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Disaster Risk Management and Financing in Tanzania

Martin Chegere
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Abstract

In response to emerging global challenges such as climate change, pandemics, and conflicts, Tanzania has recognised the imperative to adapt to evolving contexts. The country's endorsement of the Sendai Framework for Disaster Risk Reduction 2015-2030 underscored its commitment to addressing disaster risks in alignment with sustainable development objectives. Collaborative efforts between the United Nations Office for Disaster Risk Reduction (UNDRR), the European Union (EU), the African Union (AU), and the African, Caribbean, and Pacific Group of States (ACP) aim to enhance African nations' capacities in risk-sensitive investment planning and Disaster Risk Reduction (DRR). This case study examines Tanzania's progress and status in disaster risk financing and management. Using the OECD Development Assistance Committee DRR policy marker, the study evaluates Tanzania's public expenditure on activities targeting disaster risk reduction as a policy objective. An analysis of government budgets from 2019/20 to 2023/24 identified 193 DRR-related activities, of which only 14.5% were classified as 'principal' DRR. Over the five-year period, Tanzania allocated an average of TZS 833.8 billion annually for DRR investments, accounting for 2.2% of the total national budget. However, investment in principle DRR remained below 0.28% of the total budget, indicating a need for great prioritisation. Domestic sources financed approximately 60% of the total DRR investment budget. Nonetheless, principal DRR activities were predominantly supported by external funding, whereas broader DRR-related investment was largely financed through domestic resources. A concentration of DRR investments within a limited number of institutions particularly the Ministry of Health- further highlights the need for wider mainstreaming across government entities. The study recommends increasing investment in principle DRR activities, strengthening local resource mobilisation, and boarding the integration of DRR into the mandates of diverse government bodies. Moreover, it underscores the critical need to allocate funding for post-disaster activities, which were notably absent during the assessment period. Implementing these recommendations would enhance Tanzania's resilience to disasters and support sustainable development amidst evolving challenges.

Keywords: Disaster Risk Reduction, Tanzania, Sendai Framework, Investment, Resilience, Sustainability

JEL classification: Q54, H54,O13, Q56

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Co-founded by the Centre for Sustainable Finance (CSF) at SOAS University of London and the World Resources Institute, RAMP is currently managed by the CSF, which also acts as Secretariat for the RAMP University Network. For more information visit: https://www.soas.ac.uk/university-network

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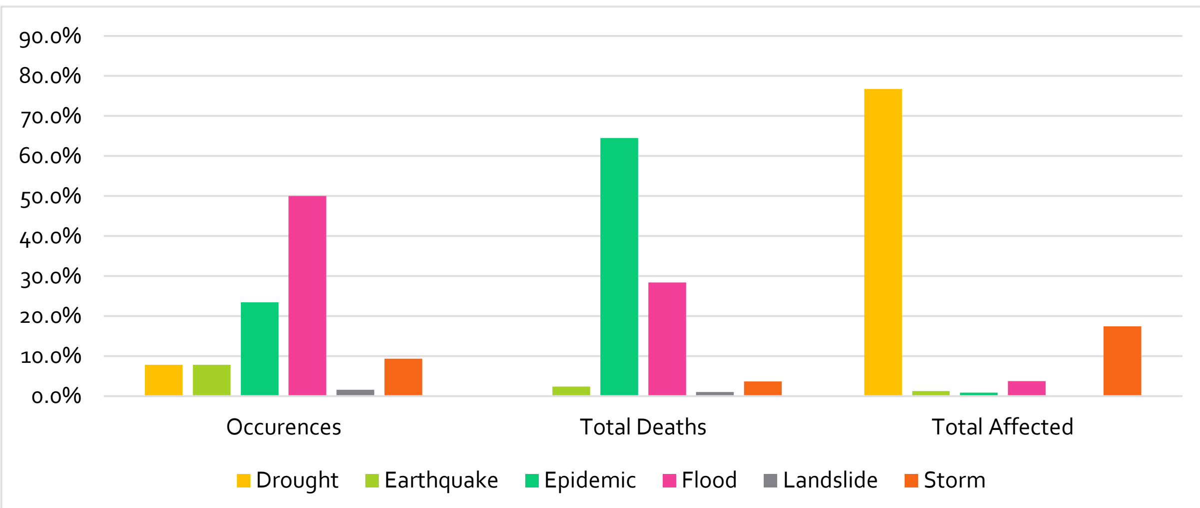
1. Introduction

Tanzania is vulnerable to both natural and human-induced hazards, including floods, earthquakes, droughts, disease outbreaks, landslides, marine accidents, pests, intense winds, many of which frequently result in disasters (UNDRR, 2022). These disasters often, result in injuries, loss of lives and propertyy, and destruction of public infrastructure. According to the International Disaster Database (EM-DAT), between 2001 and2022, Tanzania experienced 132 majors[1] disasters, with 50% caused by natural hazards and the other half by technological hazards (CRED, 2023). The main natural hazard contributors to major disasters during this 22-year period were floods (48.5%), epidemics (22.7%), storms (9.1%), earthquakes (7.6%) and droughts (7.6%) (see figure 1). These disasters led to a total of 1,287 deaths and affected 11.7 million people in various ways, including injuries, direct impacts from hazard and homelessness. Epidemics accounted for the majority of disaster-related deaths (64.5%), followed by floods (28.4%). Droughts, on the other hand, affected the largest number of people (76.7%).

Figure 1: Occurrence, number of deaths and number of affected people by natural disasters, 2001–2022



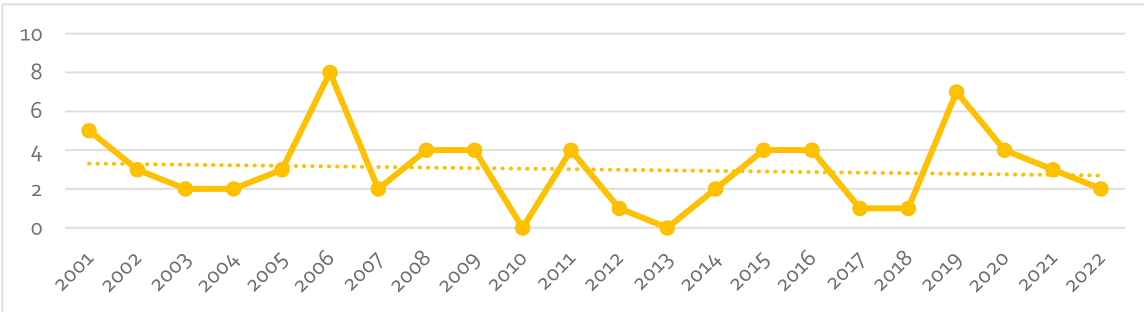
Source: International Disaster Database (EM-DAT)

Data from EM-DAT indicate a somewhat decreasing trend in the occurrence of natural disasters, with notable peaks in 2006 and 2019 (see figure 2). The 2006 peak was due to cholera epidemics that lead to 70 deaths, and the peak in 2019 is due to floods in Mwanza, Dar es Salaam, Mbeya, Morogoro and Tanga, that lead to death of 47 people.

In this context, this case study aims to analyse Tanzania's position and progress in disaster risk financing and management. Specifically, it will examine disaster risk governance in Tanzania; risk sensitivity of government budgets over the past five fiscal years (FYs) 2019/20 to 2023/24; and the allocation of Disaster Risk Reduction (DRR) funds by ministries and departments, distinguishing between mitigation and response activities, as well as by sources of funding.

[1] EM-DAT classifies major events as those that have caused 10 or more people deaths; 100 or more people being affected/injured/homeless; or officially declared by the country as a state of emergency and/or an appeal for international assistance.

Figure 2: Frequency of occurrence of natural disasters 2001-2022



Source: International Disaster Database (EM-DAT)

Disasters pose a significant threat to progress towards achieving the Sustainable Development Goals (SDGs) and Tanzania's national development vision and plans. In most cases, communities affected by disasters are unable to cope with the disruption without external assistance (Majamba, 2022). In response, the government of Tanzania is committed to protecting its citizens from the impacts of disasters, mitigating risks posed by hazards, and managing emergencies through legal, policy, and institutional measures. These frameworks are shaped by a range of international policies, agreements, frameworks, and conventions, including but not limited to the Sendai Framework for Disaster Risk Reduction (2015-2030), the Paris Agreement on Climate Change, and the SDGs (UNDRR, 2020).

The Sendai Framework for Disaster Risk Reduction (SFDRR), a 15-year, voluntary, and non-binding global agreement adopted in 2015, primarily aims to prevent new disasters and reducing existing disaster risks (UNISDR, 2015). It promotes the integration of comprehensive and inclusive measures across economic, structural, legal, social, health, cultural, educational, environmental, technological, political, and institutional domains. These measures aim to reduce exposure to hazards and vulnerability to disasters, thereby decreasing the likelihood and impact of disaster events. The anticipated outcome is a significant reduction in global disaster risk, resulting in fewer losses of lives, livelihoods, health, and assets for individuals, businesses, communities, and countries across economic, physical, social, cultural, and environmental dimensions. Adopted by 187 countries, including Tanzania, the framework provides member states with concrete actions for disaster risk management in support of sustainable development (Manyena, 2016).

The framework identifies four priority action areas for effectively addressing disaster risk: the understanding and communication of disaster risk; strengthening governance structures for disaster risk management; directing investments towards disaster risk reduction to build resilience; and improving preparedness for effective response (UNISDR, 2015). It also emphasises the principle of "Building Back Better" during recovery, rehabilitation, and reconstruction efforts. Together these priorities promote comprehensive risk understanding, robust governance, proactive investment, and strengthened preparedness to minimise disaster impacts and foster sustainable recovery and resilience.

Owing to the frequency of natural disasters and their consequent negative impacts, the European Union (EU), the African Union (AU), and the African, Caribbean and Pacific Group of States (ACP) jointly launched a programme titled "Building Disaster Resilience to Natural Hazards in sub-Saharan African Regions, Countries, and Communities" in 2015 (UNDRR, 2020). The programme aimed to provide a comprehensive framework for DRR and Disaster Risk Management (DRM) to support effective implementation across sub-Saharan Africa. Its initiatives focused on five key areas:

1. Strengthening the monitoring and coordination of DRR at the regional level.
2. Enhancing the coordination, planning, and policy advisory capacities of Regional Economic Communities in the domain of DRR.
3. Improving the capabilities of both national and Regional Climate Centres to deliver effective weather and climate services.
4. Expanding understanding and knowledge of risks through the establishment of disaster databases for future risk modelling.
5. Developing comprehensive disaster risk financing policies, instruments, and strategies at regional, national, and local levels.

Analysing budget allocations and priorities in DRR is crucial for effective resource utilisation in any country; however, it is particularly critical for developing nations such as Tanzania, which face significant budget constraints. Such analysis ensures that funds are directed to areas most vulnerable to disasters, thereby strengthening preparedness, response, and recovery mechanisms, ultimately saving lives and minimising socio-economic impacts. Moreover, transparent budget analysis fosters accountability and informs policy decisions, supporting the development of sustainable risk reduction strategies.

This case study examines budget allocations and priorities within Tanzania's DRR efforts, making several key contributions. First, it provides a comprehensive overview of the budget assigned to various components of DRR, outlining the proportions allocated to mitigation, prevention, and preparedness to reveal financial priorities within disaster management. Second, it identifies the gap between the recommended proportion of budget allocation for DRR activities and the actual allocation, thereby highlighting shortfalls in financial resources dedicated to disaster risk reduction. Third, it assesses the sustainability and consistency of DRR efforts- particular in the context of fluctuating external aid-by analysing differences in funding sources across institutions, whether domestic or external. Finally, the study presents recommendations based on its findings to inform more effective and sustainable DRR financing strategies.

The paper is organised as follows: Section 2 reviews the literature to position the current study within the existing body of work and highlight its contribution; Section 3 examines the governance of disaster risk management in Tanzania; Section 4 outlines the methodology, presents the analysis and findings, and discusses of the results; and Section 5 offers the conclusions and recommendations.

2. Literature review

Since the 1980s, Tanzania has faced multiple disasters, including floods, prolonged droughts, crop destruction, and outbreaks of diseases such as cholera, all of which have threaten public health and livelihoods (Muzuka et al., 2015). Climate-related disasters are projected to cost the Tanzanian economy 1–2% of GDP by 2030, primarily due to their impact on agricultural productivity, (Watkiss et al., 2011.) In recent years, the country has also experienced mudslides and cyclones across various regions, challenges that are largely attributed to the intensifying effects of climate change over the past two decades. Climate projections indicate that the frequency and severity of such events are likely to increase in the future

(Muzuka et al., 2015). Given the growing threat, it is essential to assess the country's, particularly with regard to financing and managing both the immediate and long-term impacts of disaster.

In the event of a disaster, governments may need to mobilise funds based on the available resources. Prior to an event, governments can establish budgetary contingencies, special reserve funds, contingent lines of credit, insurance arrangements, and alternative risk transfer mechanisms such as weather derivatives and catastrophe (CAT) bonds. Following a disaster, options for financing may include budget reallocation, external borrowing, humanitarian relief funds, and donor support (Soylemezoglu, 2017).

Moreover, disaster financing varies according to the frequency and severity of the risk. For example, the governments can finance recurrent, predictable disasters-such as frequent floods- through disaster reserve fund or budgetary allocations. In contrast, instruments like catastrophe bonds or insurance are suited for infrequent but high-severity events that cause extensive damage (Punkdrik, 2010). It is also important to recognise the critical role played by development partners – including bilateral and multilateral aid agencies and civil society- in disaster risk management. These partners contribute to establishing systems and institutional infrastructures that support effective policy decisions, as well as providing technical and financial assistance to develop risk mitigation instruments (Soylemezoglu, 2017).

Migration has long been a traditional strategy for responding to natural hazards, with governments establishing laws, policies, and strategies to ensure the safety and order of displaced populations. However, the challenge remains to strengthen adaptation options so that people are not forced to leave their homes (Blocher et al., 2021). In Tanzania, instruments such as laws, policies, regulations, capacity- building at local level, and international assistance, are employed to stabilise livelihoods following natural disasters (Allegretti & Greene, 2022). In Peru, alongside Climate Change Framework Law, an integrated framework for disaster risk management and humanitarian response has been implemented to address emergencies such as extensive glacier loss, which causes significant displacement (Blocher et al., 2021). Mexico operates the Fund for Natural Disasters (FONDEN) a budgetary tool that allocates annual funds for disaster response. FONDEN provides financial assistance for repairing public infrastructure and assistance to low-income households. The FONDEN Trust Fund oversees its assets and risk transfer strategies. To reduce over-reliance, the Mexican government also utilises catastrophic bonds and insurance on infrastructure (Punkdrik, 2010). In Costa Rica, all disaster financing is channelled through the National Emergency Fund (FNE), which receives a budgetary allocation supplemented by a 3%contribution from the profits or surplus of all public entities at the end of each fiscal year. Furthermore, the National Emergency and Risk Prevention Law of 2005 mandates that all public entities incorporate risk management strategies into their annual budgets (Punkdrik, 2010).

Other sources of financing include financial products such as the Catastrophic Risk Deferred Drawdown Option (Cat DDO) offered by the World Bank, which provides immediate funding following a disaster. This instrument, however, is primarily targeted at middle-income countries to bridge the gap until other funding sources, such as emergency relief aid, are activated. It is considered a low-cost and highly liquid form of loan (Soylemezoglu, 2017). Extending such financial products to low-income countries could be beneficial, as they are often highly vulnerable to disasters yet have fewer financial resources at their disposal.

A well-coordinated system that ensures smooth and timely information flow among development partners, clearly defined roles and responsibilities of public agencies, and transparent processes is crucial to the success of most DRM programmes. Conversely, a lack of accountability and transparency-particularly in top-down systems-alongside limited capacity for effective planning, and insufficient technical and financial resources to implement plans and strategies, can significantly hinder disaster financing efforts in developing countries (Allegretti & Greene, 2022; Blocher et al., 2021; Linnerooth-Bayer & Mechler, 2007).

The UNDRR (2020) conducted an analysis of public investment strategies for DRR in Tanzania, highlighting the level of governmental commitment to DRR initiatives. This assessment used a Risk-Sensitive Budget Review (RSBR), applying the OECD Development Assistance Committee (DAC) DRR policy marker to evaluate the government's allocation of resources to DRR over three fiscal years, from 2016/17 to 2018/19. The present case study adopts a similar methodology, extending the analysis to cover the fiscal years 2019/20 to 2023/24. Particular attention is given to the impact of the COVID-19 pandemic on DRR expenditure, with the aim of assessing how the pandemic has influenced the trajectory of DRR spending.

3. Disaster Risk governance in Tanzania

In Tanzania, the framework for D R M is established by the National Disaster Management Policy of 2004 (URT, 2004). As disaster management is not a union matter, Zanzibar has developed and follows the Zanzibar Disaster Management Policy of 2011, which is tailored to its context as an island (RGZ, 2011). These policies explicitly outline the links between disaster risk management and development policies, detailing institutional arrangements and implementation strategies. Further statutory guidance is provided by the Disaster Management Act no 6 of 2022 and its accompanying regulations (URT, 2022a; URT,2022b). Figure 3 illustrates the disaster risk governance and management structure in Tanzania.

The coordination of D R M in Tanzania is overseen by the Disaster Management Department (DMD) within the Prime Minister’s Office, whose primary mandate is to protect the nation from disasters and emergencies. The DMD is responsible for coordinating disaster preparedness and response nationwide, conducting rapid damage assessments, and overseeing recovery activities. It is organised into three sections: Operations and Coordination, Disaster Research, and Emergency Operation and Communication Centre, each with specific functions.

In Zanzibar, DRM coordination is managed by the Disaster Management Department under the second Vice President’s Office, which maintains a link with the mainland DMD, the overall coordinator for disasters across the United Republic of Tanzania.

The Disaster Management Act (URT, 2022a) establishes key structures and mechanisms for effective disaster management, including the Emergency Operation and Communication Centre. This centre serves as a collaborative platform that brings together multiple institutions and sectors to efficiently coordinate national and international response efforts. It plays a central role in receiving, analysing and disseminating information, making decisions regarding notifications to citizens and relevant institutions, and coordinating resources and support at incident sites. As the core hub for all disasters response activities, the centre ensures a timely and organised response to emergencies.

The Disaster Management Act also established the National Disaster Management Steering Committee, chaired by the Minister responsible for disaster management. The responsibilities of the steering committee include: managing, directing and setting priorities for disaster management activities and humanitarian services; approving the disaster management strategy and service continuity plan during a national emergency; mobilising resources for disaster management at national level; and advising the relevant authority on declaration of national disaster.

The Tanzania Disaster Management Governing Council, established under the Act, oversees the operations of the Tanzania Disaster Management Agency (TDMA) and ensures the integration of DRR interventions into government institutions, development policies, strategies, and programmes at national, regional, and local levels. The Council’s functions, include supporting resource mobilisation for DRR, advocating for the development of national information and knowledge management strategies, reviewing and updating disaster risk management policies, and advising the responsible minister on disaster management matters.

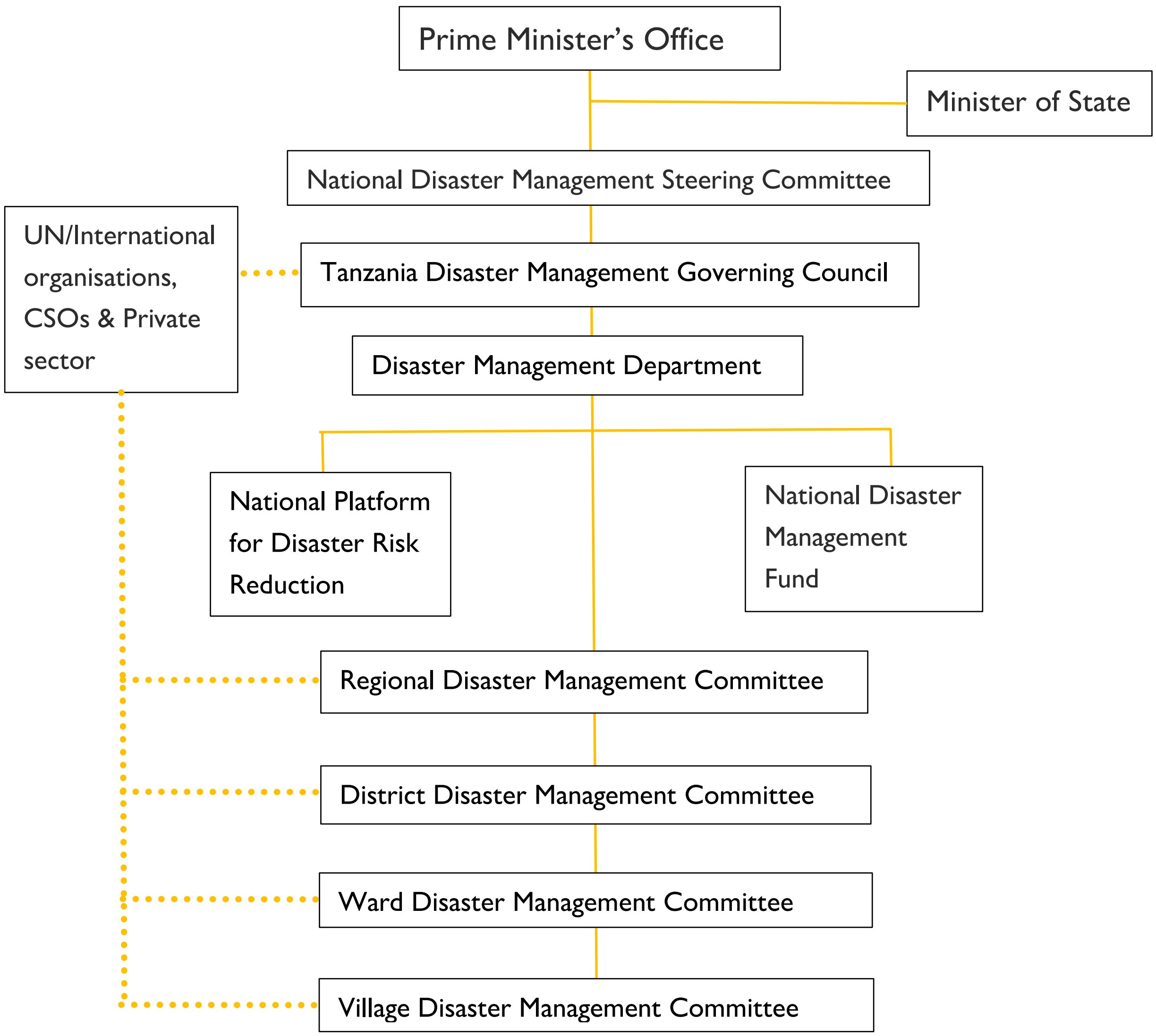
Furthermore, the Act establishes the National Disaster Management Fund (NDMF), administered by the ministry responsible for disaster management- currently the Prime Minister’s Office- to support the implementation DRR initiatives and humanitarian services. The fund’s resources derive from voluntary contributions by individuals and organisations, donations and grants, proceeds from fundraising activities, and other approved sources. The responsible ministry may also appeal to the public for donations, whether in cash or in kind, to address the needs of communities affected disaster-affected communities' needs.

The Act establishes the National Disaster Management Platform, comprising government and non-government entities, to provide a forum for stakeholders to discuss strategic issues related to disaster management and to advise the government. At the regional level, Regional Disaster Management Committees (REDMAC) are formed under the Regional Administration Act, serving as key bodies for implementing disaster management resources in their respective regions. These committees act as vital links between national objectives and district priorities. At the district level, the District Disaster Management Committees (DIDMAC) are established under the Local Government Acts. They are responsible for integrating disaster management issues into district plans, monitoring hazards and risks, establishing response teams, and ensuring civil protection systems are in place.

At the community level, the frontline of disaster management is represented by ward and village structures. Ward and Village Disaster Management Committees, established under the Local Government Acts, are responsible for disaster preparedness and civil protection within their respective jurisdictions. These committees assume operational control during disasters, ensuring assistance for affected households, mobilising resources, and establishing civic groups to support disaster risk reduction and response activities.

Figure 3: Disaster risk governance and management structure in Tanzania

Source: Authors' compilation



4. Disaster Risk Reduction Budgeting and Expenditure

4.1 Methodology

The study employed the OECD Development Assistance Committee DRR policy marker (hereafter referred to as the DRR marker) as the primary analytical tool. The DRR marker is a quantitative instrument used to categorise activities that contribute to the goals and global targets of the Sendai Framework for Disaster Risk Reduction (SFDRR), which seeks to substantially reduce disaster risk and associated losses to human life and assets across society (OECD, 2017).

The analysis aimed to determine the extent of Tanzanian government's planning and investment in DRR, whether explicitly or implicitly. It examined the budgets of all government ministries and regional programmes over five fiscal years (2019/20-2023/24). Volume IV of the budget document, which provides the Public Expenditure Estimates for Ministerial and Regional Development Programmes, was used as the basis for DRR marking.

After obtaining budget data, the OECD policy marker methodology was applied to identify DRR components within the budgets. This process involved several steps. First, the overall performance of each ministry or institution within its programmes was reviewed. Second, targets and policy outcomes related to DRR were assessed to guide the review of budget allocations under each programme and subprogramme. Third, subprogramme activities containing DRR elements were analysed and classified into four key DRR categories: risk prevention and mitigation, preparedness, response and relief, and reconstruction and recovery. Finally, these activities were further categorised according to DRR policy objectives—principal, significant, and not targeted—and weighted in line with OECD DAC Rio marker guidelines.

Based on UNDRR (2020), expenditures directed towards DRR were identified, marked, and weighted as follows:

- Principal - Activities are designated as *principal* when DRR is their primary objective, substantially influencing their design and motivation. These budget activities are assigned a weight of 100% of the planned or actual allocations supporting them.
- Significant – Activities receive the label *significant* when they explicitly stating a DRR objective, but it is not the primary driver of their design and motivation. These budget activities are assigned a weight of 40% of the planned or actual allocations underpinning them.
- Not targeted - Activities left unmarked when they lack a DRR-related objective. These budget activities are assigned a weight of 0% of the planned or actual allocations supporting them.

The sum of principal and significant marked budget allocations constitutes the total planned or actual budgets focused on DRR, commonly referred to as *DRR investments*.

The accuracy of this process, however, depends on the availability and quality of documentation regarding policy objectives and spending activities. In general, the more detailed and well-documented the budget is at the activity level, the more precise the marking. Conversely, when details are insufficient, the methodology is prone to reduced accuracy and potential misclassification.

4.2 Disaster Risk Reduction Marked Activities

Evaluation of budgets and expenditures on DRR using the DRR marker indicates that, over the past five fiscal years under review, the Prime Minister's Office was the only national institution to explicitly allocate funds for enhancing national disaster preparedness and response. Since the 2022/23 fiscal year, however, there has been a noticeable increase in the number of regional authorities explicitly earmarking budgets for emergency disaster preparedness and management. This shift may have been prompted by the COVID-19 pandemic, which heightened awareness among both central and local governments of the need to allocate funds for DRR.

By applying the DRR marker and following the guidance of the SFDRR, a total of 193 activities and/or projects related to DRR were identified. Among the projects and/or activities related to DRR were identified. Of these, the majority - 172 projects, (approximately 85.5%)-were classified as *significant*, while 28 projects (around 14.5%) were categorised as *principal* activities. Most of the principal DRR activities (21) were earmarked at national level by 11 national institutions, while the remaining seven were at regional level, implemented by seven regional secretariats, as shown in Table 1.

The Environment Division in the Vice President's Office had the largest number of principal DRR- related projects DRR, most of them focused on climate change. This aligns with the SFDRR's acknowledgement that climate change- intensifying in both frequency and impact- exacerbates disasters and hampers progress towards sustainable development. Following closely was the Ministry of Works, Transport, and Communication, which has the largest number of projects after the Environment Division, primarily focusing on road safety. However, it is important to note that having the largest number of activities does not necessarily correspond to the highest budget allocation or expenditure.

Table 1: Principal DRR activities at national and regional level for fiscal years 2019/20–2023/24

S/N	Institutions	Department/Division	No, of Projects	Project/ Activity Description
	Principal DRR activities at national level			
1	Fire and Rescue Force	Fire and rescue service	1	Rehabilitation and expansion of fire services
2	Vice President's Office	Environment	5	Climate Change Adaptation Programme O-Zone Depleting Substance Project Stockholm Convention Implementation Project Strengthening climate change and early warning systems Environmental Management Act Implementation Support Programme

3	Office of the Prime Minister	Civil affairs and contingencies	2	Strengthening climate change and early warning systems Strengthening national disaster preparedness and response
4	Ministry of Lands, Housing and Human Settlements Developments	Housing Division	1	Promotion of appropriate technology for affordable housing
5	Ministry of Water and Irrigation	Water laboratory	1	Water quality and ecosystem management
6	Ministry of Health, Community Development, Gender, Elderly and Children Health	Preventive services	2	Control of communicable diseases/ vaccines Strengthening of Immunisation Services - Vaccination
7	President's Office – Regional Administration and Local Government Authorities	Sector coordination division	1	Decentralising Climate Financing Project
8	Ministry of Natural Resources and Tourism	Wildlife	1	Sustainable management of natural resources
		Forestry and beekeeping	2	Enhancing the Forest Nature Reserves Network for Biodiversity Conservation in Tanzania Natural resources management – LED
9	Ministry of Works, Transport and Communication - Works	Safety and environment division	3	Road and safety activities Institution support to safety and environment institution support Environmental Management Act Implementation Support Programme
10	Ministry of Minerals	Mineral Division	1	Sustainable management of mineral resources

11	Ministry of Education, Science and Technology	Higher Education	1	National Carbon Monitoring Centre
	Principal DRR activities at regional level			
12	Morogoro	Development Expenditure - Foreign	1	Strengthen Disaster Preparedness and disaster management
13	Mbeya	Development Expenditure - Foreign	1	Enhance Environmental and disaster Management Plans and Programs in RS and LGAs
14	Kilimanjaro	Development Expenditure - Foreign	1	Improve Emergency and disaster management
15	Simiyu	Development Expenditure - Foreign	1	Improve Emergency preparedness and disaster management
16	Tanga	Development Expenditure - Foreign	1	Emergency disaster preparedness and Management Response Facilitated and Coordinated
17	Shinyanga	Economic and productive sector	1	Participatory forest management
18	Katavi	Higher Education	1	National Carbon Monitoring

Source: Authors' compilation from Volume IV of the budget document

Within the disaster-related budget allocations, certain items were identified as relevant to reducing vulnerability, preparing for disaster response, or strengthening resilience. However, these initiatives or projects were not originally designed with DRR as their primary objective. In other words, they would likely have been implemented even without a specific DRR focus. Consequently, in line with the DRR marker, they are classified as *significant*. It is noteworthy that the majority of projects designated as having *significant* DRR relevance are linked to pro-poor budgeting, reflecting their role in reducing vulnerabilities and enhancing resilience, even if their primary aim was not explicitly centred around DRR objectives. For example, food security programmes, recognised as part of sustainable development, and agricultural initiatives supporting smallholder producers-such as the District Agricultural Development Programme (DADP) and the Agricultural Sector Development Programme (ASDP)-enhance resilience and are therefore classified as significant DRR projects. Similarly, land use planning initiatives, which guide the allocation of land for national purposes, including wetlands, agriculture, grazing, and urban and rural settlements, are considered relevant to DRR because they facilitate the planning of DRM-related activities.

Rural water supply and sanitation projects are also designated as *significant* DRR investments due to their vital role in reducing disaster risks for vulnerable populations. By delivering essential infrastructure that can withstand and respond effectively to disasters, particularly in rural settings, these projects play a key role in bolstering community resilience.

Likewise, the construction of hospitals is classified as a *significant* DRR investment, recognising their crucial role in strengthening resilience to disease outbreaks and enabling more effective disaster response. Well-equipped and strategically located healthcare facilities not only help manage health-related emergencies during disasters but also reinforce overall community resilience by ensuring access to essential health services.

Among the significant DRR activities, 51 were earmarked at national level and 114 at regional level. The Ministry of Agriculture recorded the highest number, with 11 significant DRR activities, followed closely by the Ministry of Water and Irrigation with 10 activities

Table 2: Significant DRR activities at national level for fiscal years 2019/20–2023/24

S/N	Institutions	Department/Division	No. of Projects	Project/ Activity Description
	Significant DRR activities at national level			
1	National Land Use Planning Commission	Physical Planning Division	1	Land Use Planning Project
2	National Irrigation Commission	Planning, Monitoring and Evaluation	1	Agricultural Sector Development Programme (ASDP)
		Environmental and Social Management	1	ASDP
		Irrigation, Planning, Design and Private	1	ASDP
		Irrigation Infrastructure Development	2	ASDP Expanded Rice Production Project
		Irrigation Operations and Support Services	2	ASDP Expanded Rice Production Project
		Irrigation Compliance and Quality Assurance	1	ASDP
3	The Treasury	Poverty Eradication Department	1	Poverty Monitoring Master Plan
4	Office of the Prime Minister	Coordination of Government Business	1	Market infrastructure, value addition and rural financing
5	Ministry of Agriculture	Policy and Planning	3	ASDP

				Southern Agricultural Corridor of Tanzania (SAGCOT) Expanded Rice Production Project
		Crop Development	2	ASDP Expanded Rice Production Project
		Agricultural Mechanisation	1	ASDP
		Agriculture Land Use Planning and Management	1	ASDP
		National Food Security	4	ASDP Expanded Rice Production Project Storage Capacity Expansion Project Tanzania Initiative for Preventing Aflatoxin Contamination
6	Ministry of Education, Science and Technology	Finance and Accounting Units	1	Rural water supply programme
		Basic Education Development Office	1	Rural water supply programme
7	Ministry of Water and Irrigation	Urban Water Supply and Sanitation	10	Rehabilitation and Expansion of urban water supply Expansion of urban water supply Regional Head Quarter Water Project Masasi - Nachingwea Water Project Kahama - Nzega - Tabora Water Project Lake Victoria Shy/Kahama Water Supply Improvement of DAWASA Project Kidunda Dam Construction Project Kimbiji and Mpera Water Project

				Management Support to urban utilities
8	Ministry of Health, Community Development, Gender, Elderly and Children – Health	Curative Services	2	Support to maternal mortality reduction
				Strengthening of referral hospitals
		Pharmaceutical Services Unit	1	Strengthening of referral hospitals
		Preventive Services	3	National Institute for Medical Research
				HIV and AIDS Control Programme
				Support to TB/Leprosy Control Programme
9	Ministry of Health, Community Development, Gender, Elderly and Children – Community Development	Children Development	1	Child survival and development
		Social Welfare Division	1	Support to social welfare services
10	President's Office – Regional Administration and Local Government Authorities	Health, Social Welfare and Nutritional Services	1	Rural water supply and sanitation and hygiene programme
11	Ministry of Works, Transport and Communication – Works	Road Development Division	3	Isaka - Lusahunga Rehabilitation
				Regional roads rehabilitation
				Support for road maintenance and rehabilitation
12	Ministry of Livestock Development and Fisheries – Livestock	Fisheries Development Division	1	ASDP
		Aquaculture Development	1	ASDP
		Veterinary Services	1	ASDP
		Livestock Production and Marketing	1	ASDP

Source: Authors' compilation from Volume IV of the budget document

4.3 Budget for Disaster Risk Reduction Marked Activities

In this section, we present and discuss the budgeting for DRR market activities. Between the fiscal years 2019/20 and 2023/24, Tanzania allocated a total of TZS 4.17 trillion (approximately $1.81 billion) to DRR, averaging TZS 833.8 billion (approximately $362 million) annually. This investment represented 2.2% of the national budget over the five years under review. This proportion is lower than the 3% reported by UNDRR (2020) the fiscal years 2016/17 to 2018/19., and below the 4% observed across 16 African countries in a regional review by UNDRR Regional Office for Africa[2].

When examining the specific allocations for principal and significant components of DRR investment, on average, Tanzania earmarked an average of TZS 106.43 billion per year for principal DRR, representing 12.6% of the total DRR investment over the five fiscal years. In contrast, an average of TZS 727.45 billion per year- equivalent to 87.4% of total DRR investment – was allocated to significant DRR activities (). The allocation for principal DRR corresponds to 0.28% of the total national budget, while the share for significant DRR amounts to 1.9%. We observe that while the country's budget shows an overall upward trend throughout the study period, total investment in DRR declined significant - by14.6%- from fiscal year 2019/20 to 2020/21t. This reduction can largely be attributed to the COVID-19, which led to economic sluggishness, heightened uncertainty, and budget reallocations. However, since fiscal year 2021/22 DRR investment has increased by an average of around 9% annually.

The pre -pandemic (2019/20) ratio of principal to significant DRR investment was 0.26, but it dropped to 0.08 during the pandemic, before recovering somewhat to 0.19 in fiscal year 2023/24. This suggests that COVID-19 not only reduced DRR investment but also disproportionately affected core DRR investment, as reflected in the principal DRR allocation.

The amounts and shares of both principal and significant DRR budgets have been fluctuated without a discernible systematic trend over the review period. Notably, most principal DRR budgets are allocated at national level, whereas significant DRR budgets are more commonly allocated to the Regional Secretariats.

Table 3: Amount and share of principal and significant DRR activities in total budget by year (Billion TZS)

Description	**2019/20**	**2020/21**	**2021/22**	**2022/23**	**2023/24**	**Total Five FYs**	**Average per year**
Total Country Budget	33,105.41	34,879.79	36,329.74	41,480.58	44,388.07	**190,183.59**	**38,036.72**
Total Principal	156.33	46.08	105.33	63.53	160.45	**531.72**	**106.34**
% share of DRR Investment	20.62%	7.12%	12.23%	7.18%	15.78%	**12.75%**	**12.58%**
% share of Country Budget	0.47%	0.13%	0.29%	0.15%	0.36%	**0.28%**	**0.28%**
Total Significant (40% of budget)	601.95	601.35	755.98	821.45	856.51	**3,637.25**	**727.45**
% share of DRR Investment	79.38%	92.88%	87.77%	92.82%	84.22%	**87.25%**	**87.42%**
% share of Country Budget	1.82%	1.72%	2.08%	1.98%	1.93%	**1.91%**	**1.91%**
National Principal	156.31	46.08	105.33	63.53	160.45	**531.70**	**106.34**
% share of DRR Investment	20.61%	7.12%	12.23%	7.18%	15.78%	**12.75%**	**12.58%**

[2] https://www.undrr.org/news/decoding-public-finance-disaster-risk-reduction-and-climate-investments

% share of Country Budget	0.47%	0.13%	0.29%	0.15%	0.36%	**0.28%**	**0.28%**
National Significant (40% of budget)	584.71	545.72	699.31	776.77	807.68	**3,414.19**	**682.84**
% share of DRR Investment	77.11%	84.29%	81.19%	87.77%	79.42%	**81.90%**	**81.96%**
% share of Country Budget	1.77%	1.56%	1.92%	1.87%	1.82%	**1.80%**	**1.79%**
Regional Secretariat Principal	0.02	0.00	0.00	0.00	0.00	**0.02**	**0.00**
% share of DRR Investment	0.00%	0.00%	0.00%	0.00%	0.00%	**0.00%**	**0.00%**
% share of Country Budget	0.00%	0.00%	0.00%	0.00%	0.00%	**0.00%**	**0.00%**
Regional Secretariat Significant (40% of budget)	17.24	55.63	56.67	44.68	48.84	**223.06**	**44.61**
% share of DRR Investment	2.27%	8.59%	6.58%	5.05%	4.80%	**5.35%**	**5.46%**
% share of Country Budget	0.05%	0.16%	0.16%	0.11%	0.11%	**0.12%**	**0.12%**
DRR Investment	758.28	647.43	861.31	884.98	1,016.96	**4,168.97**	**833.79**

Source: Authors' compilation from Volume IV of the budget document and own calculations

4.4 Distribution of marked DRR budgets by institutions and sources

The distribution of the principal DRR budget was highly concentrated in a small number of institutions. Four ministries-namely, the Ministry of Health, Community Development, Gender, Elderly and Children; the Vice President's office; the Ministry of Works, Transport and Communication (Works); and the Ministry of Minerals- accounted for 86% of the total principal DRR budget. The Ministry of Health alone received 51%, primarily under the budget categories of *control of communicable diseases/vaccines* and *strengthening immunisation*. The Vice President's Office, which oversees a wide range of projects and activities, emerged as the second largest recipient of principal DRR investment, with a share of 12%. These funds were channelled mainly through the Climate Change Adaptation and the Environmental Management Act Implementation Support Programmes. The third- and fourth-ranked institutions were the Ministry of Works and the Ministry of Minerals, each accounting for 11.4% of the total.

Approximately 60% of budgeted principal DRR activities rely on external financing. However, the distribution of financing sources varies across institutions. External sources constitute the primary funding for principal DRR activities within the Ministry of Health, Community Development, Gender, Elderly and Children, as well as the Vice President's office. By contrast, the Ministry of Works and the Ministry of Mineral depend predominantly on domestic financing for their principal DRR activities. The Fire and Rescue Forces has consistently allocated funds for principal DRR activities, with its financing drawn exclusively from domestic sources (see Table 4). Similarly, in the area of significant DRR investment, nearly 97% of the total budget was concentrated within five institutions: The Ministry of Works (40%,) the Ministry of Water and Irrigation (28%), the Ministry of Health (13%), the Ministry of Agriculture (9%), and the National Irrigation Commission (8%). Domestic sources were the dominant means of financing across all these institutions (see Table 5). On average, 20% of the financing for significant DRR activities came from domestic sources. The share of domestic financing for significant DRR activities has been increasing over time. A positive trend is evident in the funding landscape, with institutions progressively relying more on domestic sources for significant DRR investments. In the fiscal year 2019/20, approximately 70% of financing for significant DRR investments was anticipated to come from local resources; by 2022/23 and 2023/24, this share had risen to 86% and 84 %, respectively.

Many institutions, particularly the Ministry of Health, Community Development, Gender, Elderly and Children, and the Vice President's Office, rely heavily on external sources to fund their principal DRR activities. This reliance may result from limited domestic resources or a strategic preference for accessing international aid and grants. Given the critical nature of its responsibilities-particularly in combating communicable diseases and strengthening immunisation programmes- The Ministry if Health, may allocate a substantial portion of its budget to DRR activities, thereby supplementing its resources through external financing. Similarly, the Vice President's Office oversees a wide range of projects and activities, including those related to climate change adaptation and environmental management. These initiatives often require significant financial resources, leading to a higher allocation of the principal DRR budget and a greater dependence on external financing. By contrast, the Ministry of Works and the Ministry of Minerals rely predominantly on domestic financing for their principal DRR activities. This reliance may reflect the nature of their functions, which are less closely aligned with international aid priorities compared with health or environmental initiatives. The Fire and Rescue Forces, which consistently allocates funds for principal DRR activities from domestic sources, may exemplify a deliberate strategy or institutional capacity to sustainably finance DRR efforts internally. While external financing has historically played a significant role in supporting significant DRR investments across various institutions, a clear trend towards greater reliance on domestic sources has emerged over time. This shift reflects efforts to strengthen financial self-sufficiency and reduce dependency on external aid, resulting in a higher proportion of domestic financing for significant DRR activities in recent fiscal years.

Table 4: Share of Expenditure on principal DRR activities, by institution, source and year

	Share of Total Principal Spending	2019/20		2020/21		2021/22		2022/23		2023/24	
		Domestic	External	Domestic	External	Domestic	External	Domestic	External	Domestic	External
Ministry of Health, Community Development, Gender, Elderly and Children – Health	50.55%	0%	69%	0%	69%	0%	84%	0%	39%	55%	83%
The Treasury	0.00%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Ministry of Natural Resources and Tourism	4.18%	0%	16%	0%	0%	0%	0%	0%	0%	0%	0%
Ministry of Minerals	11.41%	39%	0%	48%	0%	20%	0%	49%	0%	24%	0%
Ministry of Water and Irrigation	4.08%	17%	2%	15%	8%	3%	7%	8%	8%	2%	1%
Ministry of Energy	0.00%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Vice President's Office	12.04%	0%	13%	6%	21%	1%	8%	5%	54%	2%	16%
Fire and Rescue Force	5.90%	29%	0%	20%	0%	5%	0%	32%	0%	14%	0%
Ministry of Works, Transport and Communication-Works	11.42%	12%	0%	11%	0%	71%	0%	6%	0%	2%	0%
Office of the Prime Minister	0.09%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

President's Office – Regional Administration and Local Government Authorities	0.23%	0%	0%	0%	1%	0%	1%	0%	0%	0%	0%
Ministry of Lands, Housing and Human Settlements Development	0.09%	3%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Ministry of Finance and Planning	0.00%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Source: Authors' compilation from Volume IV of the budget document and own calculations

Table 5: Share of Expenditure on Significant DRR activities, by institution, source and year

Institution	Share of Total Significant Spending	2019/20		2020/21		2021/22		2022/23		2023/24	
		Domestic	External	Domestic	External	Domestic	External	Domestic	External	Domestic	External
Ministry of Works, Transport and Communication-Works	40%	62%	0%	62%	0%	51%	2%	40%	6%	39%	5%
Ministry of Water and Irrigation	28%	10%	34%	9%	74%	24%	67%	26%	64%	23%	78%
Ministry of Health, Community Development, Gender, Elderly and Children – Health	13%	21%	30%	21%	3%	20%	10%	3%	16%	4%	5%
Ministry of Agriculture	9%	6%	14%	5%	22%	3%	18%	9%	14%	12%	10%
Office of the Prime Minister	0%	0%	8%	0%	0%	0%	0%	0%	0%	0%	0%
The Treasury	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
National Irrigation Commission	8%	0%	10%	1%	0%	0%	0%	17%	0%	17%	0%
Ministry of Education, Science and Technology	0%	0%	2%	0%	0%	0%	0%	0%	0%	0%	0%
Ministry of Livestock Development and Fisheries – Livestock	1%	0%	0%	0%	0%	1%	0%	2%	0%	2%	0%
Ministry of Health, Community Development, Gender, Elderly	0%	0%	0%	0%	0%	0%	2%	0%	1%	0%	1%

and Children – Community Development											
National Land Use Planning Commission	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Trade and Investment	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Ministry of Livestock Development and Fisheries – Fisheries	1%	0%	0%	0%	0%	0%	0%	3%	0%	3%	0%
President's Office – Regional Administration and Local Government Authorities	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%
Office of the Prime Minister – Labour, Youth, Employment and Disabilities	0%	0%	0%	0%							

Source: Authors' compilation from Volume IV of the budget document and own calculations

4.5 Distribution of marked DRR budgets by risk categories

The management of the DRR cycle can be categorised into four phases: mitigation and prevention, preparedness, response and relief, and reconstruction and recovery (UNDRR, 2022). The budget analysis reveals distinct patterns in the distribution of DRR investments in Tanzania across these categories. Notably, mitigation and prevention emerge as the dominant components in both principal and significant budget categories. Together these two elements account for 91% of principal and 80% of significant DRR investments (refer to Tables 6 and 7).

It is particularly noteworthy that the DRR budget is predominantly allocated to pre-disaster activities, namely mitigation, prevention, and preparedness. By contrast, no allocation has been identified for post-crisis actions. This indicates a deliberate emphasis on proactive measures aimed at risk reduction and preparedness, rather than reactive measures in the aftermath of disasters.

Table 6: Amount and share of risk management phases of principal DRR investment

Risk Category	2019/20	2020/21	2021/22	2022/23	2023/24	Total Risk Category	Average per year
Mitigation and prevention	151.66	42.58	101.83	53.60	150.52	500.19	125.05
% share of total principal DRR investment	97%	92%	97%	84%	94%	75%	77%
% share of total DRR investment	9%	3%	5%	3%	7%	5%	4%
Preparedness	4.68	3.50	3.50	9.93	9.93	31.54	5.26
% share of total principal DRR investment	3%	8%	3%	16%	6%	5%	6%
% share of total DRR investment	0%	0%	0%	0%	0%	0%	0%

Source: Authors' compilation from Volume IV of the budget document and own calculations

On average, an annual budget of TZS 161 billion is allocated to mitigation and prevention within the principal DRR component, representing a substantial 91% of the total principal DRR investment. Preparedness constitutes the second-highest budgeted category, with an average annual allocation of TZS 9.8 billion, equivalent to 9% of the total principal budget. Notably, no funds were allocated to response and relief, or to reconstruction and recovery activities, during the period under review

For significant DRR activities, an annual average budget of TZS 926 billion is allocated to mitigation and prevention, representing 80% of the total significant DRR budget. Preparedness receives an average allocation of TZS 195 billion per year, accounting for 17% of the overall DRR investment. As with the principal DRR component no allocations are recorded for response and relief, or for reconstruction and recovery activities. This underscores a predominant focus on proactive measures aimed at reducing risk and strengthening preparedness.

Table 7: Amount and share of risk management phases of significant DRR investment

Risk Category	2019/20	2020/21	2021/22	2022/23	2023/24	Total Risk Category	Average per year
Mitigation and prevention	1,162.35	1,126.57	1,403.55	1,849.39	1,940.99	7,482.85	1,247.14
% share of total significant DRR investment	77%	75%	75%	90%	91%	67%	68%
% share of total DRR investment	70%	73%	71%	88%	85%	78%	64%
Preparedness	343.43	372.83	478.66	194.28	184.09	1,573.30	262.22
% share of total significant DRR investment	23%	25%	25%	10%	9%	14%	15%
% share of total DRR investment	21%	24%	24%	9%	8%	16%	14%

Source: Authors' compilation from Volume IV of the budget document and own calculations

4.6 Progress Made in DRR Efforts in Tanzania

Tanzania has made significant progress in its DRR efforts, evidenced by a number of key advancements in recent years.

Increased Budget Allocation: A notable indicator of progress is the rise in funding for DRR initiatives, following the COVID-19 pandemic, with 2.2% of the national budget allocated to this area. Although this remains below the pre-pandemic level of 3%, it demonstrates a recognition of the importance of investing in DRR activities to mitigate the disaster impacts. The increased allocation signifies an important step towards prioritising disaster risk reduction within the national budget.

Diversification of Funding Sources*:* Progress is also evidence in the diversification of funding sources across. While disparities in access to resources may pose challenges for sustainability, the proactive approach of securing financing from both external and domestic sources reflects a concerted effort to safeguard DRR investments. This diversification enhances Tanzania's capacity to sustain disaster risk reduction initiatives in the long term, reducing vulnerability to fluctuations in external aid.

Alongside these positive developments, there remain important areas where progress has been limited.

Limited Focus on Principal DRR Activities*:* The analysis show that only 12.6% of the total DRR investment over the five fiscal years was directed towards principal DRR activities. This indicates insufficient prioritisation of interventions that directly target disaster risk reduction as a policy objective. The limited focus on principal DRR may undermine the overall effectiveness of efforts to reduce disaster risks and build resilience.

Lack of Allocation for Post-Crisis Activities: Despite recognition of the importance of all phases of the disaster risk management cycle, no budgetary allocations were identified for post-crisis activities such as response, relief, reconstruction, and recovery. This gap highlights a missed opportunity to address the needs of communities affected by disasters and to support their recovery. The absence of investment in post-crisis interventions may hinder broader resilience-building efforts and limit the capacity to restore livelihoods and infrastructures in the aftermath of disasters. Overall, while Tanzania has made progress in allocating resources to disaster risk reduction and in diversifying its funding sources, important gaps remain. Addressing, the limited emphasis on principal DRR activities and the absence of allocations for post-crisis interventions will be critical to enhancing both the effectiveness and comprehensiveness of Tanzania's disaster risk reduction strategy.

5. Conclusions and Recommendations

This section provides a summary of the study’s findings and conclusions, and outlines recommendations for further policy action.

5.1 Summary and Conclusions

Emerging challenges-including climate change, pandemics, and conflicts- highlight the need for Tanzania to adapt to evolving contexts. The dynamic nature of these risks requires proactive measures and flexible strategies to address their wide-ranging impacts on society. In recognition of this, the government of Tanzania endorsed the *Sendai Framework for Disaster Risk Reduction 2015-2030,* adopted by the United Nations. The framework provides a comprehensive and inclusive approach to t DRR, underscoring the importance of integrating DRR into sustainable development strategies and policies. Its overarching objective is to enhance resilience and minimise the adverse impacts of disasters on communities and societies worldwide. Aligned with this agenda, UNDRR, in collaboration with the European Union, the African Union, and the ACP, has implemented a programme designed to strengthen aimed at enhancing the capacity of African countries in risk-sensitive investment planning and to increase public expenditure on DRR. This case study contributes to that effort by examining the status and progress of Tanzania in relation to disaster risk financing and management.

The examination of Tanzania's position and progress in disaster risk financing and management employed the OECD Development Assistance Committee (DAC) DRR policy marker as the principal assessment tool. The DRR marker provides a quantitative means of identifying expenditure activities that explicitly target disaster risk reduction as a policy objective. This case study analysed the budgets of all government ministries and regional programmes across five fiscal years from 2019/20 to 2023/24. The budget document used for DRR marking was *Volume IV: Public Expenditure Estimates Development Votes for Ministerial and Regional Development programmes.*

The analysis produced the following findings. Guided by the OECD DAC DRR marker, a total of 299 DRR-related activities were identified. Of these, only around 10% were classified as *principal* DRR, while the remainder as *significant* DRR. Nearly 90% of the principal DRR activities were allocated at national level, with only a small proportion earmarked for implementation at regional level.

Between fiscal year 2019/20 and 2023/24, Tanzania allocated an annual average of TZS 830.6 billion for DRR investments, representing approximately 2.2% of the national budget over the five budget cycles. The average annual allocation for principal DRR investment was estimated at TZS 106 billion, equivalent to 0.3% of the national budget during this period. The share of principal DRR investment consistently remained below 0.5% of the total national budget and accounted for less than 20% of total DRR-marked investment at both national and regional governance levels. By contrast, significant DRR investment received an annual average allocation of TZS 724.26 billion over the five fiscal years, representing 87.4% of the total DRR-marked expenditure.

Domestic sources financed 60% of the total DRR investment budget over the five fiscal years. However, a disaggregated analysis of DRR activities shows that external sources primarily funded principal DRR activities, while significant DRR investments were largely financed through domestic resources. The distribution of DRR investments was highly concentrated among a few institutions. Within the principal DRR budget, the Ministry of Health alone accounted for 51% of total investment. When combined with the Vice President's office, the Ministry of Works, Transport and Communication (Works), and the Ministry of Minerals, this share rose to 86%. Similarly, five institutions accounted approximately for 97% of all significant DRR investment: the Ministry of Works (40%), the Ministry of Water and Irrigation (28%), the Ministry of Health (13%), the Ministry of Agriculture (9%), and the National Irrigation Commission (8%). In terms of risk categories, pre-disaster activities-specifically mitigation and prevention, together with preparedness- overwhelmingly dominated both the principal and significant DRR component. By contrast, no allocations were recorded for post-crisis activities such as response, relief, reconstruction, or recovery.

5.2 Recommendations

Based on the research findings presented, several policy recommendations can be made to enhance disaster risk reduction (DRR) efforts in Tanzania:

Increase Budget Allocation for DRR: Despite Tanzania's commitment to disaster risk reduction, budget allocations remain relatively low, averaging 2.2% of the total national budget across the five fiscal years reviewed. This falls short of the UNDRR recommendation of allocating at least 3%. Given the increasing challenges posed by climate change, pandemics, and conflicts, the government should increase its allocation for DRR to ensure adequate preparedness and resilience.

Enhance Focus on Principal DRR Activities: Significant DRR activities currently receive the majority of funding, while principal DRR activities- which directly address core disaster risks-remain underfunded. A deliberate effort is needed to rebalance allocations in favour of principal DRR activities, thereby strengthening the country's capacity to reduce disaster risks at source.

Promote Integration of DRR into Development Plans: The analysis revealed that principal DRR activities concentrated at national level, with limited allocation at regional level to address local vulnerabilities more effectively, DRR should be fully integrated into sustainable development strategies and plans, in line with, the Sendai Framework for Disaster Risk Reduction. This requires coordination across ministries, departments, agencies, and regional authorities to ensure a more equitable distribution of resources and strengthened community resilience.

Diversify Funding Sources for DRR: While external financing plays a vital role in supporting DRR- especially principal activities- reliance on external sources raises sustainability concerns. Tanzania should prioritise domestic resource mobilisation and diversify funding streams to ensure long-term stability in DRR financing.

Strengthen Coordination and Collaboration: Clearer institutional roles and stronger collaboration between government ministries, regional programmes, and external partners are essential for effective DRR implementation. Enhanced coordination will reduce duplication, improve efficiency, and maximise the impact of limited resources.

Balance Investments Across Disaster Phases: Pre-disaster activities such as mitigation, prevention, and preparedness dominate current funding, while post-crisis actions receive no allocations. Tanzania should allocate resources across all disaster phases, including response, relief, reconstruction, and recovery, to ensure comprehensive disaster management.

Strengthen Institutional Capacities: Institutions responsible for DRR should receive targeted support to improve personnel training, infrastructure, and data collection/ analysis capabilities. This will facilitate evidence-based decision-making and effective implementation of DRR activities.

Promote Public Awareness and Participation: Community engagement is critical. Public awareness campaigns should educate citizens about disaster risks and preparedness, while involving communities in planning and implementing DRR measures foster resilience and ownership.

Enhance Monitoring and Evaluation of DRR Investments: Robust monitoring and evaluation mechanisms are essential to assess effectiveness, identify gaps, and inform future DRR strategies. Regular review ensures resources are used efficiently and interventions achieve intended outcomes.

5.3 Lessons learnt.

The study highlights several lessons for Tanzania in DRR:

Integration with Sustainable Development: Embedding DRR into broader development strategies, following the Sendai Framework, is crucial for effective risk reduction.

Systematic Approaches to Funding and Management: Tools like the OECD DAC DRR marker emphasise structured approaches to budgeting and managing disaster risks.

Proactive and Flexible Strategies: Dynamic challenges such as climate change, pandemics, and conflicts require adaptable strategies to strengthen resilience and preparedness.

Model for Others: Tanzania's commitment to integrating DRR into policies and budgets, and aligning with international frameworks, offers a model for systematic planning, coordination, and sustainable development in disaster resilience.

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