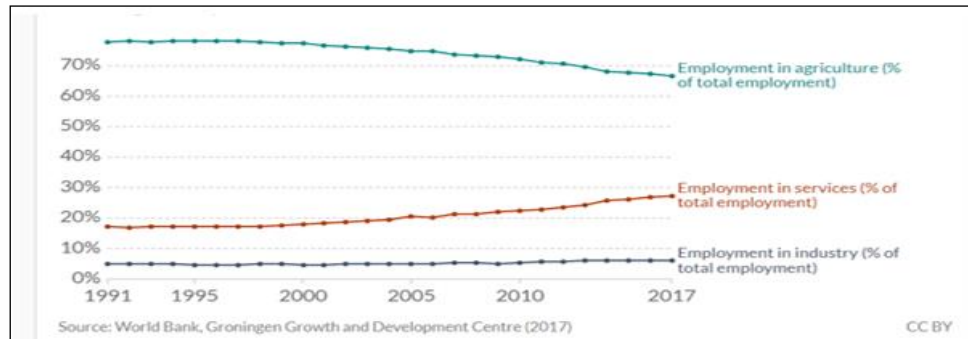
The ILFS shows that the aggregate of the agriculture, forestry and fishing sectors employed 35.5% of Tanzanians; while the manufacturing sector, and administrative and support services employed 10.8% and 5.6%, respectively. Others (14.1%) were employed in wholesale and retail trade; repair of motor vehicles and motorcycles, transport and storage employed 5.1%; education engaged 5.1%; while those in construction employments were 5%. It is apparent from these data that rural-based economy is still leading in terms of employment composition. Tanzania is still a rural economy that is dominated by farming. However, there is a declining trend on this sector.

**Table 1: Sectoral Employment by 2021**

Industry	URT			TZM			ZNZ		
	<i>M</i>	<i>F</i>	<i>Total</i>	<i>M</i>	<i>F</i>	<i>Total</i>	<i>M</i>	<i>F</i>	<i>Total</i>
Agriculture, forestry and fishing	63.6	66.3	64.9	64.4	67	65.6	36.8	33.7	35.5
Mining and quarrying	1.5	0.4	0.9	1.5	0.4	0.9	1	0.6	0.8
Manufacturing	5.1	4.0	4.6	5	3.8	4.4	8.5	13.9	10.8
Electricity, gas, steam and air conditioning supply	0.2	0.0	0.1	0.2	0	0.1	0.3	0.1	0.2
Water supply; sewage, waste management and remediation activities	0.2	0.1	0.1	0.1	0.1	0.1	0.4	0.1	0.3
Construction	4.7	0.2	2.5	4.6	0.2	2.4	8.4	0.3	5
Wholesale and retail trade; repair of motor vehicles and motorcycles	9.5	15.1	12.2	9.4	15	12.2	12.9	15.7	14.1
Transportation and storage	5.8	0.2	3.1	5.7	0.2	3	8.4	0.5	5.1
Accommodation and food service activities	1.0	5.0	2.9	1.0	4.9	2.9	2.5	7	4.4
Information and communication	0.3	0.1	0.2	0.3	0.1	0.2	0.5	0.3	0.4
Financial and insurance activities	0.4	0.3	0.3	0.4	0.3	0.3	0.4	0.3	0.3
Real estate activities	0.1	0.0	0.1	0.1	0	0.1	0.0	0	0
Professional, scientific and technical activities	0.4	0.2	0.3	0.4	0.2	0.3	0.4	0.4	0.4
Administrative and support service activities	2.1	1.4	1.7	2	1.3	1.6	5.3	6.1	5.6
Public administration and defence; compulsory social security	0.8	0.3	0.6	0.7	0.2	0.5	5.1	3.3	4.3
Education	1.8	1.6	1.7	1.7	1.5	1.6	3.6	7.2	5.1
Human health and social work activities	0.6	0.8	0.7	0.6	0.8	0.7	1.2	1.7	1.4
Others	2.2	4.2	3.2	2.1	4.1	3.1	4.5	9	6.4
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>

Source: ILFS (2020/2021)

The World Bank data (Figure 2) shows that although in Tanzania (1991–2017), agricultural employment overweighs other sectors in terms of employment composition, this sectoral employment declined from above 80% in 1991 to about 60% in 2017. Meantime, employment in the service sector increased from below 20% in 1991 to about 29% in 2017; while industrial employment increased from below about 5% in 1991 to over 8% in the same period. Consequently, these results support the view that in the coming decades, Tanzania’s growth (economically and socially) will be composed and driven by urban-based sectors (industry, service and trade). Also, they show that the contribution of the agricultural sector to national development is declining as there is a switching of employment from farm to non-farm activities. Hence, the philosophy that ‘agriculture is the backbone of Tanzania’ is not supported by available evidences. To improve its contribution to national development, more investments are needed in the agricultural sector.



**Figure 2: Share of Employment in Agriculture, Industry, and Services in Tanzania**

Source: World Bank (2017)

#### **4.3 Urbanization and Growth in Gross Domestic Product (GDP)**

The association of urbanization with GDP growth has been contested over years: it has been seen as undesirable for development on the one hand, and as an engine for growth on the other. Research and pessimistic discussions accuse this relationship as unfavourable for development. For example, Liu et al. (2024) argue that although urbanization has a positive association with economic development, growth in transportation causes environmental pollution and increases in carbon emissions. Also, other pundits such as the McKinsey Global Institute (2010), and van Noorloos and Kloosterboer (2017), find that intense urbanization is a demonstration of an imbalanced allocation of resources between rural and urban regions; and this may be one of disincentives for national development. Another side (optimistic), views urbanization as an engine and/or a factor of growth (Jacobs et al., 2023). For example, the World Bank (2015) acknowledges that there is a strong relationship between urbanization and per capita income because economic growth in most countries (especially during the industrial age) were accompanied by urbanization. This was similarly put by one WEO from Dar es Salaam: “... indeed we need to change our mindsets to view cities as the country’s focal points of development. They are places where most taxes are collected, innovations occur and technologies are developed”. Also, in Tanga, one WEO added: “... to ensure that cities contribute to development, cities must be well planned” However, Liu et al (2024) argues that it is not urbanization per se that leads to growth, but it is the agglomeration of socio-economic activities that drive economic growth/development.

The data in Table 2 from NBS (2020) is used to compare the GDP contribution of urban-based sectors (industry, service, trade, etc.) and rural-based sectors (agriculture, fishing, forest) for the country’s growth. The results show that, in 2009, the real GDP growth rate from agriculture and fishing activities (crops, fishing, forestry and hunting) was 4.2%, and this increased to 5.3% in 2018. The industrial and construction sector contributed 3.4% GDP in 2009, and by 2018 it increased to 9.3%. The service sector contributed 5.5% GDP in 2009, and in 2018 it increased to 6.3%.

**Table 2: Annual Real GDP Growth Rates (Percent, 2009-2018)**

<b>Economic Activity</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>
<b>Agriculture and Fishing</b>	4.2	3.2	2.5	3.4	2.8	6.9	5.4	4.8	5.9	5.3
Crops	4.5	4.8	3.5	4.3	4.4	9.4	7.6	5.4	6.4	5
Livestock	5.1	1.3	0.6	1.9	4.8	4.9	4.9	4.9	4.9	4.9
Forestry and Hunting	5	3.4	3.1	3.6	4.5	4.8	3.4	3.9	4.8	4.9
Fishing	-0.1	0.9	2.5	3	-13.3	1.8	-4.5	1.2	8.3	9.2
<b>Industry and construction</b>	3.4	9.2	11.8	4.2	10.5	6	9.7	11.7	10.6	9.3
Mining and quarrying	18.4	7.2	6	6.7	4.5	6.4	10	7.4	5.3	1.5
Manufacturing	4.5	8.9	6.7	4.2	3.7	10	7.1	10.8	8.2	8.3
Electricity supply	4	13.4	-4.6	3.4	8.2	12.7	-2	8.8	1	5.8
Water supply; sewerage, waste management	4.1	2.5	-1.4	2.9	2.7	3.8	2.4	6.9	6.4	7.4
Construction	-3.7	10.3	22	3.3	19.1	2.5	12.9	14.5	15.1	12.9
<b>Services</b>	5.5	7.8	8.2	6.4	5.1	9.3	6.4	6.3	5.3	6.3
Wholesale and retail trade; repairs	2.5	10	11	3.9	4.2	9.9	3.6	5.9	6.1	5.8
Transport and storage	6.7	10.7	4.2	4.2	6	8.7	5.4	5.7	6.7	11.8
Accommodation and Food Services	0.8	3.7	3.9	6.8	0.9	3.1	1.7	4.1	3.1	5.2
Information and communication	26.4	24.4	8.3	22.3	11.6	10.3	7.8	2.2	6.2	9.1
Financial and insurance activities	18.1	12.6	14.5	5.2	-1.1	10.5	11.3	1.1	-2.8	-0.5
Real estate and business services	3.2	8.3	3.1	6.5	9.5	10.3	7.6	11.4	4.4	4.4
Public administration and defence	-1	-5	15.6	9.2	9.7	6.7	7.2	5.4	10.8	5.6
Education	8.9	6.3	5.4	7.5	0.3	13.4	10.4	10.4	7.3	6.6
Human health and social work activities	7.2	3.3	5.1	11.5	-3.1	8.4	5.1	5.6	7.6	8.1
Other Social and Personal services	4.4	5.6	5.6	6.7	8.9	9.8	5.1	11.7	12	6.5
All economic activities	4.6	6.6	7.2	4.9	5.7	7.7	6.9	7.3	7	6.9
<b>Net taxes</b>	<b>12.8</b>	<b>3.8</b>	<b>12.1</b>	<b>0.4</b>	<b>17.5</b>	<b>-2.2</b>	<b>-1.7</b>	<b>2</b>	<b>4.6</b>	<b>8</b>
<b>Total GDP</b>	<b>5.3</b>	<b>6.3</b>	<b>7.7</b>	<b>4.5</b>	<b>6.8</b>	<b>6.7</b>	<b>6.2</b>	<b>6.9</b>	<b>6.8</b>	<b>7</b>

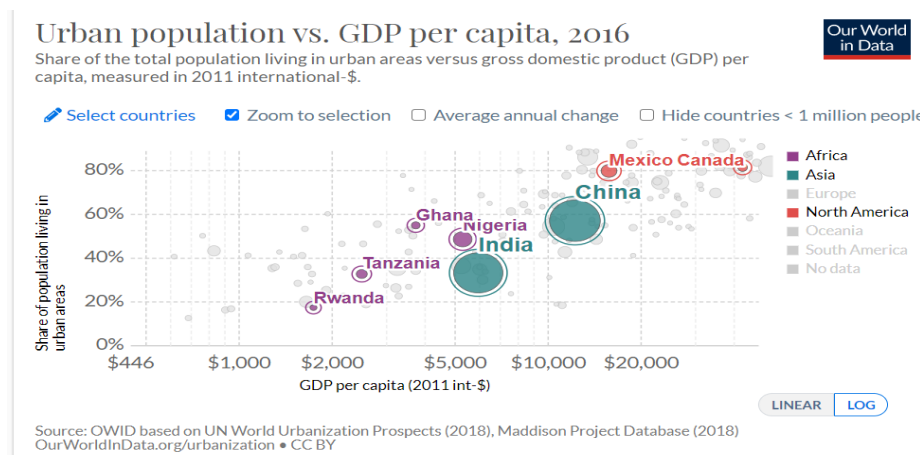
Source: NBS (2020)

Table 2 further shows that while both urban and rural economic sectors contribute to a country’s growth, the urban based sectors play a leading role in the income that the country earns. Although agriculture dominates in terms of employment composition, the sector has a low contribution to national growth. This is also supported by TUlab (2019), which acknowledges that although rural-based sectors employ many people than urban-based sectors, their GDP contributions are low, as taxes generated from these sectors are also low. One of the officials from the ministry added: “... rural sectors are somehow not performing well economically because there is low value addition. ... farming is traditionally done and capital to invest in these sectors is still one of the challenges.”



These findings build on urbanization and urban development literature (Shabu, 2010; Jedwab & Vollrath, 2015) claiming that it is difficult for a country to grow economically or socially without urbanization. Probably, this also receives more support from world urbanization prospects. According to United Nations (2022), countries that are developed or performed well economically and socially, had also higher levels of urbanization and agglomerations. For example, by 2022 urbanization in the USA and Europe was 80% and 90%, respectively; while the levels in Africa and Asia were below 50%. Actually, Africa and Asia had low economic growth and higher poverty levels.

Figure 3 offers more insights on the relationship between urbanization and GDP growth. It shows that by 2016 countries such as China, Ghana, India, Mexico and Nigeria, which had higher urbanization levels than Tanzania, had also more GDP growth. The urban population and GDP per capita income of these countries by 2016 were as follows: China's urban population was >60%, and GDP was >US\$10,000; India's urban population was >40%, with a GDP of >US\$5000; Ghana's urban population was >49%), with a GDP >US\$3000; and Nigeria's urban population was >45%, while its GDP was >US\$5000. In Tanzania, the level of urban population was about 29.6%, and GDP per capita stood at US\$2000.



**Figure 3: Share of Urban Population and Associated to GDP Per Capita (US\$)**  
Source: Our World in Data (2023)

This trend in the levels of urbanization and GDP per capita refutes the traditional view that migration from rural to urban areas, or human concentration in towns, threatens national development. Hesitations on urbanization or migrations occur because of their poor management. When these processes are well managed, they drive a leg in development by providing opportunities for investment, and help to moderate the capital/labour ratio in the urban sector (Zhang et al., 2019). It also leads to a country's innovations (Lachang et al., 2019). However, a caution should be

drawn here that urbanization without economic and social growth may not lead to a country’s development. When urbanization is mainly driven by population size (especially fertility and death rates), and political and/or administrative functions with less from economic growth or industrialization, this does not create an engine of a country’s development (Henderson, 2009). In this case it becomes a burden.

Figure 4 describes further this relationship (population-GDP relation) from cities and towns in Tanzania. It show that towns such as Dar es Salaam, Mbeya, Arusha, Tanga and Mwanza—which were more urbanized (URT, 2012) than others in 2023—had also higher individual per capita income above TZS3m. Indeed, most of the administrative and political towns were playing a leading role in the country’s growth with the exception of Dodoma city, whose per capita income was below TZS2m despite being the country’s capital city. Hence, as argued above, some political and administrative towns do not offer a leading role for a country’s growth. This was also aptly advanced by one of the town planners in Dodoma city: *“Actually, Dodoma city has been accorded a high status and it is famous in the country because it is a capital city. Most of the government’s and political activities are taking place in Dodoma.”*



Figure 4: Per Capita Income of Individuals in Tanzanian Regions  
Source: Bank of Tanzania (2023)

#### 4.4 Share of Urban and Rural Working Population

Working population refers to the number of people capable of working or producing in an economy (Balland et al., 2020). Working population determines labour productivity and outputs. The existence of more youths than elderly people is a catalyst for development; while the dominance of old people is an expense for development/growth (Jumpah et al., 2020). The data in Tables 3 and 4 from the ILFS of 2020/2021 summarize the working-age population between urban and

rural areas in Tanzania; and the study used this to analyse the way urban and rural areas are contributing to the country's economic growth. In 2014, the rural working-age population was 61%, while for the urban areas it was 26.8%. In 2020/2021 this increased to 69% for rural areas, while it declined to 20.5% for urban areas. In Dar es Salaam, the working-age population depicted a declining trend from 12.2% in 2014 to 10% in 2020/2021. For other urban regions, it declined from 26.8% in 2014 to 20.5% (ibid.).

**Table 3: Share of Urban and Rural Working-age Population**

Area	2014			2020/21		
	Male	Female	Total	Male	Female	Total
URT Rural	61.9	60.3	61.0	70.6	68.4	69.4
Other urban	26.0	27.5	26.8	19.6	21.4	20.5
DSM	12.1	12.2	12.2	9.8	10.2	10.0
<b>Total (%)</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Number</b>	<b>12,737,081</b>	<b>13,789,210</b>	<b>26,526,291</b>	<b>15,293,846</b>	<b>16,737,447</b>	<b>32,031,293</b>
TZM Rural	62.1	60.5	61.3	71.2	69.0	70.0
Other urban	25.4	27.0	26.2	18.7	20.5	19.6
DSM	12.4	12.6	12.5	10.1	10.5	10.3
<b>Total (%)</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Number</b>	<b>12,359,437</b>	<b>13,390,678</b>	<b>25,750,116</b>	<b>14,818,047</b>	<b>16,229,848</b>	<b>31,047,894</b>
ZNZ Rural	54.3	53.8	54.1	51.5	50.9	51.2
Other urban	45.7	46.2	45.9	48.5	49.1	48.8
<b>Total (%)</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Number</b>	<b>377,643</b>	<b>398,532</b>	<b>776,176</b>	<b>475,799</b>	<b>507,599</b>	<b>983,398</b>

Source: ILFS (2020/2021)

**Table 4: Urban and Rural Distribution of Economically Inactive Persons Aged 15+**

Area	2014			2020/21		
	Male	Female	Total	Male	Female	Total
URT Rural	46.2	46.9	46.6	60.8	62.5	61.8
Other urban	32.8	31.4	31.9	24.2	24.3	24.2
DSM	21.0	21.7	21.4	15	13.3	14.0
<b>Total (%)</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100</b>	<b>100</b>	<b>100.0</b>
<b>Number</b>	<b>1,375,680</b>	<b>2,212,599</b>	<b>3,588,279</b>	<b>2,118,985</b>	<b>3,300,563</b>	<b>5,419,547</b>
TZM Rural	46.4	47.1	46.8	61.4	63	62.4
Other urban	31.6	30.2	30.8	22.9	23.1	23.0
DSM	22.0	22.7	22.4	15.7	13.9	14.6
<b>Total (%)</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100</b>	<b>100</b>	<b>100.0</b>
<b>Number</b>	<b>1,312,997</b>	<b>2,115,195</b>	<b>3,428,192</b>	<b>2,034,169</b>	<b>3,152,703</b>	<b>5,186,871</b>
ZNZ Rural	42.0	43.3	42.8	45.1	50.3	48.4
Other urban	58.0	56.7	57.2	54.9	49.7	51.6
<b>Total (%)</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100</b>	<b>100</b>	<b>100</b>
<b>Number</b>	<b>125,366.1</b>	<b>194,807.8</b>	<b>320,173.9</b>	<b>84,816</b>	<b>147,860</b>	<b>232,676</b>

Source: ILFS (2020/2021)

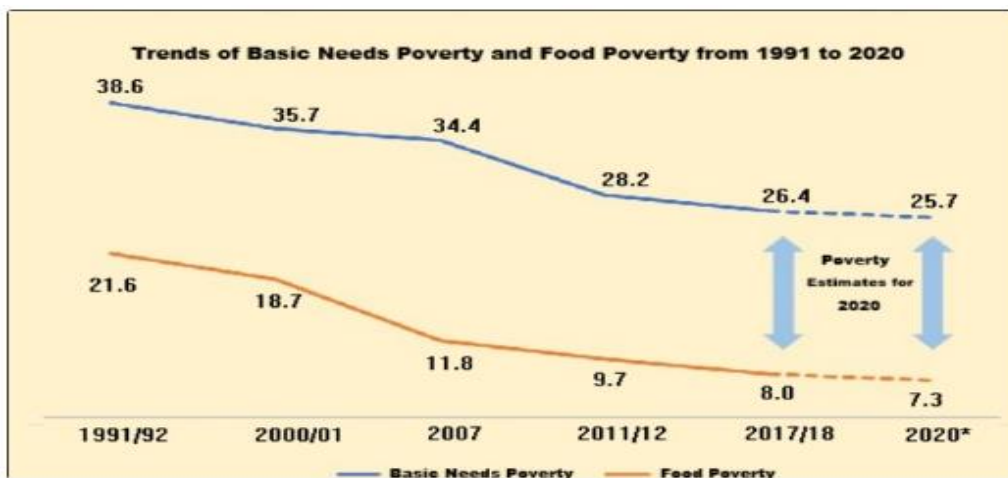
Although the reasons for the increase (in rural regions) and decrease (in urban regions) may not be very clear, this difference could be attributed to population composition. Rural areas are characterized by mostly younger populations and higher household sizes (URT, 2022). Also, the increase of working-age in rural regions could be linked to higher birth rates than in urban regions. Table 4 shows that the number of economically inactive persons aged 15+ for rural areas increased from 46.6% in 2014 to 61.8% in 2020/2021; while for other urban (apart from Dar es Salaam) they decreased from 31.9% in 2014 to 24.2% in 2020/2021. For Dar es Salaam, it decreased from 21.4% in 2014 to 14% in 2020/2021. This change in working population between urban and rural areas has the following implications on the country's growth. The increase of economically inactive population could affect rural development, and/or indicates a decrease in the country's growth. Economically inactive persons show an increasing burden on the economy as the country's expenses to cater for the socio-economic needs of these non-working population are heightened. As for the decreasing trend in the economically inactive, this is meritorious for regional and national growth as it reduces development expenses and enhances productivity. In general, this shows that the country has more efforts invested in urban development than in rural development. Probably, this is also a demonstration of the long-lived urban bias, or rural-urban divide.

#### **4.5 Urbanization and Poverty Reduction**

Urbanization and poverty reduction have been other trajectories of growing research, policy and academic interests. Some literature (Ravallion et al., 2007) have linked urban growth with widening poverty levels and the shortage of services in towns. This occurs when the poor from the rural are urbanizing to towns. When comparing urban poverty rates of migrants and local residents, Park and Wang (2010) found that migrants are poorer than the urbanites. However, pro-urbanists find that urbanization, when properly managed, contributes to poverty reduction not only for the urbanites, but also for neighbouring geographical areas. In this paper, we compare the trends in poverty levels between urban and rural areas; and show how—and/or why—urban growth is an opportunity for poverty reduction if well managed.

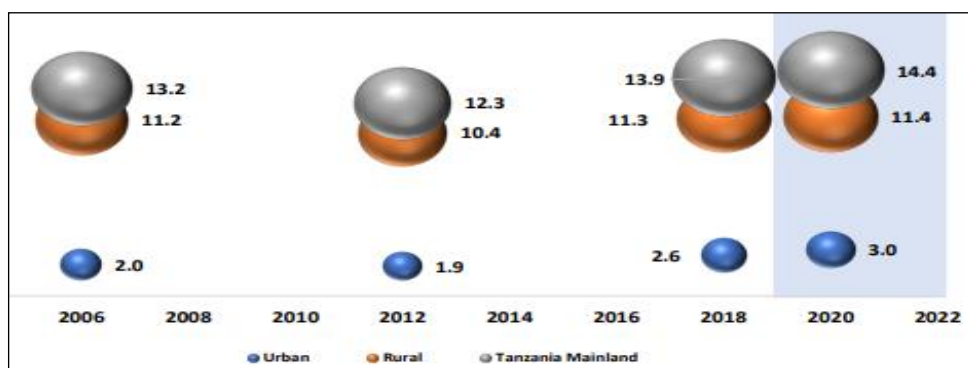
In general, Tanzania has seen a drastic reduction in basic needs poverty from 38.6% in 1991 to an estimate of 25.7% in 2020; and food poverty from 21.6% in 1991 to an estimate of 7.3% in 2020 (Figure 5). Also, the HBS data for 2018 shows that urban poverty stood at 2% by 2006, while rural poverty was 11.2%; and by 2022 urban poverty was 3%, while rural poverty stood at 11.4% (Figure 6). Furthermore, data from Our World in Data (2015) show that multi-dimensional urban poverty in Tanzania was about 29%, while rural multi-dimensional poverty was 69% (Figure 7). These poverty statures from different sources indicate that although poverty levels are declining holistically, this decline is rapid in urban than in rural areas. This is another evidence that Tanzania is mainly growing through towns or cities. It is also the trend in other African countries. Our World in Data (2015) (Figure 7) shows that while urban poverty in Rwanda stood at about 22%, rural poverty stood at 60%. In

Kenya, urban poverty stood at 20%, while rural poverty was about 55% in the same period. This has two major development and/or urban policy implications. It suggests that if macro-economic policy or poverty reduction strategies have to work effectively, there is a need for just and balanced development strategies. More efforts are needed to pull rural areas out of poverty. Similarly, more efforts ought to be invested on rural-urban linkage to ensure that what is being produced in rural areas is perfectly and timely consumed in urban areas; as quoted from one town planners in Dar es Salaam: "... priorities on development investment are given to urban areas, [while] rural areas, despite having higher population size, are given less priority. Everything starts from urban, especially Dar es Salaam. This will not reduce national poverty."



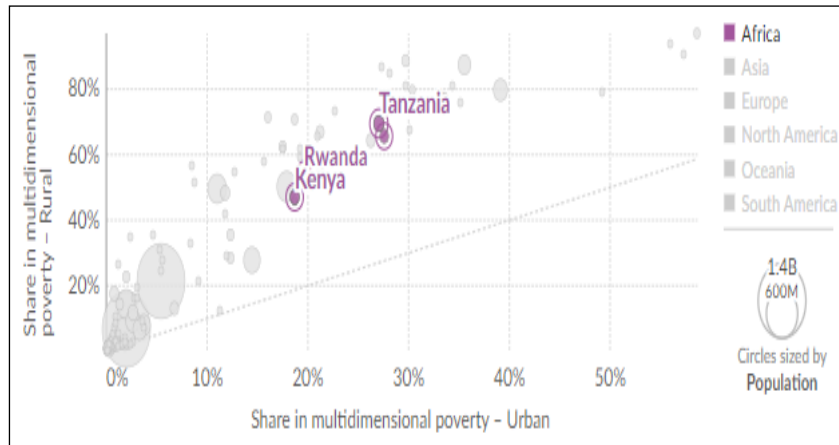
**Figure 5: Trends in Basic Needs Poverty and Food Poverty from 1991-2020, Tanzania**

Source: NBS, Tanzania



**Figure 6: Number of Poor People in Urban and Rural Areas in Tanzania Mainland**

Source: HBS (2018)



**Figure 7: Share of Urban and Rural Poverty (2015)**

Source: Our World in Data, 2015

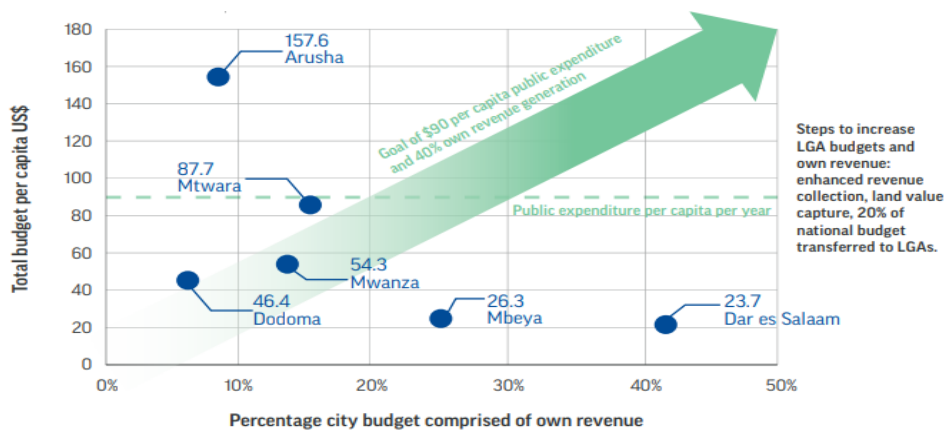
#### 4.6 Growth of Cities and Revenue Collection

The development of a nation requires financial and material resources. Cities have a role to generate and invest in financial resources for a country’s development (Amani et al., 2019). Finances are invested in both physical and human infrastructure. These resources are invested within a city generating them, or are spread to into other regions and even in rural areas. Some cities raise more revenues than others. The different capacity to collect revenues is equated to a city’s hierarchy: whereas higher-order cities—like primate or capital cities—are associated with higher capacities of generating or collecting revenues, lower-order cities are associated with low or moderate revenue collection. Of course, higher population size is meritorious for cities because it guarantees more tax payers and sources of revenues. This parameter has a mixed status in Tanzania.

The results in Figure 8 shows that Dar es Salaam led in own source revenue collection by getting over 40%. Mbeya raised between 20% and 30%, Mwanza between 10% and 20%, while Dodoma and Arusha collected below 10%. This shows that most cities have low capacity of collecting revenues for their own development. Actually, Amani et al. (2019) noted that most cities collect less than 20% of their total revenues, and that they mostly depend on central government disbursements. In this way, most cities contribute less to a country’s growth. This is even contrary to what is prescribed in the population settlement development policy of Tanzania that establishes features and criteria for classification and ranking of human settlements (URT, 2000): that a settlement becomes a municipality when it is capable of self-supporting (from internal own source) by 70%; and a city councils if it is self-supporting by at least 95%.

This paper dives deeper into what specific sources of revenues cities depend on for their growth and the country’s development. Data from TUlab (2019) (Table 5) shows that, between 2014 and 2019, most cities depended on donor soft loans and grants, urban water supply and sanitation authorities, and to some extent from own sources.

Only Dar es Salaam had higher revenues from own sources; while the rest depended on loans and utilities, especially water and sanitation. For the period covered (in Figure 8), Dar es Salaam (including its five municipalities) generated US\$56.4m from own sources, US\$43.7m from donor soft loans and grants, and US\$23.3m from urban water supply and sanitation authorities. Also, US\$5.8m were disbursed from intergovernmental transfer of capital development funds.



**Figure 8: Revenue Collection from Own Sources**

Source: TULab (2019)

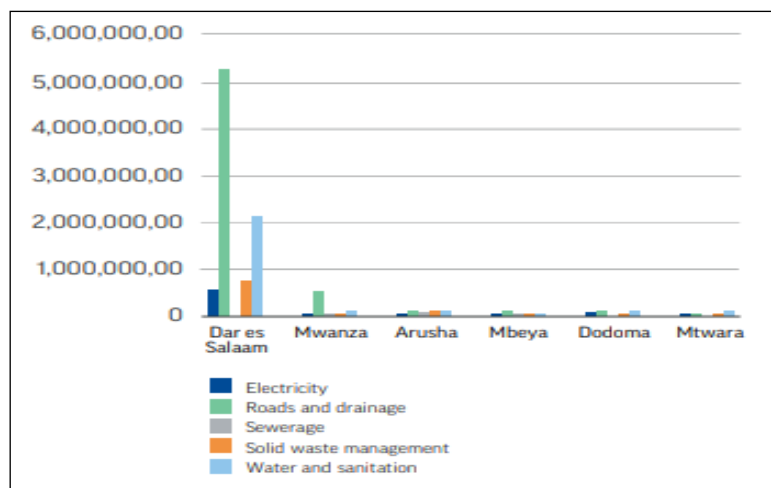
On the other hand, Mwanza city (including Ilemela municipality) raised US\$6.2m from own sources, US\$2.53m from donor soft loans and grants, and US\$8.5m from urban water and sanitation authorities. Arusha received US\$59m from donor soft loans and grants, generated US\$6m from own sources, and collected US\$4m from water and sanitation authorities. Dodoma (the capital city) acquired US\$10.8m from donor soft loans and grants, US\$4.6m from water supply and sanitation authorities, and only US\$1.3m from own sources. In terms of willingness to pay (WTP) for urban services (Figure 9), Dar es Salaam had a higher WTP for roads and drainage infrastructure, water, sanitation and waste management services. Of the secondary towns, Mwanza’s performance was at least better than Mbeya, Arusha and Tanga in terms of WTP for these services.

These results have two major implications. First, they shows that cities are growing through loans and grants from donors. This may not be a problem when loans are properly invested or utilized for development. However, it is a problem when cities’ sovereignty and sustainability of development are given prominence. Development that is externally funded is unsustainable and jeopardizes the freedom or sovereignty of the state. Second, it means that own sources are weak due to a low tax base and/or poor revenue collection. Nevertheless, the data show that there are hopes that some utilities could be a good source of urban revenues once they are properly delivered. Water supply and sanitation authorities in Tanzania have shown to contribute significantly to revenue collection. Hence, it is important that these are well-managed.

**Table 5: Projected Sources of Revenues in Selected Cities in Tanzania 2014-2019 (US\$ million)**

Revenue source (US\$ million)	DSM	Mwanza	Arusha	Mbeya	Dodoma	Mtwara
Intergovernment transfer & development funds	5.8	1.2	0.40	0.9	2.6	0.57
MDAs transfers of capital development funds	1.8	0.2	0.24	0.3	0.04	0.28
Development partners support funds	1.8	1.8	1	0.5	0.7	2.21
Own sources	56.4	6.2	6	2.9	1.3	1.5
Donors support loans and grants	43.7	25.3	59	2.3	10.8	3.77
TARURA funds	4.4	1.2	5	0.8	1.1	0.57
Urban water supply and sanitation authority	23.3	8.5	4	3.7	4.6	1.19
Total expected funds to be available each year (including donor soft loans and grants)	137.1	44.5	75	11.4	21.1	10.10
Per capita budget	23.7	54.3	157.6	26.3	46.4	87.7
Total expected funds to be available each year beginning 2021/2022 (excluding donor soft loans & grants)	93.4	19.1	16	9.1	10.3	6.33
Total government transfers as a % of funds available (including loans & grants)	5.6%	3.1%	0.8%	10.9%	12.6%	8.5%
Own source as % of total funds available (including loans & grants)	41.1%	13.9%	7.5%	25.6%	6.1%	14.9%
Loans & grants % of budget	31.9%	132.3%	8.8%	20.1%	51.3%	37.3%
Willingness to pay	109.9	9.2	5.8	2.5	4.8	1.51

Source: TUIlab (2019)



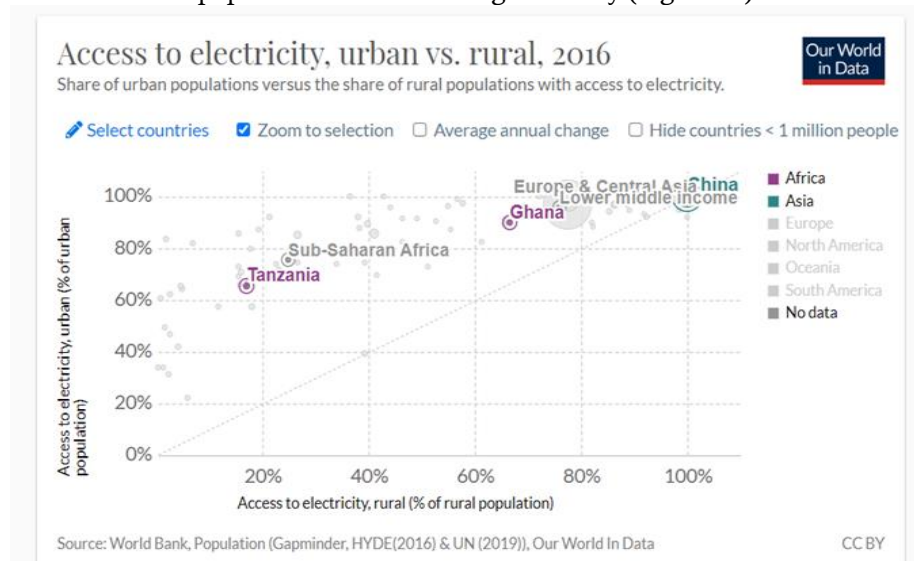
**Figure 9: Willingness to Pay (WTP in TZS) for Urban Services in Tanzania**  
Source: TUIlab (2019)



**4.7 Urbanization and Service Provisioning**

Productivity in cities is contingent on the access to requisite amenities, social services and infrastructure. Spatially, urbanization (economic, social and land urbanization) has varying impacts on service delivery (Zhao et al., 2022). Some cities or regions have documented positive correlations between the two, while others have had negative ones. In this sub-section, we evaluate the role of urban growth on improving access or provisioning of social services by focusing on access to electricity, sanitation, water, and education.

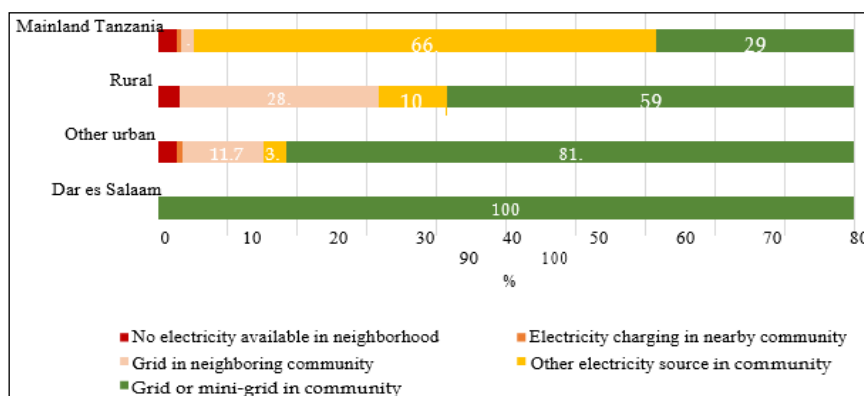
In terms of access to electricity, geographical and administrative regions (rural and urban) have the potential to contribute to access to electricity. According to Stewart et al. (2017), the amount of electricity services available determines/contributes to a country's growth because it drives the provision of industrial, commercial and social services. Electricity makes socio-economic activities thrive (Dinkelman, 2011), while its absence becomes a constraint to a country's growth. The data in Figure 10 from the World Bank (2019) depict regional access/availability of electricity in various regions. The data shows that, for Europe and Central Asia and China, access to electricity by both urban and rural populations ranged between 80–100%. Also, in Ghana, about 70% of the rural population and 80% of the urban population had access to electricity. This was contrary to the situation in Tanzania, where about 63% of urban and less than 20% of the rural populations were accessing electricity (Figure 10).



**Figure 10: Access to Electricity for Rural and Urban Residents in Tanzania (2016)**  
Source: World Bank (2019)

Again, although the overall trend shows that Tanzania is one of the SSA countries not performing well in the provision of electricity, the situation is worse in rural than in urban areas. For instance, by 2016 access to electricity for the rural population was

below 20%. The Impact of Access to Sustainable Energy Survey (IASSES) 2021/22 for Tanzania shows that 59% of citizens in Tanzanian Mainland were serviced by electricity grids/mini-grids in their rural communities, while 100% in Dar es Salaam and 81% in other urban centres were accessing grid/mini-grid electricity (Figure 11). This has mostly been connected to urban bias where urban areas are accorded greater priority than rural areas in the provision of social services (Pelling et al. 2015; van Noorloos, 2017). For poverty reduction strategies to succeed and ensure a country’s economic growth, there is a need to ensure a balanced provision of electricity to both rural and urban areas. Otherwise, rural areas will continue dragging back national efforts of poverty reduction; and the contribution to SGDs 1 (No Poverty) and 11 (Sustainable Cities and Communities).



**Figure 11: Percentage of Communities with Access to Electricity by Area and Type of Access, Mainland Tanzania, IASSES 2021/22**  
 Source: URT (2022)

#### 4.8 Cities and Access to Sanitation Services

Access to basic sanitation determines/contributes to the prosperity of other sectors such as health and economic activities. Clean water and proper sanitation facilities are essential for promoting public health, reducing waterborne diseases, and enhancing the overall quality of life (WHO, 2013). A healthy person is productive and innovative for an economy. The lack of access to safe water and sanitation services directly affects health by subjecting people especially to diarrhoea and other waterborne diseases (Tsafack & Djeunankan, 2021). Basic sanitation facilities include flush/pour-flush to pipe sewer systems, septic tanks, pit latrines, composting toilets, ventilated improved pit latrines, and pit latrine with slaps.

The results from the 2017/2018 HBS indicate a huge variation between urban and rural areas in the access to basic sanitation services. According to results (Table 6), the distribution of population with no toilet was 8.6% for rural, and 0.7% for urban areas. Those who had open pit latrines without slabs were 49.8% for rural, and 16.3% for urban areas. In terms of the use of ventilated improved pit latrine, the proportion was 5.8% was for rural, while for urban it was 24.5%. For pour-flash toilets, the

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proportion for the rural population was 5%, while for the urban it was 29.8%. In terms of distance to access to source of water, the data in Table 7 show that the majority of people in Dar es Salaam (96.8%), 65.3% of the people in rural areas, and 91.2% in other urban areas: these access water in less than 0.5km distance. A few (15.8%) in rural areas, 2.1% in Dar Salaam and 4.9% in other urban areas were accessing water between distances of 0.5km to less than 1km.

**Table 6: Percentage Distribution of Households by Type of Toilet Facilities and Selected Characteristics (Tanzania Mainland)**

Type of Toilet Facility	No toilet/ bush/ field	Open pit without slab	Pit latrine with slab (not washed)	Pit latrine with slab (washed)	Ventilated improved pit latrine	Poor Flush toilet with cistern	Flush toilet with cistern	Composting toilet/ecosan latrine
Male headed household	5.4	38.4	15.7	11.3	12.2	13.9	1.7	.1
Female headed household	6.8	36.9	16.6	10.7	13.0	13.6	1.4	0.1
<b>Tanzania Mainland</b>	<b>5.8</b>	<b>38.0</b>	<b>15.9</b>	<b>11.1</b>	<b>12.4</b>	<b>13.8</b>	<b>1.6</b>	<b>0.1</b>
<b>Rural/Urban</b>								
Rural	8.6	49.8	20.2	8.8	5.8	5.0	0.2	0.1
Urban	0.7	16.3	8.3	15.4	24.5	29.8	4.2	0.1
<b>Total</b>	<b>5.8</b>	<b>38.0</b>	<b>15.9</b>	<b>11.1</b>	<b>12.4</b>	<b>13.8</b>	<b>1.6</b>	<b>0.1</b>
<b>Areas</b>								
Rural Areas	8.6	49.8	20.2	8.8	5.8	5.0	0.2	0.1
Other Urban Areas	0.8	19.2	9.2	14.1	26.0	26.8	3.1	0.1
Dar es Salaam	0.4	10.3	6.2	18.1	21.3	36.3	6.7	-
<b>Tanzania Mainland</b>	<b>5.8</b>	<b>38.0</b>	<b>15.9</b>	<b>11.1</b>	<b>12.4</b>	<b>13.8</b>	<b>1.6</b>	<b>0.1</b>

Source: Household Budget Survey (2017/2018)

**Table 7: Distribution of Households by Distance to Source of Drinking Water and Area (2020/2021)**

Area	Distance (km)	Rural	Other Urban Areas	DSM	Total
URT	Less than 0.5 km	65.3	91.2	96.8	73.9
	0.5 km to less than 1 km	15.8	4.9	2.1	12.1
	1 km to less than 2 km	11.6	2.7	1.0	8.6
	2 km or more	7.3	1.1	0.0	5.3
	<b>Total (%)</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
TZM	<b>Number</b>	<b>8,435,606</b>	<b>2,565,918</b>	<b>1,233,084</b>	<b>12,234,608</b>
	Less than 0.5 km	64.6	90.8	96.8	73.3
	0.5 km to less than 1 km	16.1	5.2	2.1	12.4
	1 km to less than 2 km	11.8	2.9	1.0	8.9
	2 km or more	7.5	1.2	0.0	5.4
ZNZ	<b>Total (%)</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
	<b>Number</b>	<b>8,268,502</b>	<b>2,423,919</b>	<b>1,233,084</b>	<b>11,925,505</b>
	Less than 0.5 km	98.2	98.4	-	98.3
	0.5 km to less than 1 km	1.3	0.9	-	1.1
	1 km to less than 2 km	0.3	0.4	-	0.4
ZMZ	2 km or more	0.1	0.3	-	0.2
	<b>Total (%)</b>	<b>100.0</b>	<b>100.0</b>	<b>-</b>	<b>100.0</b>
	<b>Number</b>	<b>167,104</b>	<b>142,000</b>	<b>-</b>	<b>309,104</b>

Source: ILFS (2021)

In general, urban areas (Dar es Salaam and other towns) are better off in the access to sanitation services than rural areas. While this suggests that the country is growing through towns, it has implications on the country's growth. This kind of growth leads to a marginal national development because urban areas have less than 40% of the national population, while rural areas contain over 60%. If the country has to grow holistically, more efforts need to be directed towards rural development. Sanitation services (water, toilets and hygiene) must be established in rural settlements to drive a balanced development.

#### **4.9 Cities and Education Accessibility**

Education is one of the indicators of human development (Scherbov, 2020). It determines or influences the performance and prosperity of other development metrics such as economic and physical development (Marmot, 2005). The quality and quantity of educated citizens contribute to national development through utilizing their skills, knowledge and innovation to generate income, provide social services, or invest in other physical developments. In this paper, a comparison is made between urban and rural areas on the highest level of education attainment by household members aged 15 years and above (Table 8), and the gross and net enrolment ratios for primary and secondary schools between urban and rural areas (Table 9). This is not only important to answer whether the country is growing through towns or rural areas, but also to unpack the spatial differences (between rural and urban) in terms of resource allocation and planning.

Regarding education attainment, data from the 2017/2018 HBS show that, in Dar es Salaam, a majority of males (44.8%) had attained primary school education, 36.2% had attained secondary education (ordinary and advanced), and only 11.2% had had diploma and university education. In other urban areas, a majority of males (53.7%) had attained primary school education, 31.8% had had secondary education (primary and advanced level), and 5.8% were diploma and university certificate holders. The results were not different for females. In Dar es Salaam, a majority of females (48.8%) had attained primary school education, 31.3% were secondary school leavers (ordinary and advanced secondary school), and a few (7.5%) had attended diploma and university education. In other urban regions, a majority of females (61.4%) were primary school leavers, 24.6% were secondary school certificate holders (ordinary and advanced secondary school), and only 3.6% had attained a diploma and university education. In the rural areas, a majority (58.4%) of females had attained primary school education, 9.7% had attained secondary school education (ordinary and advanced level), and only 0.5% were diploma and university graduates.

The data in Table 8 show that, in general, the country is growing through a dominance of holders of primary and secondary school education, both in urban and rural areas. However, Dar es Salaam demonstrates to be better off than other cities/regions and rural areas: there is no significant difference between primary and secondary school certificate holders.

**Table 8: Percent of Household Members of Age 15 Years or More by Sex, Highest Level of Education Attained and Area in Tanzania Mainland (2011/12 and 2017/18 HBSs)**

Highest Level of Education	Dar es Salaam		Other Urban Areas		Rural Areas		Tanzania Mainland	
	2011/12	2017/18	2011/12	2017/18	2011/12	2017/18	2011/12	2017/18
	<b>Male</b>							
No education	2.4	2.4	4.9	4.7	17.2	17.5	13.0	12.9
Adult education only	0.1	0.1	0.2	0.1	0.5	0.5	0.4	0.3
Primary 1 – 4	3.4	3.6	6.3	5.0	12.3	12.4	10.0	9.8
Primary 5 – 8*	46.1	41.2	50.3	48.7	54.1	55.0	52.4	52.0
Form 1 – 4	29.2	32.4	28.1	29.4	13.0	11.4	18.0	17.8
Form 5 – 6	2.7	3.8	2.1	2.4	0.4	0.5	1.0	1.3
University/diploma	9.4	11.2	3.8	5.8	0.7	1.2	2.4	3.4
Course after primary	0.2	1.5	0.2	0.8	0.2	0.4	0.2	0.6
Course after form IV	2.7	1.6	1.0	1.1	0.5	0.4	0.9	0.7
Course after form VI	0.7	0.5	0.3	0.1	0.1	0.0	0.2	0.1
Other	3.3	1.6	2.7	2.0	1.1	0.6	1.7	1.0
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Female</b>								
No education	6.3	.6	12.2	12.7	31.0	29.4	24.0	22.5
Adult education only	0.1	-	0.7	0.1	0.3	0.2	0.4	0.2
Primary 1 – 4	3.5	4.8	6.7	6.4	9.4	9.0	8.1	7.9
Primary 5 – 8*	50.9	44.0	50.9	50.0	49.6	50.3	50.1	49.5
Form 1 – 4	25.4	28.8	22.9	23.6	8.4	9.5	13.5	15.3
Form 5 – 6	1.4	2.5	0.9	1.0	0.2	0.2	0.5	0.7
University/diploma	6.0	7.5	1.7	3.6	0.2	0.5	1.2	2.1
Course after primary	0.3	1.6	0.3	0.6	0.1	0.2	0.1	0.5
Course after form IV	2.3	1.6	0.9	0.7	0.2	0.2	0.6	0.5
Course after form VI	0.4	1.1	0.1	0.1	-	0.1	0.1	0.2
Other	3.3	1.6	2.6	1.2	0.6	0.4	1.4	0.7
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Source: URT (2017/2018)

However, the problem is huge in rural areas than in other urban areas. For both males and females, there is a low attainment of diploma and university education. Low education levels in rural areas lead to low skills and innovations. Probably, this also explain the backwardness of rural development. More efforts are needed to invest in rural education. Strategies such as rural revitalization programmes are needed to transform the urban bias in the country.

Primary school enrolment is also another determinant of development indicator (Khalid & Tadesse, 2024). Enrolment to primary school indicates the level of investment directed towards skills and human capital (Owopetu et al., 2024). Gross Enrolment Ratio (GER) is the ratio of the number of school-age population attending school to the number of eligible population required to attend school (Prayitno & Hajaroh, 2024). It also tells of efforts committed towards the

eradication of ignorance and increasing labour infrastructure. The 2017/18 HBS (Table 9) shows that, the GER for both sexes in Dar es Salaam was 102.8%, 107% for other urban areas; while for rural areas it was 98.9%. On the net enrolment rate (NER) for primary schools for both sexes, in Dar es Salaam it was 90.1%, in other urban areas it was 89.3%, and it stood at 81.3% for rural areas.

**Table 9: Gross and Net Enrolment Ratios for Primary School Children by Sex and Area in Tanzania Mainland (2011/12 and 2017/18 HBSs)**

Measure	Sex	Rural Areas		Other Urban Areas		Dar es Salaam		Tanzania Mainland	
		2011/12	2017/18	2011/12	2017/18	2011/12	2017/18	2011/12	2017/18
GER	Male	90.8	99.5	108.4	109.8	104.4	100.7	94.8	101.6
	Female	92.6	98.3	104.7	105.7	100.2	105.0	95.2	100.3
	<b>Both sexes</b>	<b>91.7</b>	<b>98.9</b>	<b>106.6</b>	<b>107.6</b>	<b>102.3</b>	<b>102.8</b>	<b>95.0</b>	<b>100.9</b>
NER	Male	71.2	79.9	90.2	90.0	90.5	90.1	75.9	82.5
	Female	77.0	82.6	85.7	88.6	88.6	90.2	79.9	84.3
	<b>Both sexes</b>	<b>74.0</b>	<b>81.3</b>	<b>88.1</b>	<b>89.3</b>	<b>89.5</b>	<b>90.1</b>	<b>77.4</b>	<b>83.4</b>

**Note:** The ratios are calculated using the official age group of 7-13 years. The net enrolment ratio (NER) is the percentage of the official primary school-age population that attends primary school. The gross enrolment ratio (GER) is the total number of students attending primary school - regardless of age - expressed as a percentage of the official primary school-age population.

**Source:** HBS (2017/2018)

Moreover, GER indicates the degree of participation in education. A higher GER shows the level at which a country is able to accommodate its school-age population (Bihari, 2024). Table 9 shows that the GER for Dar es Salaam and other urban areas is above 100%, suggesting that urban centres in Tanzania are able to accommodate most of their urban school-age population to attend primary school education. However, although the GER of 98.9% for rural areas shows that almost all the school-age population were attending primary school education by 2018, a few (1.1%) were not attending. On NER, both urban, rural regions and Dar es Salaam have not attained a 100% NER. This indicates that although the country is performing well in terms of NER, a few children are not yet accommodated in primary school education. In the view of one town planner in Dar es Salaam, “... higher enrolment rates in Tanzania are an outcome of the fee-free education policy that the government in Tanzania has been re-implementing since the 5<sup>th</sup> regime. The fee-free education policy has paved an opportunity for children from families who could not pay for some education expenses to attend formal school education.”

## 5. Conclusion

The paper has analysed the role of towns/cities in the growth of a country. There is a wide literature on the relationship between urbanization and development, with conclusions being mainly polarized into two side. On one side, urbanization is seen as a threat to development, while and on the other it is seen as an engine of development. This paper has gone further to analyse the role of cities/towns of

different sizes on a country's growth; and as compared to rural areas. This analysis was important because Tanzania has identified itself as a rural-based economy, and agriculture as the backbone of that economy. Informed by available data, the paper aimed to answer the question as to whether Tanzania is growing through cities/towns. Generally, the findings have shown that Tanzania is growing through cities/towns. In terms of access to employment and GDP contribution, the paper also has shown that although agriculture dominates on employment provision, its contribution to GDP is very low. Urban-based sectors are leading in income generation, revenue collection, and GDP contribution. On service provision, urban areas are advantageous in accessing education, health, sanitation and electricity services. This is an outcome of urban bias and the rural-urban divide; with urban areas being given priority in terms of social services provision and economic investment. Unless regional policies are transformed to ensure a balanced development, rural areas will continue to contribute less to national development. Balanced development policies, and/or rural revitalization policies, are needed to reverse this situation.

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