



## **Housing Practice and Urban Production at the formal-informal interface: the case of Dar es Salaam in Tanzania**

### **Autores:**

Priscila Izar - IHSS, Universidade Ardhi, Tanzania - [izarpris@vt.edu](mailto:izarpris@vt.edu)

Nathalie Jean-Baptiste - IHSS, Universidade Ardhi, Tanzania - [njb@wastestudies.com](mailto:njb@wastestudies.com)

### **Resumo:**

This paper challenges policy discourse prioritizing formalization and regularization of housing and urban settlements and proposes that policy-driven transformation grounded on actually existing local systems and practices is more likely to facilitate inclusive urban production processes and cities. We frame urban production as occurring within locally established formal-informal interfaces in order to investigate on the ground practices associated to provision, permanence and adaptation to fast change. Focus is in the Makumbusho-Tandale wards of the Kinondoni district, in the city of Dar es Salaam, Tanzania, East Africa's largest and most populous country, and where informality is a defining feature. In Dar es Salaam, about seventy percent of urban production occurs in unplanned areas. We present the initial elements of a typology of housing and urban production and practice in the area that draws from grounded analysis, and put forward an agenda for future research.

# **HOUSING PRACTICE AND URBAN TRANSFORMATION AT THE INTERFACE OF FORMALITY AND INFORMALITY**

**The case of Dar es Salaam, Tanzania**

## **ABSTRACT**

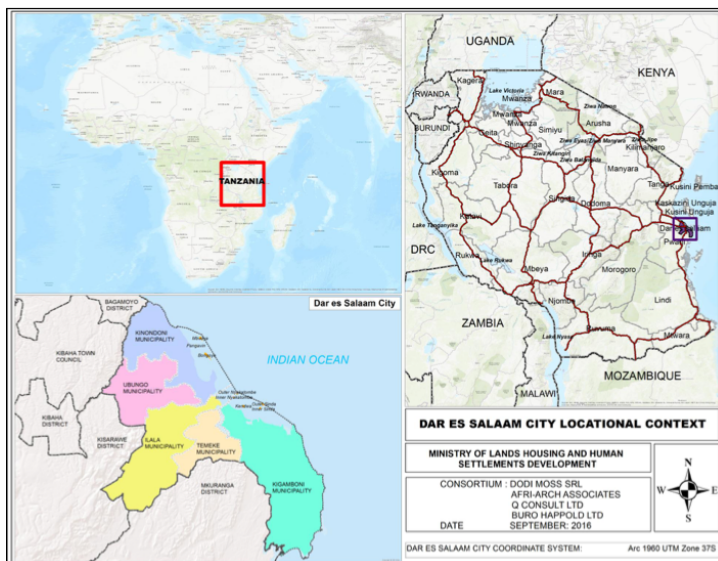
This paper challenges policy discourse prioritizing formalization and regularization of housing and urban settlements and proposes that policy-driven transformation grounded on actually existing local systems and practices is more likely to facilitate inclusive urban production processes and cities. We frame urban production as occurring within locally established formal-informal interfaces in order to investigate on the ground practices associated to provision, permanence and adaptation to fast change. Focus is in the Makumbusho-Tandale wards of the Kinondoni district, in the city of Dar es Salaam, Tanzania, East Africa's largest and most populous country, and where informality is a defining feature. In Dar es Salaam, about seventy percent of urban production occurs in unplanned areas. We present the initial elements of a typology of housing and urban production and practice in the area that draws from grounded analysis, and put forward an agenda for future research.

## **ANALYZING HOUSING PRACTICE AT THE FORMAL-INFORMAL INTERFACE**

While acknowledging the prevalence of informality in fast growing cities and regions of the so-called Global South, current policy prescriptions often seek to transform the informal into formal so as to integrate regularized and formalized urban settlements into local urban markets, facilitate private investment and foster economic growth, as prescribed in Hernando de Soto's influential writings (DE SOTO 2000). However, empirical data shows that, more often than not, these measures per se are not enough to attract investments or promote inclusive development (RAMADHANI 2007). Moreover, when goals of attracting private investments are achieved, while disconnected from establishment and/ or preservation of social and economic support structures to local communities, the risk of local populations being politically and economic displaced increases significantly (KOMBE 2010, ODGAARD 2002, MAGIGI & MAJANI 2006). This is partly explained by the commodification of land and individual property that follows regularization programs based on distribution of individual titles (SOUZA 2001).

To contribute to this debate, we propose a research framework to analyze urban production, which is grounded on the understanding that informality and formality are interdependent, occur through the interconnection of formal and informal processes and practices, and produces complex urban systems and structures that simple binary notions are unable to fully investigate and analyze. We adopt the notion of interface to consider the environment where, and the processes through which, interconnections occur and unfold. Based on Hansen and Vaa (2004), we consider interface as “encounters between entities or processes that are governed by different rules.” When looking at urban space production our main focus is housing, which we look at holistically by investigating the existing models, associated production agents, their daily practices and strategic adaptations to change (THEURILLAT, RÉRAT & CREVOISIER 2014, SANFELICI & HALBERT 2016). Geographic focus is the East African region, currently experiencing some of the fastest urbanization rates in the world. Beyond contributing to understanding the nature of, and processes associated to, urban and housing production at the local level, our goal is also to imagine and even transformation grounded on actually existing local systems and practices, for achievement of more inclusive urban production systems.

Specifically, this research project looks at everyday housing production, permanence, and adaptation at an inner-city area of the city of Dar es Salaam that is undergoing rapid urban change, i.e., the Makumbusho and Tandale neighborhoods (wards) in Kinondoni district. Makumbusho and Tandale present different levels of consolidation, with the former being a planned settlement while the latter was developed without a formal plan. In common there is pressure for change in and around these areas, with the development of mixed-use mega projects by Tanzania's National Housing Corporation and private developers to the North (on Bagamoyo Street), and the implementation of bus rapid transit (BRT) to the East and South. In the Makumbusho ward it is already possible to verify a process of neighborhood change whereby households of higher income are replacing traditional, more affordable housing structures and introducing a more enclosed form of living, separated from the streets by high walls and electric fences. In Tandale, in spite of precarious housing and infrastructure conditions, there is a vibrant local economy associated to the city's largest food market, the Tandale Market.



Picture 1. Location and administrative division. Source: Dar es Salaam City Master Plan 2016-2036. Hard Copy



Picture 2. Makumbusho and Tandale wards, Kinondoni District. Source: Google Maps

Our research objective, which goes beyond this single paper, is to decode everyday housing practice in the Makumbusho-Tandale area by exploring four main issues of inquiries: first we ask, as the city of Dar es Salaam continues to grow and state and private agents plan to invest in areas such as Makumbusho and Tandale, how is it possible to facilitate processes whereby local residents can exercise their right to housing and, if desired, remain in their neighborhoods of origin? Second, we inquiry about the processes, transactions, practices and relationships that occur every day in these areas and that help explain long term permanence, in spite of precarious living conditions. Third, we explore how do residents perceive their everyday tactics to produce, remain in and adapt to housing in the Makumbusho and Tandale wards. Finally, we ask how can such understanding help imagine other models of urban production and transformation disconnected from formalization and regularization, and public-private sponsored, large scale urban renovations. In this paper specifically, we put forward a framework to map housing practices in the Makumbusho-Tandale area and indicate initial elements of this map, i.e., housing typologies and associated agents. Future research will take a more comprehensive look at the everyday practice of these agents, including their adaptations to fast changing territorial, political and economic conditions, and finally how these relationships help shape the urban space.

The remainder of this paper is divided in four sessions. The first presents a background on urban development and housing in Tanzania and Dar es Salaam. The second reviews the regulatory framework to address housing and infrastructure provision in Dar es Salaam's neighborhoods, with a particular focus on the recently issued Dar es Salaam Master Plan which, according to national policy, should regulate urban and housing development at the



local level. The third describes the area of Makumbusho and Tandale and presents a preliminary framework to establish a typology of housing practices in the area. The fourth summarizes the findings, study limitations and puts forward questions for further research.

## URBANIZATION AND HOUSING IN TANZANIA AND DAR ES SALAAM

Tanzania has experienced fast urbanization rate since the mid 1940's, with the urban population rising from 6.4 percent in 1967 to 13.8 percent in 1978 (KIRONDE 1997), 23 percent in 2002 (KYEESI 2010), and 29 percent in 2012. Currently the annual urban population growth rate is 5.4 percent, the sixth highest globally (WORRALL et al. 2017). Urbanization in the country has occurred through different urban regimes: colonial rule in the post-World War II period, which promoted segregated urban development and sought to create cities to a restricted, well remunerated urban labor force (BURTON 2007), the post-colonial Ujamaa or villagization program implemented in 1967 after independence, which sought to switch economic focus from urban to rural areas and included relocation of urban and rural communities into rural villages. Starting in 1979, economic liberalization replaced Ujamaa with structural adjustment reform to enable private markets. This regime is characterized by agricultural decline, rise in mining employment and rural-urban migration to smaller cities at first and then, since 1989, back to major capitals through national focus on industrialization (WORRALL et al. 2017). Early 2000's is marked by increase in per capital annual GDP growth (i.e., 3 percent per year), with rising rates of rural-urban migration directed primarily to Dar es Salaam, followed by small cities. Rates of economic growth have since declined while urban and economic policy has continued to prioritize urban and property development as an engine for economic growth and social development.

The overall economy in Tanzania has grown rapidly in the beginning of the 21st century, with average annual GDP growth rate of 7 percent during the 2010-16 period (MLHSD 2018). While increase in construction activities, in the housing and commercial property sector, as well as the infrastructure sector, helps explain such growth, these developments have not resulted in a transformation on the way in which the majority of the middle and low income population access housing, namely, through informal land acquisition and development processes (KIRONDE 2006). On the contrary, parallel to the increase in the rate of urban population in relationship to the total population in the country has been the expansion of so called 'unplanned' settlements in comparison to planned ones. According to Kombe (2000, p. 170), "in the 1960s, housing built on informal (unplanned) land in the Dar es Salaam City consisted of between 30 and 39 per cent of total housing construction. In 1975, the proportion increased to about 55 per cent. In 1992, housing on informal areas was estimated to constitute about 60% of the housing stock in Dar es Salaam."

Informality is a defining feature of many Tanzanian cities. In Dar es Salaam for example, it counts for 70 percent of housing provision to the local population, offering the largest share of income and employment opportunities and contributing to economic growth. In the housing sector, individual contractors paid through personal savings or residents themselves are responsible for 98 percent of the urban housing stock, as well as the totality of housing in rural areas (MLHSD 2018). However, this model of urbanization is also characterized as occurring under severe resource constraint and, often, high poverty levels (KOMBE 2005), as populations settle in unplanned areas where infrastructure and mobility systems are poor or non-existing, and gradually work to improve their living conditions. Finally, the more consolidated urbanization becomes, the least likely that interventions to improve living conditions can be made without much disruption of what has been already developed by local

communities. For this reason, the literature speaks of a window of opportunity that exists within formal-informal areas and which closes as developments get more consolidated (KOMBE 2005).

While urban expansion has been maintained in Tanzania through the different urban regimes, primarily through ‘unplanned’ processes, state response has changed, from suppression of informality and promotion of “the developmental ideal of a modern, planned city whose working population was restricted to those engaged in waged employment” (BURTON 2007), to recognition of the existence, and significant role of, informal sectors and agents in developing urban spaces, particularly housing (KOMBE 2000). However, not much has been achieved in terms of policy responses to informality beyond the notion of converting the informal into formal. This is an approach that ignores “potentials latent in the informal sector which could be adapted to enhance the management of land for housing” as it is broadly understood (KOMBE 2000, 168). Moreover, formalization and regularization have often become de facto prerogatives for designing and facilitating further local investment strategies. The following section describes how current policy reflects such understanding of informality as a feature that should be overcome, through policies focused on regularization and formalization.

## CURRENT URBAN AND HOUSING POLICY FRAMEWORKS

Currently in Tanzania, national policy framework recognizes the right of every individual to adequate housing, and the role of the housing sector in supporting such objective. According to the 2018 National Housing Policy Draft (MLHSD 2018), the housing backlog in Tanzania is estimated to be about the equivalent to 3 million households, and increasing by 200 thousand units per year. Associated to this there is the backlog in infrastructure and services. The major challenges that a revised National Housing Policy seeks to address are: limited supply of adequate housing as well as rental burden that can be associated to it, precariousness of housing and urban services, which can involve situations of environmental and geological risk, and lack of affordability and/or lack of eligibility to access housing mortgage loans. Policy goals and objectives involve working with local government authorities (LGAs) to develop technical capacity and leverage financial resources to address local housing challenges. Projects should be based on detailed planning schemes, developed at the local level, and aiming at public and private investments towards settlement redevelopment, regularization and upgrading of existing informal areas and review and extension of land tenure security mechanisms.

Regularization and formalization have been the de facto most important approach that national government has adopted to address housing precariousness in the country, affirmed through the Human Settlement Development Policy (2000) Land policy (Government of Tanzania, 1995) and the Land Act (Government of Tanzania, 1999), as KOMBE (2005) describes. However, these frameworks have been considered as either too timid, or inappropriate. For example, the Land Act of 1999 required that areas to be considered for regularization should be significantly build, hence eliminating the possibility of less costly infrastructure investment in less consolidated but rapidly urbanizing areas. Often, the distribution of land titles to individuals holding a land plot has contributed to urban sprawl. Finally, the assumption that individuals will use their land titles to access the financial market has not been confirmed (RAMADHANI 2007).

In Dar es Salaam, the Program for Regularization and Formalization of Unplanned Settlements was initiated in 2004, with the goals of increasing land tenure and decreasing densification. The program focused on the identification of properties, creation of property registers and issuing of residential licenses. By December 2015, a total of 105,000 owners had been issued with licenses and 3 per cent of them had used the licenses to access credit in financial institutions (DAR ES SALAAM MASTER PLAN DRAFT REPORT 2018). Also, in the city of Dar es Salaam, a national program for

development of 20,000 residential plots in peri-urban areas aimed at increasing the supply of planned areas was implemented in 2002-03, however disconnected from broader housing and urban policy.

Recently, the national government and private developers have invested in expansion of private real estate markets, with a focus on Dar es Salaam, including through state support to construction of real estate mega projects that, it was assumed, would make the city more competitive and promote economic growth that could subsequently trickle down to populations and localities with greater social needs. For example, while the National Housing Corporation (NHC) has been directly involved in the development of property-led mega projects in Dar es Salaam's city center and peri-urban areas, public pension funds such as the National Social Security Fund (NSSF) and the Public Service Pension Fund (PSPF) have invested in large-scale commercial developments in the central business district (CBD). While developments rely heavily on the public sector's political and economic support, there is little clarity about the nature and extent of social benefits, or whether and how such possible benefits can reach the most vulnerable segments of the population. To be sure, these developments are not for direct housing provision to populations of low income, rather, constitute a property-led model of economic growth to Dar es Salaam and to Tanzania.

## CITY OF DAR ES SALAAM MASTER PLAN

Dar es Salaam is the largest city and most important commercial hub of Tanzania. Counting for ten percent of the population in the country, it is also the most populated city, with an average growth rate of 5.8 per annum, and estimated population of 5.4 million in 2016. The changing nature of Dar es Salaam is mostly perceivable in its increasing urbanization process, the commercialization of urban and peri-urban land as well as diminishing natural resources and more damaging flooding events in unplanned urban settlements. In Dar es Salaam, 70 percent of the built residential area is consolidated on non-surveyed land, making informal settlements the norm rather the exception. What is labeled 'informal' accommodates both low, middle and high income groups depicting a rich composition of quality of shelters, ranging from over-crowded shacks in fragile ecosystems to high quality two story houses in high income areas. As Kombe (2005) describes, interdependency, rather than dichotomy, best describes the relationship between these so-called formal and informal provision systems occurring in and around the city.

To replace its 1979 Master Plan, the Dar es Salaam Draft Master Plan 2016 – 2036 is currently undergoing public consultation. According to this document, the development vision for Dar es Salaam is of an inclusive city that offers housing, mobility and economic opportunities for all of its citizens, including through the regularization and formalization of households located in unplanned settlements. These objectives are also in line with the 2018 Draft National Human Settlements and Housing Policies.

In Dar es Salaam, the city Draft Master Plan 2016-2036 will, upon approval, replace the last plan from 1979 and set up the city's housing policy. The framework "seeks to address emerging challenges associated to fast urbanization that include the continued expansion of unplanned, predominantly housing settlements, as well as the often poorly planned resettlement of old building structures with modern ones in the most consolidated areas of the city, particularly the city center, and posing a threat to the preservation of the city's urban and architectural history." The Master Plan qualifies the city as dual, comprised of what it qualifies as planned or formal, and unplanned or informal, settlements, each one going through their own processes of transformation, while at the same time "trying to influence each other, with formal areas assuming a lot of informality and informal systems building high rise structures in an uncontrolled manner."

According to the Draft Master Plan, local provision of housing is to be regulated through intervention in unplanned areas, according to the national policy of regularization and formalization, and with the goal of converting already occupied areas into more formalized development models. The goal is to facilitate gentrification and significant transformation of the existing fabric, particularly at unplanned areas close to major roads that will be subjected to radical transformation.

The Draft Master Plan divides informal settlements in three categories, according to the nature and level of service and investment requirements. The first category involves settlements where priority action is redevelopment through provision of infrastructure. The second category involves settlements where relocation is to occur, mediated by shared and participatory process that will take into consideration the particularities of each community. The third category involves areas that will be subjected to policies of densification.

With specific regard to housing, the Draft Master Plan, encourages a greater role to the private sector so as to overcome barriers to good quality and affordable housing in the city and proposes activating mechanisms of gentrification and reconstruction (i.e., urban renewal) to make informal areas within the city center more accessible. Improving accessibility will therefore be the first form of integration of the informal areas.

The Draft Master Plan classifies the Makumbusho and Tandale wards as areas undergoing consolidation. While the plan does not specify a particular project for these settlements, based on the parameters that the planning framework puts forward, it can be assumed that urban transformation in this area will seek to consolidate and increase densification of planned areas such as Makumbusho and the significant transformation, through infrastructure development and urban renovation of areas such as Tandale. Access to housing is to be increased primarily through private provision, and increased financing. Local participation is mentioned regarding the design of resettlement plans but not in terms of participation on housing and urban provision.

Since the 2000's, the National Housing Corporation and national government pension funds have been involved in development of mixed-use mega property development projects to serve as local economic anchors in the Kinondoni District. The idea is that these will simultaneously attract more businesses and a population of high income, through the creation of new jobs. In the Bagamoyo corridor, next to Makumbusho, the Millennium Tower was built through Local Authority Provident Funds (LAPF), from the city of Dodoma (Caihong Li 2009). Also adjacent to the area is the National Housing Corporation mega development, Victoria Place. The first Bus rapid transit (BRT) line has been recently developed to the East and South of the Makumbusho-Tandale area, at Kawawa and Morogoro Roads. These developments place an extra pressure on the interior of Kinondoni, for transformation of existing structures and potential replacement of its original population.

## HOUSING PRACTICE IN THE MAKUMBUSHO-TANDALE AREA

An important element of the Dar es Salaam Draft Master Plan with regard to the consolidation of existing neighborhoods is the facilitation of gentrification processes, through introduction of higher income, residential developments. However, if the policy goal is to promote an inclusive city, it is important to consider whether and how high-income residential developments can foster urban transformation, and what can be the potential effects on original populations. A typology of housing in Makumbusho and Tandale that goes beyond building models and describes daily practice can



contribute to this debate. Below are the initial elements of a framework that will be later completed, based on more extensive observation of local practices.

As adjacent wards belonging to the Kinondoni district, Makumbusho and Tandale represent a typical inner city, hybrid planned and unplanned area, undergoing fast change. Makumbusho originates from a planned area designed in the 1973 and described as the Bwawani ward. The area comprises 22 square kilometers, and is marked by mixed use, with traditional residential sections in the center, and high density residential and institutional uses at the border. Traditionally single owner Swahili homes in this area have been subdivided and rented to multiple families.

Tandale developed organically and without a formal plan, around the food market of the same name, which is currently the second largest in Dar es Salaam. Housing and infrastructure conditions are classified as very poor in Tandale, with the area subjected to the risk of seasonal flooding. Local population is predominantly of very low income. However, there is a strong social fabric in the area, with the presence of long-time community leaders who are local references. There is also anecdotal evidence that, notwithstanding the significant precariousness of urban infrastructure and services, families in Tandale have better access to fresh food if compared to other similar areas of the city, due to the proximity to the food market.

## URBAN HOUSING TYPOLOGIES IN MAKUMBUSHO AND TANDALE: PRELIMINARY CONSIDERATIONS

In this session we adopted the categories that the Draft Master Plan defines for housing models in the city to describe the typologies of housing in Makumbusho and Tandale. We draw from critical real estate scholars concerned with understanding actually existing property development processes, institutions, agents and financing mechanisms, as a way to acquire greater understanding of how this sector works in different localities (THEURILLAT, RÉRAT & CREVOISIER 2014, SANFELICI & HALBERT 2016). In this paper we present the initial elements of a typology of housing provision systems, institutions, agents, resources and adaptation to change. We also look at the way in which these different models relate with their own geography, and what can these findings inform research about everyday urban living. Future research will look deeply at the agents involved in the production and maintenance of these models, and in the adaptations of producers and residents to fast changing conditions.

Single family homes: 'formal' detached dwellings are characterized in the Draft Master Plan as high construction quality individual homes of a modern design. There are in Makumbusho two categories of detached dwelling. The first consists of privatized public housing units build in the 1960's and 70's. These have been expanded and remained as single use. The second consists of new housing projects that stands out from the other detached dwellings for the bordering walls and security devices such as electric fences, which can reflect a perception of new residents about insecurity that is not shared by the longtime residents.



Picture 3. Typical detached home, Makumbusho, photo by the author



Picture 4. Example of a new house with high border walls, Makumbusho, photo by the author

Swahili homes: traditional Swahili homes were built during Makumbusho's original development. Typically, a Swahili home has a front porch, a central corridor separating two rows of three similar rooms, and a backyard with cooking and washing installations as well as toilet facilities (NGULUMA 2003). Originally developed for single use, currently these are rented to families, with each room serving as an apartment. The front porch is often used for commercial purposes, and the backyard and toilet are shared by all residents.



Picture 5. Typical Swahili house with front porch adapted as street market, Makumbusho, photo by the author

Low to mid rise private developments: a prominent element of land use transformation in the Makumbusho consists in the replacement of original structures with multi story buildings for residential and retail use. These structures originally built around the Bagamoyo Rd. corridor are slowly being developed through consolidation of lots more internal to the Makumbusho area. These developments target a population of higher income who is able to access mortgage schemes.



Picture 6. Typical mid rise development, Makumbusho, photo by the author

High-rise developments: during the last five years, Tanzania's National Housing Corporation has been investing in the development of mixed-income and mixed-use mega projects as a way to attract private investments to the inner city areas. NHC-sponsored Victoria Place, located in the Bagamoyo corridor and adjacent to Makumbusho was completed in 2016, consisting of 104 residential units for the middle and high-income market and commercial uses.



Picture 7. Victoria Place on Bagamoyo Street. Source: NHC, retrieved at [www.nhctz.com/victoriaplace/](http://www.nhctz.com/victoriaplace/) on November 13, 2018

Detached and Swahili homes, as well as private mid-rise developments exist in Makumbusho. A street grid allows for vehicular transit and easier provision of infrastructure. While roads are poorly maintained, there is vibrancy represented by the flow of pedestrians and vehicles and presence of a mix of uses that resembles the goals of a compact and vibrant city presented in the Master Plan.



Picture 8. A typical street in the Makumbusho ward, photo by the author

Urban structure inside Tandale does not follow a clear urban grid and presents great levels of precariousness, particularly around the flood prone area, where lack of sanitation due to waste accumulation can be observed. On the other hand, the area benefits from the Tandale market, the second largest of the city. Local residents while living in precarious structures have access to the local economy as producers and as consumers. Long term Tandale community members offer consistent services in the existing commercial structures and contribute to social stability in the neighborhood. For example, during a visit to the neighborhood our research team was introduced to a longtime resident who is the head of a family that has been in Tandale for three generations, and who also offers health (i.e. midwife) services to the local community.

Another feature of these neighborhoods discussed during the preliminary field visits was the existence of a shared economy, where neighbors collectively organize child care, and also exchange meals and basic necessity items. For example, local residents reported that it is not uncommon for neighbors to divide responsibilities over cooking meals, or to exchange an invitation for a meal with a repairmen service or a small household item. It is assumed that a high level of social exchange and interdependency is positively associated to long term permanence in the neighborhood. These exchanges on the other hand while not measured in economic terms, result in savings to local residents, for example, in terms of child care or grocery shopping.



Picture 9. Morogoro Road at Tandale ward, photo by the author



## CONCLUSION

In this paper, we have presented the initial elements of a typology of housing production, strategies and adaptations for the Makumbusho-Tandale area in Dar es Salaam, Tanzania. These preliminary findings are aligned with our original claim that richness of local processes is not reflected in the policy ideal of regularization and formalization often adopted in national and local urban and housing policy.

It has been argued that urban theory and normative literature, while making a definite shift away from suppression and often displacement of unplanned settlements to recognition and regularization, has not significantly investigated the resources and capabilities that exist within unplanned developments and local communities (KOMBE 2000). In fact, while urban theory has focused quite extensively on the analysis of the built environment resulting from informality, policy analysis has sought to recommend ways in which to associate formalization and regularization efforts with economic growth. Often lacking in urban analysis is the fact that urbanization in resource constrained areas such as Tanzania is also marked by a significant lack of formal employment that pushes a growing class of new urban dwellers to develop locally based systems of provision. Also lacking is the realization that these 'informal-formal urban regimes' do generate a vibrant and socially connected local urban structure and economy, which is turn is a goal of contemporary urban policy. This is quite evident in the analysis of Makumbusho and Tandale presented here.

Everything kept equal at the level of national economic and local urban policy in Tanzania, and with the public sector succeeding in attracting significant volumes of private investment to allocate towards transformation of Dar es Salaam's predominantly informal inner city, it is very likely that the locally established social and economic structures of Makumbusho and Tandale will gradually disappear. This is because while urban regularization based on large scale road and water, sanitation and drainage structures require removal to open front for construction projects, formalization enables the set-up of an urban market which, in the absence of local social and economic support structures, can represent a straightforward alternative for short term economic gain to local residents.

Hence, we have proposed, and presented the initial elements here of a framework for understanding urban development and housing provision as it actually exists, and grounded on the practices of local agents from the public and private sectors and the local community. From the perspective of urban policy, the challenge we seek to address in this research project is how to understand and support already existing local social and economic systems as neighborhoods experience greater levels of investment in the areas of urban infrastructure and property development. Because housing is such a prominent element in these communities, in terms of provision of security, and share of family resources allocated, to name just a few, focusing analysis on the local processes of housing provision and adaptation offers a very rich opportunity for research.



## REFERENCES

DE SOTO, Hernando. The mystery of capital: Why capitalism triumphs in the West and fails everywhere else. BASIC CIVITAS BOOKS, 2000.

DE SOUZA, Flavio. AM. The future of informal settlements: lessons in the legalization of disputed urban land in Recife, Brazil. *Geoforum*, v.32, n.4, 483-492, 2001.

HANSEN, Karen Tranberg, & VAA, Mariken. (Eds.). Reconsidering informality: Perspectives from urban Africa. NORDIC AFRICA INSTITUTE, 2004.

KIRONDE, JM Lusugga. The regulatory framework, unplanned development and urban poverty: Findings from Dar es Salaam, Tanzania. *Land use policy*, v.23, n.4, 460-472, 2006.

KIRONDE, JM Lusugga. Land policy options for urban Tanzania. *Land use policy*, v.14, n.2, 99-117, 1997.

KOMBE, Wilbard J. (2010). Land acquisition for public use, emerging conflicts and their socio-political implications. *International Journal of Urban Sustainable Development*, v.2, n.1-2, 45-63, 2010.

KOMBE, Wilbard J. Land use dynamics in peri-urban areas and their implications on the urban growth and form: the case of Dar es Salaam, Tanzania. *Habitat International*, v.29, n.1, 113-135, 2005.

KOMBE, Wilbard J. Regularizing housing land development during the transition to market-led supply in Tanzania. *Habitat International*, v.24, n.2, 167-184, 2000.

KYESSI, Alphonse. G. Community-based urban water management in fringe neighbourhoods: the case of Dar es Salaam, Tanzania. *Habitat International*, v.29, n.1, 1-25, 2005.

MAGIGI, Wakuru, & MAJANI, B. B. K. Community involvement in land regularization for informal settlements in Tanzania: a strategy for enhancing security of tenure in residential neighborhoods. *Habitat international*, v.30, n.4, 1066-1081, 2006.

MINISTRY OF LAND, HOUSING AND HUMAN SETTLEMENTS DEVELOPMENT. National Housing Policy, Draft Version, June 2018.

NGULUMA, Huma. Housing themselves: Transformations, modernization and spatial qualities in informal settlements in Dar es Salaam, Tanzania. Doctoral Dissertation, Infrastruktur. Stockholm, 2003

ODGAARD, Rie. (2002). Scrambling for land in Tanzania: Processes of formalization and legitimization of land rights. *The European Journal of Development Research*, v.14, n.2, 71-88, 2002.

RAMADHAN, Seif Hussein. Effect of tenure regularization program on building investment in Manzese Ward in Dar es Salaam, Tanzania. Master's Thesis, International Institute for Geo-Information Science and Earth Observation Enschede. The Netherlands, 2007

SANFELICI, Daniel, & HALBERT, L. "Financial markets, developers and the geographies of housing in Brazil: A supply-side account." *Urban Studies* v.53, n.7, 1465-1485, 2016.

THEURILLAT, Thierry, RÉRAT, P. & CREVOISIER, O. "The real estate markets: Players, institutions and territories." *Urban Studies* v.52, n.8, 1414-1433, 2015.

WORRALL, Leah, COLENBRANDER, S., PALMER, I., MAKENE, F., MUSHI, D., MWIJAGE, J., MARTINE, M. & GODFREY, N. (2017). Better Urban Growth in Tanzania: Preliminary Exploration of the Opportunities and Challenges. Coalition for Urban Transitions. Working Paper. Dar es Salaam, 2017.