

Title: The implication of social policies in enhancing equality in peri-urban land market in Bagamoyo District, Tanzania

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Introduction: Background to the Study

Social policies contribute in reducing inequalities, poverty and enhance economic transformation across the world. Wuyts and Gray (2017) noted that social policies are the purposive actions that govern well-being of the citizen. It deals with enhancement of balance to all people particularly the disadvantaged group excluded in all sphere of life. Consequentially social policies help in ensuring inclusion in accessing land market as well (Mkandawire 2007). The use of social policy such as microfinance, housing, pension funds and service delivery to assist the disadvantaged groups is practiced across the globe (MDG, 2005, UN-HABITAT II, 2010). There are several policies to which primarily aim to reduce the inequalities in land market through the distribution of asset and income to the poor.

Population increase as a result of rapid urbanization has influenced demand for land and other resources in urban areas (UNFP 2008). Consequential, it has led into engulfing peri urban areas to meet that demand. The price for land has skyrocketed over time, which has resulted into inability of the disadvantaged people to access land resources (Babbete 2008). Availability of serviced land in the peri urban area is limited by the ineffective legal framework, poor policies, and lack of fund for development control (UN, HABITAT III 2015). This has lead to the scarcity and price increase for serviced land. WB (2008) noted that high prices un-serviced land limit settlement growth. The disadvantaged poor are trapped in informal land markets, which create squatters, slums and informal settlements (Steve, 2002). This is approximately 50% of the urban residents live in poverty which makes it difficult in accessing land and, the few decide to buy land informally which, is at the edge of urban areas and un developed (Adam 2004)

Recently many countries have used gender policy to empower disadvantaged groups by providing them with quality health, education, water supply and electricity as well as social security system. This has enabled the disadvantaged groups in accessing land market and improves their livelihood. As the gender policy aims at empowering the disadvantaged and urban poor to access market they succeeded through organizing people living in poverty for example in sub-Saharan Africa they started as the civil society campaign to help the poor to access market through providing the social services and monetary support in countries such as Kenya, Brazil and Sri Lanka (Lyod, (2002), Borjesson, (2005), Carmona, (2013))

Access to land is an important issue because land is a crucial tool for food production, shelter, community development and livelihood transformation through livelihood activities. In many sub Saharan Africa provision for women and other disadvantaged people to hold land is still a problem and also to hold land independently is limited despite the provision in some statutory law for some countries. There is no clear mechanism to which women may have an independent right to access land. Women access land through purchasing or inheritance. Nonetheless, inheritance of land has some custom, which restrict women to own land. Land ownership for women is challenging despite being major food producer in the households (FAO 2002). Additionally, limited access to decent jobs and other assets hinder them in participating in private and public decision-making. In many countries of sub Saharan Africa, including Tanzania, Kenya, Uganda, Zambia, Botswana and Nigeria women are likely to live in poverty than men because of their inaccessibility to income, asset and disparities in education level. Even in the societies where land can be own and inherited by women the authority of land ownership remained to men (University of marine 2002). Youths face similar challenges in accessing land markets as a result of lacking stable income (ILO 2009). Living with disability is a burden which 15% of the world population has to endure everyday (WB 2011, UNDP 2010). It is not only accessing land resources but also enjoying the built environment such as education facilities, transportation and economic opportunities.

Policy initiatives to tackle persistence inequality faced by the disadvantaged groups is essential because it is the only means possible to make them included in the development processes. Inaccessible land markets in sub-Saharan Africa has forced

poor men, women, youths, elderly and children to continue living in poverty since their livelihoods depends on land resources. Moreover, being unable to access land markets force the disadvantaged groups to live in the informal settlements of different levels. This situation is un-acceptable. This paper therefore, focused exploring the Tanzania Gender policy as tool in facilitating land market in peri urban to enhance equality in peri urban land market.

Literature Review: Land Market accessibility

It is evident that peri-urban areas are becoming places where changes and activities are taking place due to rapid urbanization (Cotula and Neve, 2007). Urban centers across Africa are becoming the future habitat for the majority of residences in the developing countries. The population projection shows that by 2030, 50% of the population of Africa will inhabit urban centers (UN-Habitat, 2010). The rapid growth of urban population in Africa is causing a rapid increase in the demand for urban land. The rising demand for urban land therefore tends to be met primarily by converting peri-urban agricultural land at the periphery of the existing built-up area (UN-Habitat, 2010). Urbanization and the competition for land between agriculture and non-agriculture activities is becoming intense in the peri-urban areas (Babbete 2008). The growing demand for land for increased population is supplied by expropriation and reallocation of peri-urban land. As urban territory extends into the peri-urban areas adjacent to the municipal boundaries, the existing land tenure relation is expected to cease compulsorily (Adam, 2014).

Gender policy contribution in Poverty Reduction

Globally there is a greater determination of the need to put poverty reduction as the central objective of the process of development. It is important to search the national strategies that seek to achieve human development, which is sustainable, equitable, and accessible to the market for the population (UN, 2000). The millennium development goal of 2000 commitment towards poverty reduction and achieving human development continue to be the focus of human habitat to ensure environmental sustainability and develop a global partnership for development (UN 2016). It is acknowledged that, in the process of reducing poverty the growth must be emphasized as a strategy to reduce inequalities, through equal distribution of income

and assets. Therefore growth must be rapid enough to improve the condition of the poor as the growth help to improve life of the poor through the easy access to social services because if the economies grow, there is the improvement of services like health, education, electricity and water supply. Similarly, infrastructure improvements reduce cost in market due to the availability of goods, which are facilitated by infrastructure. It is important to ensure fairness in these processes (Mkandawire 2002). Rwanda is among the countries in the world which is experiencing high population pressure living in poverty. The country initiated tenure regulation program and granted disadvantaged groups rights to inherits properties and joint land titles and elimination of forms of discrimination in land market (Hafiz A 2002). In Tanzania gender policy was introduced in the year 2000 with a mission to operationalize principles of equity and social justice to ensure that everyone has equal opportunity for expressing and using their potential, irrespective of sex, age, race, color, class, caste, religion, ethnic background, sexual orientation gender, HIV status or disability. Accessing means of production is among the focus of this policy. Using the policy statement stated in the Land Policy (1995) disadvantaged groups are assisted in accessing land markets national wide.

Methods.

This study is qualitative in nature. It analyzed how gender policy facilitates access to land market of the disadvantaged poor in Bagamoyo District. The tools, which were used to reach disadvantaged groups, included in-depth interview, focus group discussion and existing secondary data. Purposive sampling was used to identify respondents within the study area. A total of 30 respondents were involved in the in depth interviews were data related to their understanding of gender policy and its role in their access to land markets was obtained. Focus groups discussions were carried out with five, two and three groups of women, youths, and elderly respectively of which, each group has at least four people. Focus group discussions enriched the data by allowing corroboration of information provided during the discussions. The next section therefore presents the key findings and discussion on the implication of gender policy in enhancing equality in land markets in per urban areas.

Key findings and discussion: *situating land markets in Bagamoyo district*

The dynamics in land market has an effect on the supply and demand for land because the change in market determines land transaction. Bagamoyo is experiencing population increase owing to voluntary or involuntary relocation and speculation of its land resources. Land prices have increases significantly. The district had embarked in supplying surveyed plot of up to 11,000 units in Mapinga, Kaole, Mbegan and Kitopeni to carter for the growing demand. In Bagamoyo the income level of the disadvantaged is low it ranges between T.Sh 15000 to T.Sh 500000 per months (Interviews 5, official, May 2017). This shows inability of the disadvantaged groups to have access to land which is ten times more their earning per annum. The indicative price per square meter is between T.Sh 6000 to 30,000. The disabled and elderly are in bad situation compared to the women and youth because they depend on their relatives. People buying land in Bagamoyo are mainly business men/women from northern zone of Tanzania because of its close proximity to their place of origin as explained by the respondent

Many people who buy land in Bagamoyo are businessmen and mostly are from northern Tanzania they prefer Bagamoyo because it near to their motherland and the promising potential for future investments. The prospects of having a harbor in Bagamoyo have contributed to this speculation. (Interview 1, official, May 2017).

Land speculation has multiplied competition for land in the district because they buy large portion of land and make the land to be scarce. Voluntary or involuntary relocation form Dar Es Salaam city has also contributed to scarcity of land resources in the district. This has prompted price increase on land and services to which the disadvantage poor are now forced to go to the edge of urban areas where the competition is low as explained by the respondent;

The land is available in Dar es Salaam but the price is high due to population increase which brought about competition in the land market, also high living costs in the city has forced disadvantaged to relocate in the areas with poor conditions. (Interview 2, official with May 2017)

Inequality in land market in Bagamoyo district is evident owing to pressure put on its resources and hence conflicts over land rights are also becoming very noticeable. Usually, the changes in land market affect the demand and supply of land (Carole 2003). Smith, et.al., (2007) noted that the demand and supply of land has an impact on

the dynamics in land market since the demand and supply of land determine the situation of market. Moreover, Babette (2007) suggested that population increase intensify demand for land which impact changes in land transaction. It is argued that Bagamoyo district is experiencing the same situation, which has diverse consequence to the disadvantaged group's ability to participate in land transaction. Similarly, most sub-Saharan countries experience pressure on peri-urban land, which results into noticeable land right conflicts (Achamyehel, 2005)

Gender policy and access to land markets

The gender policy clearly states that the conducive environment must be put in place to ensure that women and men are economically empowered and have access to capital and markets (URT, 2000). In Bagamoyo gender policy has allowed conducive environment to the disadvantage in accessing markets and assets. Women have been empowered economical by providing the assistance through their associations for instance the disadvantaged groups have associations (women associations: JITEGEMEE SACCOS, USHAURI MOYO, BAWDENE, UPENDO WOMEN GROUP, REDA CARE and NIA NJEMA; youth associations: TUTOKE VIPI GROUP, UKUTU, UCHAMA CHILDREN GUARANTEE, and UWABOMVI; disabled associations: HAPO and WAAMUKI) which the district and other NGOs inject capital for them to borrow credits. The district contributes 20% of its budget to those association while the banking institutions has been instructed to provide special treatment to the disadvantaged people for them to access loan. Also, the associations provide information about business and employment opportunities as well as land markets as explained by the respondent:

Because it difficult to reach each individual, so the gender desk emphasize the disadvantaged groups to form the organization in order to be easy for them to get assistance and development opportunity (Interview 3, official, May 2017).

Gender policy helps women to access land market through proving assistance to them including, provision of credit facilities, skills and opportunities which facilitate land market accessibility. The loan from the associations e.g. SACCOS and other grants from the non-government organizations is a major assistance the gender policy has facilitated to the disadvantaged groups. This allows them to participate in income generating activities and hence accumulates funds to access land market. Similarly,

Bates (2001) suggested that lending and loaning is important aspect in market accessibility since it helps people to get capital to buy asset including land and access other commodities and services in the market. In Bagamoyo most of disadvantage use the loan to access land because of their low income as explained by the respondent:

I have been in the group for some time, honestly, it helped me a lot to buy land since they gave me loan which assisted me to buy that land (Interview 14 with woman, may 2017) also: In our SACCOS group we save and lent money which help us to get capital and others have managed to buy land through loan”(Interview 5 with woman, may 2017)

According to the focus group discussion it shows that in five women two of them own land, and they managed to do so due to the loan and other assistance from the various strategies set under gender policy to empower women.

At the time we joined in the organization we didn't have enough capital for our businesses, so we decided to take loan in order to increase our capital and our ability to run business (Focus group discussion, 1 with women, May 2017)

The youth focus group discussion also showed that in ten youth four of them own the land and their chance increased after joining the association as one explained:

At first I used to work on people's motorcycle to which I got low income, and when I joined the group I took a loan because our group receive the loan from the government, and due to that I managed to buy my own motorcycle and in that period also I brought land due to loan from the group and my own saving (focus group discussion 2, with youths, may 2017)

From that point of view, the youth are able to access market and to be included in land market because they were assisted to get capital and information through those organizations. In doing so youth are gaining equal chance to the other group in land market accessibility. The disadvantaged group that is isolated by the community is elders. Those who are receiving pension are in a better position than the others as explained by the respondent:

Us a group of elder is among groups who are isolated, only those who receive pension are doing well (interview 2 with elder, may 2017)

Nevertheless, gender policy strategies for the elderly has contributed in providing assistance from the government agency, which helps them to increase their capital and

their ability to access land market. Also they receive information concerning development opportunities, which help them to increase their capital.

The Bagamoyo district work with the international organization called CVM -APA which provide education and awareness to girls and women in order to reduce dependence on their families and empower them economical through skills they input to them and assistance. As part of the policy statement training opportunities have been enhanced within Bagamoyo district to order to empower women, youths, elderly with skills and abilities that will enable them to effectively participate in socio-economic development. This includes sensitizing and encouraging girls and women to take up non-traditional or male dominated trades, make information available on training opportunities, put in place training programs at work place with a gender perspective, and promote community education that responds to the local needs.

In Bagamoyo training has empowered women and men with skills which enhance their performance in planning, management, entrepreneurship, business, administration, in undertaking various vocational trades and other traditional and non-traditional development skills. Most Vocational Training Institutions were established to cater for men and boys, as a result, majority of girls and women have been left out of the mainstream of vocational training. More Vocational trades established to cater for the female dominated trades. Furthermore, women who join vocational training colleges offering non-traditional skills such as plumbing, mechanics and, are still very few and therefore need to be increased as explained by the respondent:

Government sent entrepreneurs expert to teach us in our group, honestly to me the training has helped me to improve my business skills (Focus group discussion 1, with women may 2017)

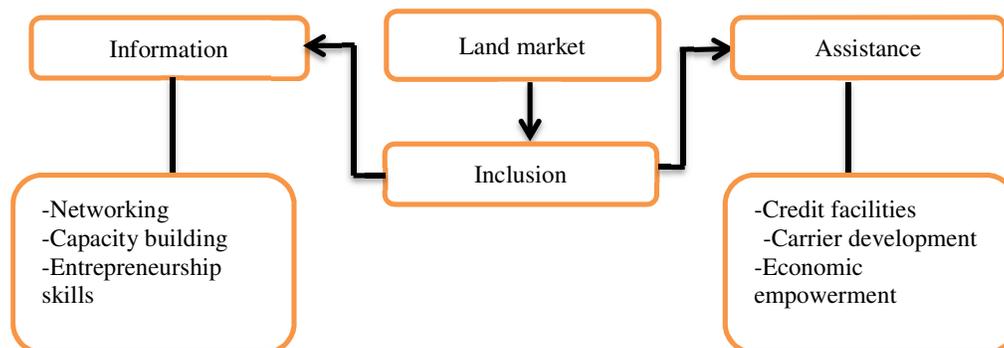
Training of the disadvantaged groups is important because the use of such skills improves their performance in income generating activities they are undertaking. Consequentially, improved earnings from such activities entail empowering the disadvantaged poor to have more than just food. Men, women, youths and elderly have acknowledged their ability to access land markets as a result of implementation of empowerment strategies stated in the gender policy. According to Baker (200) skills employed to the people increase their ability to handle their life. And their ability to access land also increases because through skills it easy to conduct their

economic activities with skills to which increase output and increase capital. This implies that the skills employed to the disadvantaged have assisted them to increase ability to handle their issues including land accessibility.

Conclusion: Implication of Gender policy to create Land inclusive market

In Bagamoyo as the price of land increases due to various factors, as the ability to afford it decreases. So many people fail to afford due to its high price. And to the disadvantaged poor the situation was worse. Being poor entails being excluded in the land market and information assistance. Gender policy has assisted to bridge that gap. Empowerment strategies outlined in the policy has so far played great role in allowing equality in land market within the district. Gender policy has contributed to enhance land inclusive market by working in the area and improving policy framework, improving access to affordable goods and services, support entrepreneurship development and corporate social responsibilities. It has also addressed barriers to inclusive market, for example by increasing access to credit facilities through partnership with non-government organization and helped the disadvantage to access market. Nonetheless, land inclusive market still has a long way to go for the stakeholders to be full satisfied. It is therefore recommended that “open and participatory process” where focus on the sectors such as land that are important to the disadvantaged poor is given priority, need to be enhanced. It is argued that more effort should put to enhance the implementation of gender policy to assist the disadvantaged individual to have equal access to land markets. More emphasis should put on empowerment and capacity building of the disadvantaged that they can participate in land market by utilizing the available opportunities (Figure 1).

Figure: 1 inclusive land market



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