Dar es Salaam: City report

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1 The structural transformation and neighbourhood and district economic development reports were not included in the final version of this report.

made throughout the period we were carrying out the study in Dar es Salaam and, most importantly, the collaboration that culminated in the production of this report.

Abstract

Dar es Salaam is Tanzania's most cosmopolitan city and socioeconomic and political powerhouse of the country. Thus, the city attracts powerful economic and political elites, who influence decisions that shape its development trajectory and provision of basic services. This report draws from the African Cities Research Consortium thematic studies conducted in Dar es Salaam, namely: city of systems; political settlement; and housing and informal settlements domains. These have collectively shaped the politics and the fragmented nature of the city governance structure and the overall urban development trajectory of Dar es Salaam. Multiple data sources, such as literature reviews, published reports, interviews and focus group discussions with local communities and public officials, were used. The delivery of basic services, access to safe and affordable housing, and proliferation of informal settlements have fundamentally been determined by everyday politics and historical legacies. The prominence of informality showcases the ineffectiveness of the hitherto urban planning and development systems and practices; but remains an opportunity to fill the formal sector deficits across the city systems. Despite being unregulated and fragmented, informality is also a tool for politicians and residents alike, with the latter having the potential to hold politicians accountable by demanding better services. Due to continuous resistance to decentralising of powers, city authorities are administratively, politically and financially unable to deliver basic services to most urbanites. Political parties' contestations have further skewed resource distribution. The report argues that, given the nature/role political and economic power configurations play in the development trajectory of Dar es Salaam, elites wishing for continued economic and political stability have to support coalitions with the marginalised.

1.   Introduction and overview

This report presents the ACRC's research findings for Dar es Salaam, the largest city in Tanzania, with a population of about 5.4 million (URT, 2022). It outlines the most important political and systemic factors that have historically shaped the city's development and explains how these (changing) factors are likely to influence future development and governance reform efforts in Dar es Salaam.

Figure 1: Map showing the geographic location of Dar es Salaam

The ACRC's holistic framework for analysing urban development in Africa has three integrated components – **politics, systems** and **development domains** (see Figure 2). The politics component uses "political settlements" theory to model how power is configured at the national and city levels and then analyses how these configurations of power shape (and are shaped by) urban development processes in the given city. The systems component analyses the functioning of the key systems (composed of physical infrastructure and people organised in various ways) that sustain and/or improve urban life in the city. The domains component looks at some of the distinct fields of discourse, policy and practice that have formed around complex, intersystemic development challenges in the city, and analyses how the actors (political, bureaucratic, professional and popular) engaged in these fields collaborate or compete for authority. The diagram below gives an indication of how these three components come together, and each component is explained in more detail in the main sections of this report.

Figure 2: ACRC's conceptual framework

Urban development domain examples

This report starts by examining Tanzania's political settlement and explaining the salient political factors that have had, and will have, a bearing on development and reform efforts in the city. These include:

- Dispersion of power at the national level: until the late 1980s, the country's leaders enjoyed considerable power, and tended to serve a fairly narrow set of societal groups; since then, leaders' relative power has waned (power has become more dispersed), whilst the set of societal groups to be served/placated (the "social foundation") has broadened.[2]

- Shrinkage of the time horizon and capacity for state-led development: this derives from the dispersion of power and broadening of the social foundation.

- Resistance to decentralisation: city authorities are administratively and financially weak, and governments like to maintain the status quo.

- Fragmentation of urban governance structures.

- A prevalence of corruption and rentseeking, for which the most opportunities are to be found in the economic powerhouse of Dar es Salaam.

- Political party contestation in Dar es Salaam, which affects resource distribution in the city.

- Marginalisation of the collectively weak/undisruptive urban low-income residents.

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2 A reversion to the earlier power configuration, in which power was concentrated in the leader, occurred briefly under President John Magufuli (2015-2021), but the typical post-1980s dispersed configuration has resumed under the incumbent, President Samia Suluhu Hassan.

Given these political factors, urban reform will require coalitions that can effectively bring together and coordinate actors from the various fragmented governing authorities and reformist groups to apply sustained pressure on the central government.

The report then analyses the city's systems. These have been shaped by deep historical legacies, notably: colonial legacies of racialised zoning – which now undergird socio-spatial disparities in access and quality of services; a decline in overall quality of social services since the 1970s, in part due to prioritisation of rural development and plans to shift the capital to Dodoma; the privatisation of many services since the 1980s,[3] which has introduced multiple competing or overlapping systems along a formal–informal continuum, leading to widening access but with continued exclusion of low-income people; and a failure of infrastructural development to keep pace with the rapid population increase (due to both high birth rates and migration).

Thirdly, the report closely examines two key development domains in Dar es Salaam – housing and informal settlements – which are, on the one hand, interconnected; on the other hand, they each have their own distinct discourses, policies and practices. Dar es Salaam is characterised by a high degree of informality: fewer than 30% of residents live in formal housing; the majority live in informal settlements, especially the consolidated and densified ones, with limited basic infrastructure services. Informality is generally tolerated by authorities, partly because the formal public systems of delivering housing and buildable land for housing have grossly underperformed. Development interventions in informality must aim to improve the quality of informality, rather than ignore or destroy informal housing. Finally, the report explains how poor service infrastructures/city systems, the political context outlined above, and the dominance of certain actors and ideas make developmental efforts in the two domains of housing and informal settlements profoundly complex and challenging.

The evidence on which this report is based was obtained through: a) a review of published and unpublished works, including scholarly articles, government (local and central) reports, extracts from newspapers, websites of different government ministries and agencies, the National Bureau of Statistics and the World Bank documents and databases; b) interviews with various stakeholders involved in the specific city of systems, the political arena and in the two domains.[4] Case study areas included a variety of typologies of residential settlements – with different demographics (some low-income, some mixed, that is, with both lower- and middle-income residents), different governance and ownership arrangements, and different stages of development/consolidation: Tandale is a rapidly densifying informal settlement; Chamanzi is a community-led housing project; Msumi is a settlement supported by micro-financed land and housing access initiatives; Bonde la Mpunga, Mji Mpya and

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3 But the state retains substantial control over law and order, energy, education and health.
4 Notwithstanding the robust evidence base for this report, there were areas for which reliable and comprehensive data were not obtainable. For instance, some of the data did not cover the full geographical span of Dar es Salaam.

Hananasifu are consolidated informal settlements; Makongo Juu is an intermediary informal settlement; and Rufu and Goba are emerging settlements (at infancy stage). These settlements are under the municipalities of Kinondoni, Temeke, Ilala and Ubungo.

A total of 18 interviews were held with key informants from the utility and public institutions, namely DAWASCO, TANESCO and National Housing Corporation (NHC), as well as officials from the municipalities, wards and *mtaas* (sub-wards). Also, eight interviews were conducted with houseowners who built their houses using various resources and strategies, such as incremental building, access to financing for constructing housing, and savings. In each settlement, two renters were also interviewed to get views on affordability, safety and accessibility to social services. The perspectives and experiences of both men and women were sought during the interviews. Also, 12 focus group discussions with participants cutting across sex and age differences were conducted in the settlements. Discussions were held with residents (homeowners and renters) and local leaders, focusing on various urban issues, such as access to housing, social services provision, the sprawl of informal settlements, community responses and demand for accountability from leaders, housing services and infrastructure and governance matters. Observation of the actual development trend and status quo in the settlements helped to confirm the views of participants. In addition, workshops and meetings were held with stakeholders, including city authorities, local leaders, residents (homeowners and renters) and members of civil society organisations.

2. Locating Dar es Salaam City within the national political settlement and governance structure

To understand urban development and prospects for developmental reform in Dar es Salaam, we need to understand who wields power and how they use it. City-level power dynamics do not exist in a vacuum; they are typically influenced by what we call the country's "political settlement". A political settlement is a common understanding among a society's most powerful groups about the basic rules (or institutions) of the political and economic game. Those rules create opportunities or benefits for "insider" groups, often to the exclusion of "outsiders".

Political settlements can be analysed in a variety of ways, but we focus on two main dimensions: *power configuration* and *social foundation*.

The power configuration describes the relative strength of groups loyal to the leader (collectively referred to as the "leader's bloc") vis-a-vis groups that oppose the leader or are only contingently loyal. Crudely, where the leader's bloc is strong, we say that power is "concentrated". Where, by contrast, the leader's bloc is weak, we say that power is "dispersed". Power concentration, interacting with other variables, shapes the ability of the government to make and implement decisive, consistent urban development policy.

The social foundation describes the breadth and depth of groups that are "insiders" to the settlement.[5] Where a relatively large proportion of the population are insiders, we describe the settlement as "broad". Where, conversely, only a relatively small proportion of the population are "insiders", we describe the settlement as "narrow". The social foundation, interacting with other variables, will shape the degree to which governing elites are committed to "inclusive" urban development policy.[6]

The current political settlement of Tanzania can be characterised as "broad-dispersed". This is because, under President Samia Suluhu Hassan (commonly, and hereafter, referred to as "Samia"), unlike during the previous John Magufuli era, the ruling coalition has opted for a system where powers are dispersed among various factions, including being more tolerant towards the opposition instead of concentrating powers among a small bloc of her loyalists. Much political analysis to date has had a focus on the national rather than the sub-national scale. In this section, we start with an outline of the political settlement at the national scale, but then narrow the focus down to Dar es Salaam, analysing the role that it has played in the national political settlement, and how this has historically shaped the city's development and its prospects for reform.

2.1. Tanzania's political settlement and the role of the city of Dar es Salaam

Only one political party has been in power since independence in 1961 – Chama Cha Mapinduzi (CCM). Despite this continuity in CCM dominance, the national political settlement has undergone changes. Successive presidents have acquired or lost power vis-a-vis various contingently loyal or oppositional groups, and this, has somehow affected the government's ability and willingness to develop Dar es Salaam. The concentration of power in the leaders and their blocs of loyalists has varied since the 1980s, and more so following the advent of multiparty democracy in 1992. In Kikwete's regime, power was concentrated in his loyalist group, the *Wana Mtandao* faction, which played a pivotal role in bringing him to power and remained a force to reckon with during his tenure (Osei and Bruhn, 2023). During President Magufuli's cut-short regime, power was concentrated within a few loyalists, while the bulk of the CCM party stalwarts were peripheralised and opposition groups marginalised, using a mix of coercive strategies, including financial pressures, physical repression and legal reforms (Collord, 2022; Osei and Bruhn, 2023). Notably, within CCM, there was discontent with Magufuli's leadership style among members who did not wield enough power to control his extremism. Magufuli knew that he was losing popularity at the centre, and in order to intimidate would-be defectors to the opposition, he repressed the opposition

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5 To be an "insider", a group has to satisfy two criteria: 1) it is potentially powerful enough, acting alone or with others, to make significant trouble for the leadership and/or significantly affect struggles between political blocs, and 2) the leadership chooses to manage this potential threat predominantly by "co-opting" the group, and thereby incorporate it into the settlement, by channelling benefits of some description to it. Groups that either lack the power to affect struggles in this way, or that are predominantly repressed by the leadership, are "outsiders"' to the settlement.
6 For further details, see Kelsall et al. (2021).

(Cheeseman et al., 2021). Under President Samia, as noted earlier, power has become more dispersed, a departure from the political trajectory of her predecessor…

2.1.1. Current ruling coalition

Within the ruling coalition, there are currently two major political rival factions: one that is associated with the late President Magufuli, and another that identifies with former President Kikwete. During Samia's first two years in power, the Kikwete faction was the strongest faction, as its insiders were reappointed in key positions in CCM and the government. The Magufuli faction was generally marginalised, as seen in the cabinet reshuffles that seemed to exclude Magufuli loyalists (Minde, 2022). Currently, Samia seems to balance the overwhelming influence of the Kikwete faction with the re-appointment and/or promotion of members from the Magufuli faction: Dotto Biteko (deputy PM), Alexander Mnyeti (deputy minister), Kitila Mkumbo (minister), Palamagamba Kabudi and William Lukuvi (presidential advisors), Albert Chalamila (regional commissioner (RC) for Dar) and Paul Makonda (first CCM's publicity secretary, before being appointed as RC for Arusha). Others, like Joseph Kasheku "Msukuma", Joseph Gwajima and Ally Happy, clinched key positions in CCM.

As we move close to the general elections, factional struggles within the ruling party and government may intensify, but they do not seem to hamper Samia's nomination for CCM candidature in the 2025 elections. Except for lone voices like Luhanga Mpina (a Magufuli stalwart who has remained a staunch critic of the government in parliament), the factional members seem to be competing to be insiders in the leader's bloc, while discrediting each other.

2.1.2. The ruling coalition vs the opposition (CHADEMA)

The opposition bloc consists of two major parties: CHADEMA and ACT-Wazalendo. ACT-Wazalendo stands as an opposition party in Zanzibar, where in fact it is part of the government of national unity. In the union politics, it overwhelmingly supports Samia, and generally only moderately and lightly criticises her lieutenants; it is, therefore, part of the contingently loyal bloc in union politics. CHADEMA's position has shifted from conditional loyalty to Samia (a position it had adopted after Mbowe's release from prison and the party's involvement in the *maridhiano* dialogue – reconciliatory efforts that led to the establishment of the short-lived government of national unity from 2011 to 2015 – with the ruling CCM) and a fierce opposition. Issues of contention between the ruling bloc and the opposition bloc are twofold:

1. Privatisation of the port: even though it is a neoliberal party that supports neoliberalism, CHADEMA has vehemently criticised and mobilised against Dar port privatisation to DP World (Pilling and Schipani, 2023). It has also been critical of the Maasai eviction from Ngorongoro, to give way to commercial tourism, and rising costs of living.

2. Political reforms: CHADEMA has expressed its dissatisfaction with electoral reforms, which it dismisses as a sham, and CCM's refusal to carry out constitutional reforms.[7]

2.1.3. How the power configuration affects decisionmaking

The dispersed power configuration has affected state capacity to carry out decisions and implement policies. There have been delays in the completion of infrastructural projects, with few new projects being launched, and none of them have been the size of the numerous massive projects launched during the Magufuli era. As the use of public office has become an avenue for rent maximisation by some public servants, both the president (Samia) and opposition figures have decried the return of corruption and sloth in public office. Business elites who, under Magufuli, had been disciplined to pay taxes and invest in productive enterprises with forward and backward linkages (especially, manufacturing) (Malanga, 2021), have either closed down their factories or have found it more profitable to focus on speculative businesses. For instance, Mo Dewji was accused of failing to develop his farms but using the land as collateral to get loans for investing in other businesses elsewhere (The Citizen, 2021).

2.1.4. The broadening of the social foundation

Economically, two major groups are the beneficiaries of the ongoing pro-business reforms:

1. Foreign investors and the donor community, who have lauded business-friendly reforms under Samia, especially the doing away with resource nationalism and aggressive tax audits of the previous regime.

2. Large traders, especially importers, real estate developers, hotel owners, tourist operators, mobile network operators, and so on. The voices that have been heeded are those of rich shop owners in the Kariakoo central business district (CBD), whose organised strike against renewed aggressive tax audits forced the prime minister to travel from Dodoma to Dar, in order to address their grievances.

Other powerful groups that had been repressed under the previous regime, but are now being coopted, include CSOs, media, religious institutions, higher learning institutions, and so on. However, discontent within religious institutions has emerged after Catholic bishops (under the umbrella of Tanzania Episcopal Conference – TEC) openly opposed the Dar port privatisation deal (Pelaji, 2023), so the Samia regime has sought to co-opt the bishops. The president's monetary contributions to churches and gracing of key events have become the norm.

On the ethnic front, the ceremonial traditional chiefs have gained national attention after Samia started courting them (Machira, 2024), a measure criticised by some of her allies. CHADEMA's campaign against Dar port privatisation gained a lot of popularity in

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7 The party mobilised thousands of protesters across the country to air their concerns. See www.aljazeera.com/news/2024/1/24/thousands-protest-in-tanzania-as-opposition-seeks-amended-electoral-reforms (accessed 23 September 2024).

Mwanza and the Lake Zone, where the party's vice chairperson (Tundu Lissu) invoked Magufuli's resource nationalism to criticise Samia's privatisation spree.

The losers have largely been manufacturers who enjoyed state protection under the Magufuli regime, which sought to promote local manufacturing (*uchumi wa viwanda*) under the agency of the local economic elite. They (especially sugar factory investors and industrial poultry farmers) have now been crying foul at cheap/untaxed/low-quality foreign goods imported into the country. This has serious repercussions for the achievement of structural transformation.

The second group of losers are petty traders in urban areas. However, electoral considerations have seen a temporary stay in massive evictions of street vendors and a political attempt to win the votes of informal operators – motorcycle taxi drivers (*bodaboda*) and street vendors (Nyamsenda and Collord, 2023). The re-appointment of Magufuli's associates (such as Makonda) has brought back the language of catering to the interests of the marginalised or *wanyonge* in Kiswahili

2.1.5. The role of Dar es Salaam

Dar es Salaam City, with its cosmopolitan nature, has been a hotspot of power dynamics and has played a significant role in the politics of the country. Since 1995, all major political parties have launched or ended their campaigns in the city. While most urban centres remain strongholds for the CCM, the dynamism in Dar challenges the status quo. For instance, in the 2015 elections, the opposition won six seats, while CCM won only four in the city constituents (Brewin, 2016). Following this, the ruling party (CCM) tried to displace opposition strongholds in the city through coercion and enticements, including the appointment of senior opposition politicians to senior positions in the government. These multiple strategies ultimately displaced the opposition, changing the political power in the city. Anecdotal evidence suggests that public resources have been used for such machinations. Magufuli, in particular, deployed a variety of strategies to dislodge opposition strongholds in the city, such as the two municipal councils (Ilala, Temeke and the city council), which were headed by the opposition CHADEMA (Nyamsenda and Collord, 2023). He also tried to disband the Dar es Salaam City Council and establish a pseudo city authority, without giving it the legal and institutional/democratic authority necessary to coordinate urban development and investments across the five municipalities.

Despite Dar es Salaam being central to elite wealth accumulation, with the political and economic elites continuously striving to maintain a stronghold in the city and exploit its abundant rentseeking opportunities, the city and its five municipalities have little influence over major investments, such as in technical infrastructure or economic development/investments. This has undermined the accountability of the city and municipal authorities (Kombe and Kreibich, 2006; Nyamsenda and Collord, 2023). It is difficult to foretell the prospects for the local government authorities (LGAs) to regain their powers. But the pathway to reclaiming power will inevitably require improved governance, especially a more substantive engagement with the citizens, so as to

create a critical mass of grassroots actors with knowledge and understanding of their civil rights to actively participate in running the affairs of the LGAs. This means building stronger and more inclusive political institutions (local councils) in LGAs, wards and *mtaas*, and working closely with potential supporters, such as the opposition political parties, researchers and civil society agencies. Through such inclusive settings, citizens are likely to acquire the confidence to hold the government accountable and demand better governance arrangements and basic services.

Due to the vested interests of leaders and other powerful elites in Dar es Salaam, development in the city has generally tended to benefit elites more than the low-income earners, even during President Magufuli's nominally pro-poor tenure (Anyimadu, 2016). The low-income urban residents occupy largely the low-quality (consolidated) informal settlements and are engaged in informal livelihoods. While low-income residents may not have the privilege of alternative options, they often have to compete in the same space with more privileged groups, since urban informality is practised by most urban residents, regardless of socioeconomic status (Banks et al., 2022; Cobbinah and Finn, 2023). The informality has largely been tolerated by the government; indeed, the government is in many ways responsible for it. Owing to its failure to implement land use plans, deliver affordable and buildable land, reduce bureaucracy in the formal land management sector, restrain urban residents from constructing in flood-prone areas, and its tolerance of street vendors, for fear of antagonising the voters' bloc, the government cannot be exonerated from accentuating the proliferation of informality. But there have been some bouts of increased repression to curtail informality – for example, following Magufuli's tolerance of city-centre microenterprises, Samia evicted them from prime business areas in 2021 (Hamidu and Munishi, 2022). There are also extensive initiatives to regularise the informal sector, with few success stories so far in regard to checking informality and increasing uptake of title deeds. Efforts towards regularisation, apart from providing security of tenure, have not solved the challenges in informal settlements (Panman and Gracia, 2022). Regularisation is a reactive intervention, which remains largely palliative and not a cure for informality (Kombe, 2017). In the meeting with stakeholders, there was consensus that regularisation as a strategy for urban planning can only be effective in peri-urban areas that are still not consolidated but, again, some residents are not willing to regularise to evade taxes and identification.

At present, informal microenterprises are generally tolerated, a situation unlikely to change in the next two years, primarily because this is a sensitive policy area for the ruling and opposition parties alike in the build-up to local (2024) and national (2025) elections. The informal sector and informal settlers constitute a crucial urban voter base. When politicians tolerate informality, they gain clout from a wide spectrum of urban social groups, both low-income earners and affluent – for many affluent residents, informal business supplements their incomes, and for low-income urban residents, it is their primary source of income, and informal settlement is their only shelter option. But invariably, after elections, promises to improve the conditions of informal business activity and settlement are reneged upon (Anyimadu, 2016). That the

general public is increasingly conscious and critical of this, puts decisionmakers under pressure and presents them with a dilemma, since they also associate informality with certain problems that need addressing, such as state revenue loss, uncontrolled sprawl and environmental degradation.

2.2. Dar es Salaam City autonomy and authority within the national formal governance structure

The 1977 Constitution of the United Republic of Tanzania provides for the establishment of a two-tier governance system, comprising central and local governments. Article 145 of the Constitution spells out the objectives of establishing local governments. Other legislation governing the administration of local governments includes the Local Government Urban Authority Act No 8 of 1982 and the Local Government Finance Act No 9 of 1982. According to the Act No 8, local governments are grouped into four categories – city, municipal, town and township authorities. The categorisation is inter alia based on the population size and the ability to collect a specified amount of own revenues required to run and manage the affairs of the local authority in question (Kombe and Namangaya, 2016). The Constitution and other relevant legislation assign local governments a *semi-autonomous* status, which implies that they have the power to elect their own leaders without the influence of the central government.

In practice, however, the central government has considerable formal and de facto power over local governments. The formal structure of city governance is as follows: at the city level, the regional commissioner (RC) and district commissioners (DCs) are appointed by the president. The RC is the city's de facto head, with a mandate for oversight of the city's five municipal councils. The DC is also a de facto authority but with oversight of a single municipality which falls within his/her area of jurisdiction. The regional and district administrative secretaries are the operational arms of the RC and DCs in facilitating and overseeing their statutory roles. In this regard, the regional secretariat can and does deal directly with the five municipalities of the city (Kamanzi and Van Dijk, 2016, cited in Kelsall and Murali, nd).

Whereas Ilala hosts the city council, the municipalities too have semi-autonomous governance structures (Nyyssölä et al., 2021). For instance, each municipality has its own elected councillors and a mayor, but the municipal executive directors are presidential appointees, who cannot be hired or fired by the municipal councils, which further consolidates central government powers over them. Within municipalities, there are wards, and within wards are sub-wards known as *mtaa* – the smallest administrative units,[8] each of which is headed by an appointed *mtaa*/ward executive officer; and an elected chairperson and an elected committee of six. Grassroots leaders at *mtaa* and ward levels play important roles in governance matters, such as

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8 See: www.clgf.org.uk/default/assets/File/Country_profiles/Tanzania.pdf (accessed 14 October 2024).

arbitration of disputes and mobilisation of local communities to participate and contribute in cash and kind to local development activities. However, their links with municipal and city officials are generally weak (Kombe, 2017).

Each of Dar's five municipalities has similar responsibilities, namely, to deliver services and facilities, maintain peace and order, and promote the socioeconomic wellbeing of the inhabitants (Kombe, 2017; Kombe and Namangaya, 2016). Technically, the RC and DC roles in local government are advisory but, in practice, they can intervene in any matter or decision made by the municipalities; they can also request a transfer of some funds from the City to support their administrative offices. The RC chairs the regional consultative committee (RCC) that brings together regional and district administrative secretariat (RAS, DAS) DCs, members of parliament (MPs) from the city constituencies, mayors and municipal executive directors. The RCC has both advisory and supervisory roles in the formulation and implementation of development projects in the city (Nyamsenda and Collord, 2023).

Numerous central state organisations also operate in the city, including: the President's Office – Ministry of Regional Administration and Local Governments (Po-RALG),[9] which provides leadership, and oversees the performance of all local governments and regional authorities; the Ministry of Lands, Housing and Human Settlements Development (MLHHSD), which is responsible for all issues concerning land administration, housing and the built environment, including formulation of policies, laws and guidelines; the Ministry of Energy and Minerals, which operates the Tanzania Electricity Supply Company (TANESCO)[10] in the city and the entire country; the Tanzania Roads Authority (TANROADS),[11] which leads major road infrastructure development and improvement; the Tanzania Rural Roads Authority (TARURA),[12] which is responsible for the improvement of rural and local roads in urban areas; and the Dar es Salaam Water and Sanitation Authority (DAWASA),[13] a semi-autonomous institution which is not accountable to the local authorities. The Ministry of Finance and Planning and Economic Development is the key institution in charge of financing economic planning.[14] The central state also has a big stake in education, health, law and order, as revealed in the city of systems study (Section 4.1). The municipalities lack not just decision making but also financial autonomy, deriving as they do 75% of their revenue/expenditure from the central government. Delays or reductions in this central government remittance can undermine the effectiveness of the city council and municipalities (Kelsall and Murali, nd). In 2015, the central government withdrew local governments' powers to collect property tax – their main source of revenue – and handed them over to the centralised Tanzania Revenue Authority (TRA) (Fjeldstad et al., 2019; Fjeldstad et al., 2017). The argument was that the local government

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9 www.tamisemi.go.tz/majukumu-ya-wizara (accessed 23 September 2024).
10 https://unitedrepublicoftanzania.com/economy-of-tanzania/energy-in-tanzania-power/tanesco-history-operations-projects-luku-yetu-employm (accessed 23 September 2024).
11 www.tanroads.go.tz/home (accessed 23 September 2024).
12 www.tarura.go.tz/#/trr/about (accessed 23 September 2024).
13 www.dawasa.go.tz (accessed 23 September 2024).
14 www.mof.go.tz/pages/structure-of-mofp (accessed 23 September 2024).

authorities were inefficient, but soon, TRA proved even less efficient. The development levy was also centralised in 2003. The creation of executive agencies from the top, such as the Tanzania Rural Road Agency (TARURA) in 2017, led to the transfer of assets and finance from the local authority/city council to PO-RALG and the taking over of even parking fees, which had been an important source of revenue for local governments.

In addition to reducing financial autonomy, the central government interferes with urban tax regimes. For example, in 2021, it instructed the state energy supplier, TANESCO, to collect property tax from all customers, which meant renters paid property tax, in contravention of the law (Mirondo, 2021). In summary: technically and legally, the city of Dar es Salaam has semi-autonomous status but, in practice, it is restrained and dependent on central government, despite reforms to devolve more fiscal and administrative powers. As noted in Section 2.1, the political and economic importance of the city and its five municipalities is a major part of the problem. Central governments have preferred to maintain weak local government since the era of Nyerere. Following the adoption of multiparty democracy, the city and other urban centres have, at various times, become strongholds for opposition parties, especially CHADEMA, which threatens CCM governments (Anyimadu, 2016). As a result, the formal structures and institutional mechanisms for the delivery of basic services and engagement of residents and other stakeholders in urban governance have been severely compromised. In this regard, the city of Dar es Salaam, by and large, functions as a department of the central government, rather than a local government with semiautonomous status.

2.3. The role of Dar es Salaam City within the country's development strategy

Dar es Salaam's development was not prioritised in the 1970s, as the focus was on rural development, notably *ujamaa* (villagisation scheme based on the socialist ideology of President Nyerere to bring basic services to rural areas and halt rural–urban migration) (Owens, 2014). Even though Dar was marginalised through limited funding, this did not stop rural migrants from coming to the city, having moved away from "*Kilimo cha kufa nakupona*", (imploring citizens to engage in agriculture as a matter of life or death) to settle in the urban peripheries, where they shaped the development trajectory of peri-urban areas and consequently contributed to the failure of Nyerere's national vision. In addition, Dar was also affected by the economic crisis in the 1980s caused by soaring inflation, increased borrowing, and a flourishing black market (Edwards, 2014), among other things. The 1990s brought in pro-urban policies, but talk of moving the capital to Dodoma since 1974 (it eventually happened in 1996) continued to stall Dar's development. In 2019, the late President Magufuli finally issued a directive requiring all government entities to move to Dodoma (Kessy, 2022). Despite the decision to move to Dodoma, over the years, there have been fundamental investments in infrastructure development in Dar es Salaam. These include the introduction of the rapid bus transit, extension of road networks and bridges, electricity gridlines and water supply to peri-urban areas (Andreasen and Møller-Jensen, 2017).

Such successful projects act as models for replication in other urban centres in Tanzania. Also, by remaining the business and commercial hub of the country, Dar has retained an unrivalled economic power. In 2017, it provided 17.3% of Tanzania's GDP (NBS, 2019). It is the locus of most major manufacturing industries and other institutions, including academic and financial institutions, the media, foreign embassies and headquarters of all political parties (Mutalemwa et al., 2023).

Dar has experienced rapid population growth over the last decade and is now home to 8.7% of the country's population (URT, 2022). The strategic location of the city and its good transport connections (water, air and road) have been driving factors in its development. Notable in this regard are the port of Dar es Salaam, the Nyerere International Airport, the standard gauge railway line SGR and the TAZARA railway. Most upcountry regions, as well as many neighbouring landlocked countries (Malawi, Rwanda, Burundi, Zambia and DRC) make use of Dar's international connectivity. Also, social services, such as medical, hospitality and education, are better in Dar than elsewhere in the country (Kombe et al., 2023). As such, the city continues attracting rural migrants and most city residents are generally reluctant to relocate elsewhere, including to Dodoma. For instance, it took a tough stance by Magufuli to ensure that senior public officials not only moved their offices to Dodoma, but also resided there.

All of these make the city's economic growth and functionality a key priority for government and non-governmental actors alike. Some of the main priorities currently are infrastructural investments, such as in roads, railways, power/electricity generation and the expansion of ports. The Dar es Salaam Metropolitan Project (DMDP) completed its first phase in 2022 with a US$300 million loan from the World Bank to develop priority roads and feeder roads. The second phase of the DMDP project is currently in preparation[15] under the same administrative set-up.[16] This also supports the expansion of export processing industries, which is also high on the agenda.

The sixth CCM government has also prioritised marketing the country to attract economic investments and boost the tourism industry. Situated as it is on the coast, with tropical weather, a growing hospitality industry, good physical infrastructure facilities, and social facilities, Dar es Salaam is a growing tourist destination. Historically, since their early encounters with Arabs, the Swahili people have created hybrid African-Arabic architectures that serves as a cultural heritage and tourist attraction (Lwoga and Kessy, 2013). With the current Tanzanite bridge, the tourism sector is expected to boom even more (Angelous, 2022). Although Dar es Salaam has the potential to be an important tourist destination, it has hitherto largely been a gateway to other popular tourist destinations, such as the historical sites in Bagamoyo, Zanzibar and the nearby national parks, such as Mikumi in Morogoro and Saadani near Bagamoyo town. In that regard, the city has played a crucial role in developing

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15 World Bank key informant, May 2023.
16 It is worth noting that the DMDP is an implementing agent established by, and answerable to, PO-RALG, thus bypassing the local authorities' direct involvement in such significant infrastructural development.

Tanzania at large. As such, improved quality and access to social and hospitality industry services are important for both city tourism and the country as a whole, that is, hosting tourists en route to other parts of the country.

2.4.   Implications for the governance of development in Dar es Salaam

The restrained opportunities for local government authorities to mobilise its own resources and make decisions on local administrative matters create a power imbalance between the central government and local government authorities. This, coupled with the onsetting of partisan politics, has several implications for the governance of development in the city: firstly, councils are often too fragmented and marginalised to draw and make collective decisions about major investments, for example, in the aforementioned World Bank-funded Dar es Salaam metropolitan projects (DMDP), city municipal councils had a limited role (as revealed by the World Bank key informant). Secondly, even if councils could coordinate to attract investment to the city, they lack the capacity to meet investors' expectations, such as offering buildable land in appropriate locations and at the right time (Kombe, 2017). Thirdly, the central government tends to limit service delivery to areas under the opposition in order to influence voters in those areas to vote for the ruling party (Rosenzweig, 2015).

These complex problems mean that development, such as investment in infrastructure services for the low-income urban residents and marginalised communities, will require assembling reform coalitions that are particularly aware of the weaknesses of local government and power struggles at the national level (Kombe, 2017; Kyessi and Limbumba, 2023; Ndezi et al., 2023). In this regard, it is noteworthy that some informal sectors can become part of the "social foundation" (that is, they wield disruptive potential to win rewards from political leaders). For instance, during Magufuli's presidency, street vendors were highly tolerated and allowed to operate freely in most areas, including the city centre. The formation of such a coalition with informal sector operators, such as street vendors, motorcycle riders, food vendors and so on, is a critical step toward empowering and building the capacity of marginalised communities in the informal sector to demand accountability from the ruling political elites – in this way, the informal operators take advantage of elections to press for more inclusive urban development policies. As noted, President Samia tried to repress (evict) street vendors in 2021 but following widespread complaints from vendors and the general public, she backtracked to a more tolerant approach, directing regional authorities and municipal directors to accommodate and relocate informal vendors to appropriate areas. The varying policy decisions and actions by varying political regimes shows that the informal sector cannot be ignored. Indeed, it is a force to be reckoned with, that may become incorporated into, and take space in, the national political settlement equation.

3. City-level power balance and governance

3.1. Key actors, coalitions and power distribution

Having examined the national political settlement and how it shapes the governance of development in Dar es Salaam, Section 3 focuses more closely on the power balance at the city level. As outlined in Section 2.2, Dar's urban governance infrastructure is fragmented between five municipal governments, relevant ministries (especially Po-RALG and MLHHSD), DC and RC authorities, and utility agencies. In addition to these governmental structures, the key city-level actors are private sector companies (formal and informal), development partners, political and economic elites, and religious institutions.

Despite not playing a critical role in urban development projects, local government authorities remain important institutions through which the central government maintains power in the city. When the Dar mayors are from the ruling party, as they are now, then their positions are secure; but when they are in opposition, as they are likely to be if the opposition takes part in the 2025 elections and win some of the council, then they face challenges. Additionally, the abolition of the DCC left the RC as the de facto leader of the five municipalities, and the RC is accountable to his appointing authority only – the president.

A recent interview with one of the mayors in Dar has revealed that, through the Association of Local Authorities of Tanzania (ALAT), mayors have managed to successfully lobby for restitution of sources of revenue that had been centralised under Magufuli (such as property tax and billboards levy). Also, talks on the possibility of reviving a supra-municipal body (the DCC) that will coordinate the joint activities of the five municipalities in Dar es Salaam are still ongoing. Even if these reforms materialise, the central government will continue to exert pressure through the RC/DC, centrally appointed municipal officials as well as departments that are directly answerable to sectoral ministries or agencies (municipal road management, land, water, and so on). In fact, municipal governments are only left with a few functions, like running basic social services such as schools and hospitals and constructing markets. Most of these services can only be accessed upon payment of user fees (for example, garbage collection, healthcare), and even when services like education are presumably free, there are numerous contributions that parents have to pay, including stationery and snacks – the cost of this may amount to TZS 30,000 a month in some schools.

The *mtaa* (sub-ward) and ward leaders play important roles in city politics. For instance, they take a lead in public health and political campaigns at the grassroots. They also collaborate with the police force to maintain law and order and have been pivotal in managing community policing (*Ulinzi shirikishi*) initiatives, especially in neighbourhoods of low-income earners (Shadrack, 2020). However, generally, the role of these grassroots actors is at times not appreciated by municipal bureaucrats (Kombe, 2017). For instance, the latter argue that the *mtaa* and ward-level institutions

have limited technical capacity to govern and manage urban development projects effectively (Kombe and Kreibich, 2006).

The private sector cannot be underestimated in the city's economy, politics, development and service delivery. Private investment companies (local and foreign) have been instrumental actors in communications, real estate development and delivery of health and education services. They have also invested in mining, quarrying, housing and value-addition chain factories, where many urban residents are employed. Foreign companies (notably Chinese construction firms) wield more power because they have superior technical and capital resources than their local counterparts,[17] but also leverage their soft power because they are engaged in investment, trade and aid as well (Shangwe, 2017). Thus, they tend to compete better and win contracts more often than local firms.

Beyond government and large companies, small-scale private actors, community collectives and faith-based organisations play a key role in the provision of services and housing to the low-income urban residents (Andreasen and Møller-Jensen, 2016. They provide micro-credit and cooperative-based initiatives (Kyessi and Limbumba, 2023) where formal banking is not available or, if it is, its interest rates are too high and unaffordable. Artisanal traders offer masonry, carpentry and construction services. Faith-based organisations are vibrant players in the provision of education and health services, while CBOs and small private firms are actively engaged in the provision of water, waste and sanitation services (Jones and Mkoma, 2013; Kombe et al., 2021). Large and small-scale private service providers are generally fragmented. At times, they are disciplined by the government. For instance, the government of Magufuli imposed rigorous tax collection and stringent regulations on businesses (Malanga, 2021); at times, such tax collection actions were even backdated. This was seen by many as a way to cripple the private sector. The sixth government under Samia Hassan has adopted pro-business policies.

Development partners are also an indispensable power bloc in the city, as they provide substantial technical and financial support for projects. For instance, the World Bank has supported large infrastructure projects, including roads, the port, the bus rapid transit (BRT) system, and the expansion of the Mwalimu Julius Nyerere airport.[18] Also, development partners may be instrumental in shifting government priorities and policies towards urban poverty alleviation, as seen in the recent move to provide tarmacked roads and stormwater drains in informal settlements in the city under the World Bank-funded DMDP projects. The transnational organisations involved in funding urban projects in the city, including large fiscal and institutional decentralisation projects carried out since the early 1990s, have advocated for a balance of power between central and local government authorities. However, they have always been careful and avoided confrontations, even when diplomacy was put to the test during the Magufuli

17 Most Chinese companies receive financial support from their government to secure contracts in foreign countries (Croese and Kombe, 2024, forthcoming).
18 World Bank key informant, May 2023.

regime (Nyamsenda and Collord, 2023) this notwithstanding, development partners remain powerful and critical players in the city. As long as development partners wish to maintain their presence in Tanzania, they will need to maintain a good working relationship with the government, despite its reluctance to decentralise and devolve powers to local authorities (Hulst et al., 2015; Croese and Kombe, 2024, forthcoming).

Political elites are also powerful actors in the city. On the one hand, they lobby and influence government and municipal decisions around development in specific geographical areas where they enjoy a support base. On the other hand, elites may act as watchdogs and thus hold governance structures accountable. This may particularly happen if there is power dispersion, that is, strong opposition leaders in the city and municipal councils or parliament. For instance, recently, former opposition councillors and MPs from the city have been demanding the restoration of the city council. Unfortunately, their demands have been ignored by the CCM-dominated council and parliament since the 2020 election.

Religious institutions are another significant power bloc in the city. They draw their powers and legitimacy from their congregations (an important voters' cohort) and, most importantly, from the social services they deliver in sectors such as education and health delivery at different levels. Most importantly, religious leaders and their institutions have also been important watchdogs that have repeatedly issued "pastoral messages" demanding government accountability on matters that concern the democratic rights of citizens, abuse of human rights and poor governance. They also engage in civic education and thus may influence electoral outcomes. The government and ruling party officials often step in to caution religious leaders not to mix religion and politics, urging them to focus instead on their mission of spreading the "word of God", (US Department of State, 2021). On the other hand, the government has generally trodden carefully, avoiding direct confrontation with religious leaders. Political parties have, at times, used religious platforms and institutions to canvass votes. In 2015, CHADEMA mobilised votes and campaigned for its candidate (Edward Lowasa) in churches (Nyamsenda and Collord, 2023). What effect this had on the election results is difficult to ascertain, but CHADEMA made historical gains in presidential votes, parliamentary and councillor seats.

Notably, religion seems to play a role within party politics: CCM and CUF have been accused of using religion to mobilise support during elections, with CUF relying on the Muslim bloc mainly in Zanzibar (Gahnström, 2012; Dang, 2019). The relationship between religious institutions and the state became apparent during the Covid-19 situation, with divided opinions among religious leaders on vaccination. It took President Samia to appeal to religious leaders to sensitise their congregation to respond to the government's intervention (United States Department of State, 2021). However, the extent to which religious institutions influence electoral outcomes in Dar es Salaam remains debatable because, historically, leaders have always been cautious to openly engage with religion, starting with the Nyerere days.

3.2. Forms of sub-city and everyday politics and their role in shaping development challenges and solutions

In recent years, the major concern of citizens and advocacy groups has been the continued marginalisation of the low-income urban residents. In this regard, the issues that have occupied debates rotate around access to basic social services, occupation of marginal land, unemployment and high costs of living, rising informality and ineffective mechanisms to curb it. Social–spatial inequalities, in terms of poor quality houses occupied by low-income urban residents, especially in informal settlements, translate into inequalities in access to services, as organised and affluent settlements are normally better serviced than unplanned settlements for low-income residents (Andreasen and Møller-Jensen, 2016). For instance, access to waste collection and sanitation services and connectivity to water and electricity are highly spatially differentiated, as explained in Section 4. During the rainy season, poor sanitation, lack of storm drains and flooding in crowded informal settlements become key issues (Kombe et al., 2023; Ndezi et al., 2023). Fragmentation of service delivery in the city reinforces socioeconomic inequalities among urban residents. An insufficient supply of affordable housing is another concern, as it drives residents to settle in marginal (flood-prone) areas and increases their vulnerability to eviction (Kironde, 2016). Often, evicted, disempowered low-income urban residents look for another hazardous area to relocate, and the cycle continues, making the eviction approach contentious.

Indeed, one of the key contentious issues in everyday politics in the city of Dar es Salaam has been how to address informality in a context of high unemployment (especially among the youth), lack of affordable housing options, and the increasing cost of living. For cities to grow and deliver basic services to inhabitants, they have to broaden their tax base; yet, for a city like Dar that is expanding rapidly, is dominated by informality, and lacks political and resource mobilisation powers, enforcing tax compliance measures is a daunting challenge. This puts authorities in a dilemma, where sometimes they opt for more oppressive stances but later revert to tolerance (Msoka and Ackson, 2017). As a result, solutions to informality at present seem bleak, and the sector has limited potential to contribute to industrial expansion and global value chains, create more jobs and reduce unemployment to catalyse development.

3.3. Implications for the governance of development in Dar es Salaam

The nature of decisionmaking processes, especially how the various stakeholders are involved and the influence they have, is critical in the governance of development in the city. This refers, in particular, to the relationship and nature of engagement (inclusiveness) between city authorities and citizens and, most importantly, equality in sharing the limited resources available.

Ultimately, access to adequate basic services is one of the key indicators of good performance and accountable city authority. However, the current trends of inequality and marginalisation of informal settlers and the low-income earners (who constitute the bulk of the population) suggest that the city is not on a promising governance pathway.

Coalitions to seek equality and closure of the rapidly growing gaps in access to basic services, such as shelter, sanitation, education, and health, are found wanting. Regardless of the absence of coalitions, as the city expands and the population grows, the city authorities will need to put in place strategies and programmes to address the widening gap between the low-income and affluent urban residents for social harmony to prevail. If strong coalitions were formed by then, it would add pressure to the authorities to take action.

As noted, the predominance of informality presents arduous conditions for city authorities that cannot be ignored as long as measures to effectively nurture and improve the quality of outputs from informality are not in place. Instead of looking at informality as a threat, it should be seen as an opportunity and a resource that, if mechanisms of managing it were put in place, would transform and enhance the economic and environmental development of the city (Kombe, 2017). Otherwise, it could bring about an agitated group, especially among disgruntled youth, that would undermine the socioeconomic achievements recorded so far.

4. City of systems overview

In the last section, we examined how the distribution of power in Tanzania influences development and the prospects for developmental reform in Dar es Salaam. In this section, we add a more material dimension, analysing the systems by which various actors and agencies attempt to sustain and/or improve urban life. All of these "urban systems" depend on both physical infrastructure and human actors (but in more "social" systems, such as healthcare and education, humans play a more pivotal role in system functioning).

The partial dependence of all urban systems on physical infrastructure creates powerful constraints and path dependencies, and produces unintended (negative) externalities. We analyse how the externalities of systems (compounded by intersystem interaction[19]) and the scale of system failures/fragmentations add to the challenges that residents and enterprises face.

Since systems are governed and resourced by numerous actors (formal or informal, public or private actors – but often a combination of these), their functioning is impacted by the political settlement discussed earlier, as well as by ideas deriving from developmental paradigms like modernism and neoliberalism. This means that systems tend to allocate goods and services unevenly, and may be used to extract benefits and secure political advantage.

The main systems operating in Dar are:

- water

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19 Complex problems in African cities often involve multiple city systems that interact with each other; we will capture their interrelated nature with our third concept of "urban development domains".

- energy

- waste management

- sanitation

- education

- healthcare

- food distribution

- transportation

- finance

- law and order

We examine how they function, how they support or hinder urban development, and how they may be improved.

Dar es Salaam's social services bear the markings of more than 150 years of changing political and economic regimes and ideologies. Stark spatial inequalities in services infrastructures date back to the German and then British colonial administrations, with their racial segregation of residential and commercial areas (Nyyssölä et al., 2021). The inner city, where the colonial administrators, the Asian business community and a few African administrators worked and lived, benefited from better services, especially in education, health, sanitation, water and transport, while the areas for African residents in the outer city were poorly serviced (Kombe et al., 2023). The white settler community was mostly living in the posh housing areas of Msasani peninsula and Oysterbay. Transport services were limited to the officials within a coverage of about 2-3km radius of the city centre (Kanyama et al., 2004). The sewerage system constructed in the mid-1940s was similarly limited to the city centre and has since been expanded to less than 20% of the city area.

These legacies of infrastructural inequality were also bequeathed to the postcolonial city in 1961, and the first African-led government of President Julius Nyerere did little to rectify them, focused as it was on rural development through a high modernist villagisation scheme aimed at curtailing rural–urban migration. As mentioned, the long-pending decision to shift the capital city to the new site, Dodoma, pre-planned on modernist lines, also stymied Dar's development. Furthermore, Nyerere's socialist leanings lost the country development support from the West in the context of the Cold War, translating into unregulated urban expansion without proper service infrastructures.

Nyerere had nationalised utilities and controlled pricing in the 1970s (Yeager, 1976), but in the 1980s, there was widespread privatisation and some community ownership of social service delivery, such as waste services (Ying, 2019) and energy distribution (Koepke et al., 2021). Some private security firms entered the law-and-order sphere (Mpambije and Poncian 2022; Msoka, 2014). The finance sector became more market-driven (Lwiza and Nwankwo, 2002). The state, however, continued to dominate law

and order, energy, education, health and especially banking (URT, 2019a). Although liberalisation has contributed to wider coverage, much of this privatised service delivery excludes low-income residents (Kelsall and Murali, nd), whilst profits accrue disproportionately to Asian (both foreign-based or locals of foreign origin) and international corporations, especially in the finance sector, because indigenous businesses have struggled to compete (Mutalemwa et al., 2023).

Different government regimes have had different impacts on social services. For example, the Mwinyi regime (1985-1995) was referred to as the "Rukhsa" ("permission") regime, as it allowed a number of socioeconomic reforms to happen (Materu, 2021). It allowed non-state actors to pour into the social service delivery space and also oversaw the rapid growth of informality (livelihoods). The Mkapa regime (1995-2005) ushered in extensive privatisation of state-owned corporations and a free market setup (The Citizen, 2020). The aim was to improve operational efficiency and ease the state's financial burden. These liberalisation processes were marred by extensive corruption – bribery and kickbacks involving high-ranking politicians, state officials, domestic industrialists and multinational companies (Gray, 2015; The Citizen, 2020). The Kikwete government (2005-2015) focused on boosting the energy sector for industrialisation, but it led to one of the biggest corruption scandals in TANESCO's history (Dye, 2021).

The Magufuli regime (2015-2021) continued with the infrastructural development agenda of its predecessors, improving transport, energy and water. However, taxes on businesses were raised to the point where many shut down (Malanga, 2021). It also saw diplomatic ties with development partners sour (Nyamsenda and Collord, 2023). The finance sector became highly regulated and foreign exchange centralised (Fjeldstad et al., 2019). Samia's regime is focusing on rebuilding the reputation of Tanzania and attracting investments and tourism, which ought to go hand-in-hand with the improvement of social services. Tourists expect high-quality services, especially in the hospitality industry, health, transport, safety and security. As noted, the regime initially cracked down on some informal sectors, but then backed off; most city systems have informal components, which cannot easily be wished or swept away.

4.1. Ownership and governance

The ownership and governance of the city's systems is complex, fragmented and characterised by the involvement of three key players: the government, private sector and the community; it lacks an effective framework to coordinate them. The government has a mandate to deliver or at least monitor all city systems, but its role in each varies considerably. It is still the biggest service provider in education, health, energy, water and law and order – the effectiveness of which is often undermined by rentseekers. For instance, TANESCO acts as a public monopoly on electricity provision, but it is manipulated by rentseeking politicians, who determine its energy distribution (Dye, 2021). In the law-and-order sector, the state sometimes works alongside community police to ensure the safety and security of citizens and property but never relinquishes control to them (Imori and Pallangyo, 2017). In the finance

sector and transport (save for BRT), the government plays a more regulatory role (Bwire and Zengo, 2020), while in sanitation, waste and food distribution, private actors are dominant.

State agencies are responsible for service delivery or regulation in all city systems. Energy is delivered by the aforementioned TANESCO; water is managed by DAWSACO (and both institutions are regulated by the Energy and Water Utilities Regulatory Authority (EWURA)). The education sector is under various regulatory bodies for different levels and types of institutions; in the finance sector, the Bank of Tanzania oversees all the activities of different financial institutions; while in the transport sector, the Dar es Salaam Rapid Transit Agency (DART) is responsible for publicly owned transport systems. These regulatory bodies reflect the central state's desire for control and management focused on urban service delivery, although informality dominates.

The multiplicity of actors makes the governance of the city's systems complex: there are official public–private partnership arrangements in the delivery of services; symbiotic/collaborative relations between formal and informal actors; and situations where formal and informal actors overlap in an uncoordinated manner. What is clear is that the formal and informal are not distinct governance sectors. For example, solid and liquid waste collection and disposal services are provided by informal operators in formal housing areas (Kazuva and Zhang, 2019); formal retail water vendors normally buy water from the formal system (boreholes or piped supply), transport it in plastic containers or water bussers, and resell to households in both formal and informal settlements (Dakyaga, 2023). Informal actors play a critical role in the functioning of Dar es Salaam. Acting entirely independently of formal institutions/services and informal profit-seeking enterprises, there are some collective efforts, especially in informal neighbourhoods occupied by low-income earners, to provide waste management, sanitation, water, security (through community vigilante groups) and financial services (informal community savings schemes) (Byaro, 2018; Shadrack, 2020; Nkyabonaki, 2017). Faith-based organisations are also vibrant players in the provision of education and health services.

The biggest challenge is the regulation/regularisation/formalisation of these informal community initiatives – which different actors are motivated to do for different reasons. For instance, businesspeople and politicians see opportunities in formalising. The former bid for tenders to provide formal services; the latter use social service provision as a vote-canvassing strategy and the community are aware that voting is a tool they can use to demand better service delivery (Byaro, 2018). City and municipal bureaucrats would want to regulate services to ensure a more liveable city free of disorder and deprivation. Development partners also constitute a strong bloc of actors in the city, funding infrastructure development such as roads, energy, and health. The city and the municipalities quite often have to align their budgets with development partner priorities. This multiplicity of actors, with varying interests and mandates, and

the formal–informal continuum, mean the governance and ownership of the city's systems are uncoordinated, and their coverage, access and quality vary considerably.

4.2. Coverage

City systems unevenly cover the different areas and corresponding socioeconomic classes of Dar. The inner-city areas are generally better served, with fairly well-functioning city systems compared to the peripheries. However, in the outlying areas, where affluent residents live, services are generally good because residents have the capacity to lobby the state or influence the quick delivery of services by paying bribes (Andreasen and Møller-Jensen, 2016). This was confirmed by members during the stakeholders' meetings – that middle- and high-income residents from peri-urban areas are able to lobby for the extension of services like water supply and gridlines, among others.

Only 22% of the city population is connected to public piped water supply (Kyessi et al., 2019), while the rest, largely those living in unplanned and unserviced settlements, access water from other sources, including boreholes and rainwater harvesting (URT, 2020). For sanitation, less than 15% of the city population has access to a networked system. Some households depend on pit latrines; a few have septic tanks and cesspits.[20] For both water and sanitation, the centre is much better served than the peripheries (Allen et al., 2017; Thomas et al., 2013). Similarly, outside the centre, few areas are connected to municipal waste management services (Kitali, 2021). Public law and order systems are also mainly focused on planned and regularised settlements in the city (Shadrack, 2020). In the finance sector, it is recognised that low-income earners are often financially excluded (National Council for Financial Inclusion, 2023). It is worth noting that the financially excluded live in poor neighbourhoods, which further widens the inequalities among urban residents. In food distribution, there are a variety of food outlets across the city, including the peripheries. However, most of the small outlets are informal. In transport, the centre and intermediate areas are well served by different modes, while the peripheries are limited to fewer and less efficient modes of transport (Andreasen and Møller-Jensen, 2017; Joseph et. al., 2020). In the energy sector, blackouts, ageing infrastructure and increased connection costs, coupled with bureaucracy in the sector limit access, paving the way to illegal connections (Kanyamyoga, 2020). In all areas, informal actors fill deficits in formal systems.

Available statistics indicate that the majority of city residents rely on privately delivered, mostly informal services. It is worth noting that they may still use the formal services but rely on the informal when the system breaks down or when the need arises. So, the statistics may not imply that such residents holistically depend on informal services. For instance, 73% of city residents use informal modes of transport, while 40% rely on informal water suppliers (Allen et al., 2017), 57% of city waste is unsafely managed by informal actors, and only 20% of city waste is collected by known informal actors (URT, 2022). In the energy sector, 88% of households use charcoal, which is sold informally,

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20 Discussion with community leaders in Tandale, May 2022.

40% of residents use biomass energy (URT, 2017), while 25% use community or private generators (Luo et al., 2021). In the education sector, more than 30% of students are enrolled in private universities (TCU, 2023), while more than 50% of students at primary and secondary levels attend private schools (PO-RALG, 2020).

The unevenness in coverage overlaps with an unevenness in the degree of formality. Formal and informal systems may work in sync, thus forming something of a formality–informality continuum rather than binary systems, but they work independently. The private sector, which is predominantly informal, is a bigger player in most systems than public bodies (except for health, non-household energy, law and order, finance and education systems). Examples of informal systems include: *dala dala* (type of minibus used for public transport in Tanzania), motorcycles, rickshaws (transport sector), informal food vendors or "*mama ntilies*" (in Kiswahili), distributors, informal water suppliers, informal waste collectors and informal manual cesspit (faecal sludge) emptiers and transporters, informal cash lenders, such as VIKOBA, informal biomass suppliers, traditional therapy and medicine suppliers, and informal teachers (unregistered classes run by individuals) often working in their private residences.

Instances of public–private collaboration include: independent gas energy producers formally selling energy to TANESCO; educational facilities provided by the government in partnership with the private sector and NGOs; public–private partnerships (PPPs) in the health sector to distribute financial burdens and risks (Khamis and Njau, 2014; Nuhu et al., 2020); the government partnering with registered CBOs and private schemes for water delivery; vibrant PPP arrangements in waste service delivery (URT, 2022); and private companies offering security services to a state-owned financial institutions in collaboration with the police (Shadrack, 2020).

Where PPPs are not in place, still the private sector is dominated by informal actors. Informality is a governance challenge because it is complex to regulate and ensure adequate, good quality and affordable basic services that are widely distributed; nonetheless, the role of the informal sector in the distribution and delivery of services, especially in situations such as Dar, where formal public and private services fall short, cannot be underestimated.

4.3. Access

As already alluded to, residents' access to services is determined by two interrelated factors: location and socioeconomic status. Generally, the middle- and high-income social groups, most of whom live in more planned and organised settlements, have better access to services (which further widens income and socio-spatial inequalities). Urban low-income earners, mostly residents in more consolidated informal settlements, generally lack access to adequate basic services, due to a number of mutually compounding problems, such as the density of settlements making them inaccessible to waste management systems (even informal ones) during the rainy season (Wernstedt et al., 2020), which can cause enormous sanitation challenges (Kombe et

al., 2024). On the other hand, food distribution systems are not so uneven across the city (Wegerif and Wiskerke, 2017).

In addition to infrastructural obstacles, the costs of services in a free market are a huge obstacle to low-income residents gaining access. In the transport sector, for instance, despite the construction of BRT services, and various other modes of transport, costs are still high for urban commuters (Mchome and Nzoya, 2023). Moreover, BRT is not designed to support the work rhythms of informal workers, such as petty traders (most of whom are women and youth) who need to transport bulky goods (Joseph et al., 2020). Many workers, especially low-income earners, are forced to walk, and so their access to jobs and markets is limited. When it comes to waste management, very few informal settlements are connected to the central sewerage system, yet these settlements' residents are also least able to afford the costs of private waste removal (Kihila and Balengayabo, 2020). Energy use is strongly income-dependent: low-income residents rely more on biomass fuel and often cannot afford to connect to the national grid (Koepke et al., 2021).

In the law-and-order system, settlements for low-income earners rely on more community policing, yet fail to fund it (Shadrack, 2020). In the education sector, even with free education, there are associated costs that are beyond the means of many low-income households (Shukia, 2020). Students' loans initially meant for the low-income earners have also been accessed by well-to-do families. When it comes to finance, low-income urban residents do not own collateral property and so are often excluded from accessing formal financial services (Finscope Tanzania, 2017). Moreover, the interest rates charged by most informal money lenders, including private microfinance institutions and companies, are prohibitive; these have been referred to as "*mikopo kausha damu*", translated as "loans that drain one's blood". In the health sector, in spite of the available health insurance options, low-income earners cannot afford specialised medical services, and many are excluded from national insurance schemes (Nuhu et al., 2020). Although the government's efforts to provide health insurance to all continue, this goal is far from being achieved.

In contrast to low-income earners' limited access to formal and high-quality services, middle- and high-income residents are at liberty to use both formal and informal services from all city systems: they hire private security, even though policing patrols are often better in their neighbourhoods than elsewhere. They are able to access both private and public health facilities; they also use both formal and informal waste collection services; as well as relying on multiple sources of energy. Not only are there fewer financial obstacles to wealthier residents, but there are also fewer infrastructural obstacles: it is cheaper and easier to provide services in wealthier areas.

Regardless of the location and socioeconomic status of a neighbourhood, the role of politics in influencing and determining its accessibility to social services cannot be underestimated in Dar es Salaam. Andreasen and Møller-Jensen (2016) confirm that political representatives are in a position to lobby for services such as the extension of the water pipeline to their constituencies, as happened in the Ununio, and the fixing of

electricity, as happened in Mzinga, as well as provision of access roads in some of the areas being supported under the DMDP projects in the city. These assertions were reiterated by the participants during the stakeholders' consultation meetings for the ACRC study in Dar es Salaam. This may depend on the political leaning of representatives. Testing the favouritism and punishment hypothesis that explains the rewarding of political supporters and punishing of the opposition groups, Carlitz (2014) observes that while opposition strongholds may not necessarily be punished for showing disloyalty to the ruling party, evidence suggests that areas with ruling party strongholds indeed may be favoured in the delivery of services in Tanzania.

4.4. Quality

There is huge variation between areas and socioeconomic classes, not just in terms of access but also, as already alluded to, in terms of quality of services, and there are also issues with low quality overall. Quality is measured by effectiveness and efficiency, as well as user satisfaction rates. In most of Dar es Salaam's systems (except finance, law and order, and energy), service quality is low and deteriorating, partly due to rapid population growth with limited structural transformation. The quality of services has also deteriorated because of the lack of effective regulation.

Some systems are more functional than others. In the transport sector, although the quality of roads has generally improved, connectivity of nodes (bus stops) to the other modes of transport in the city is limited. Also, the quality of vehicles for public transport leaves a lot to be desired – overcrowding is common (Rizzo and Atzeni, 2020; Mchome and Nzoya, 2023). For sanitation, monitoring and maintenance of the outdated sewerage network has been poor, and the system is overloaded, contributing to numerous breakdowns and putting many households at risk and polluting the environment. Due to such contamination of water sources and the environment, the city has sometimes grappled with frequent cholera outbreaks (Mwanshemele, 2017). In the food distribution sector, there are concerns about the quality of staple foods, with issues like irregular electricity supply leading to breaks in the milling process (Wegerif and Wiskerke, 2017), but power outage has ceased since 2023, following the increased supply from Mwalimu Nyerere hydropower station. In waste management, inadequate facilities and infrequent waste collection mean the system functions poorly (URT, 2020). The water system may at times be contaminated, due to a lack of maintenance and flooding, especially in informal settlements (Smiley and Hambati, 2019; Hellar-Kihampa, 2017).

In education, public facilities and personnel are poor, but private ones are relatively adequate (Human Rights Watch, 2017; Ndijuye et al., 2020). Although in private schools the quality also differs, generally residents take their children to schools which they can afford. Some parents can afford to hire private tutors or send their children to private schools (Mbirigenda, 2021). Similarly, public healthcare is poorer than private healthcare: it is hampered by shortages in medical equipment, inadequate facilities, delays in the disbursement of funds and lengthy bureaucratic procedures (Khamis and Njau, 2014; Nuhu et al, 2020). Moreover, the superior private healthcare facilities are

generally inaccessible to urban low-income earners (Oh et al., 2023; Levira and Todd, 2017). Conversely, private security services are generally of lower quality than public ones due to poor weapons, unskilled personnel and corruption – factors that sometimes exacerbate crime (Dang, 2019; Shadrack, 2020; Mkilindi, 2014). In communities where both formal and informal security services exist, there is improved security (Walwa, 2017).

Regarding energy and finance, the quality has not alarmingly deteriorated, but there is certainly much room for improvement. The energy sector, especially the electricity supply, has limited grid coverage and, in recent years, there have been frequent power outages in low-income neighbourhoods (sometimes due to illegal power connections, theft and ageing infrastructure (Koepke et al., 2021). There is more reliance on charcoal in low-income neighbourhoods as a key energy source (especially for cooking), with 58% of households predominantly using charcoal, while 88% use it with a mixture of other sources (Doggart et al., 2020). The finance sector has seen a fundamental improvement in the delivery of services, due to technology (ICT) adoption. However, the Financial Services Registry (FSR) is still under development, and monitoring of service providers regarding information on financial access points, location, service type and service providers is still limited (URT, 2020). This could contribute to money laundering and exploitation of customers.

4.5. Risks and vulnerabilities

In each of the city's systems, there are risks and vulnerabilities. In the waste, water and sanitation systems, the biggest risks are breakdowns and overflows, which occur more often in low-income neighbourhoods during the rainy season, causing public health risks and pollution of the environment. For water and sanitation issues, informal suppliers are contacted, and informal sewerage emptying services are sought (Dakyaga, 2023; Andreasen and Møller-Jensen, 2017; Kihila and Balengayabo, 2020). In the energy sector, the predominance of charcoal among most households in the city contributes to environmental degradation and health issues, which should be a concern for citizens and city authorities. Regarding waste, considering the nature of the low-income settlements' accessibility and road conditions, waste management remains a challenge and contributes to environmental degradation as well, although there are people providing services informally.

In the law-and-order sector, Dar es Salaam being a commercial city, the biggest concern is the infiltration of crime elements from other regions and countries, which may engage in criminal offences, such as money laundering, human trafficking of minors and robberies. As a result, communities have taken a variety of initiatives, such as Jirani Tujilinde (JITU) (neighbourhood watch groups) and *ulinzi shirikishi* (participatory security) (Shadrack, 2020; Dang, 2019; Walwa, 2017). Although these have made a difference in improving security, especially in the informal settlements, they have also been accused of violent extremism (Dang, 2019).

In terms of finance, low-income urban residents face day-to-day challenges of meeting basic needs and thus have little access to loans or interest-earning accounts. They have devised systems such as rotational saving schemes, popularly known as "VICOBA", where membership is voluntary and collateral-free (Nkyabonaki, 2017). They also can take loans from private micro-finance firms, but interest rates on loans are usually prohibitive. For custody or savings purposes, some residents opt to keep money at home, with a friend or, increasingly, on their mobile money accounts (Finscope Tanzania, 2017).

In the transport sector, despite considerable vulnerabilities to flooding (Erman et al., 2019), which can cause the destruction of bridges and gravel roads, there are few mitigation measures in place. Residents resort to using tricycles and motorcycles, which are considered more appropriate than larger vehicles, but the cost of using such transport services is higher than other modes of transport. In the energy sector, the biggest risk for businesses and industry is power outages. To avoid dependence on one energy source, those who can afford to use different sources, for example, middle-income homes and rental offices, may access generators (Luo et al., 2021). Energy-saving technologies have also been increasingly adopted (URT, 2017).

The systems are all interconnected, such that breakdown in one affects others. For instance, in the food distribution system, energy supply is a critical component, and power outages pose a risk to the milling of staple foods, feeds for poultry and livestock, and quality control of perishable foods. To mitigate this risk, most millers have been connected to the electricity grid via three phases that prevent complete disconnection (Schmidt, 2011). Education and health are also interconnected, which especially came to light during the Covid-19 pandemic – both a health and educational crisis. The health sector (which is, in turn, inherently connected to waste and sanitation systems that are themselves, as we have seen, creaky at best) is not well prepared for pandemic risks. The education sector is adapting to pandemic risks by adopting ICT-based learning and encouraging hybridity (physical and virtual modes), which may, in turn, mitigate other challenges related to inadequate infrastructure and personnel.

The provision of basic services and infrastructures is a mandate of the government and Dar residents are increasingly growing more aware of their rights from the government and their leaders. As a result, more voices from the *wanainchi* (citizens) are often heard, especially when there is a breakdown in the system that affects the basic livelihoods of the ordinary people. With improvement in ICT and a growing population of technologically informed urban youth, the citizens have the potential to mobilise and demand accountability from leaders using various forms of media, including via social networks. The politicians also are aware of peoples' power and often base their campaigning promises on improving service delivery. The urban population, especially informal operators (street vendors and motorcycle riders), has the potential to be volatile and destabilise the city, especially with increasing enlightenment about their right to the city and access to basic services, as previously mentioned in Section 2.1. Therefore, city authorities would not wish to see opposition politicians capitalising on

the city's inadequacies to provide services and preside over a highly disgruntled citizenry. This is what makes the "city of systems" crucial in the politics of the country, as this kind of civic awareness may spread to all citizens, which some elites, human rights lobbyists and the opposition bloc would wish, but the ruling class and city authorities fear, because of the limited capacity of the state to provide all the basic services equitably. Understanding the state and status of access and provision of basic services through a "city of systems" perspective is important for understanding the domains.

5. Domain summaries

We have examined the political settlement and city systems; now, we analyse how these shape some of the development domains in Dar es Salaam. A development domain is a distinct field of discourse, policy and practice that has formed around a complex, intersystemic development challenge in a city, in which various actors (political, bureaucratic, professional and popular) collaborate and/or compete for authority.

These development challenges usually fall under the remit of specific central and/or local government departments. In most cases, affected residents and civil society groups become involved in addressing them; experts (often constituting an "epistemic community") also get involved; and ruling elites may or may not get involved, depending on the opportunities that these domains offer for asset accumulation, rent extraction and electoral success (through the representation of ideologies, demonstration of state capability, or manipulation of voters).

In each development domain, particular ideas, practices and systems interoperate in ways that either sustain or reshape the power configuration in the city and country. If we wish to change the way a domain's problems are framed and addressed, we need to understand its key actors and interoperating ideas, practices and systems. In this section, we generate such an understanding for the domains of **housing** and **informal settlements** in Dar es Salaam.

5.1. Housing domain

5.1.1. Understanding key dynamics in the housing domain.

The housing sector in Dar es Salaam has been rapidly growing, but has not kept pace with population growth and rapid urbanisation. House ownership seems a desirable option for most residents, but finding safe and affordable housing is not easy.[21] Although the majority of urban residents are renters (Kironde, 2024), house renting is taken as a transitional phase for many of them, as they aspire to build their own houses to occupy as soon as they are able; but sometimes they build houses to rent out to others, whilst remaining renters themselves. Therefore, they are also potential houseowners. With socioeconomic variations among urban residents and without strict

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21 Interview with female tenant, July 2022.

land use planning, different housing structures have emerged. The types, sizes and density of houses mapped in Dar es Salaam City indicate that there are still considerable levels of urban poverty (Fisker and Mdadila, 2022). Whilst rural poverty has declined, urban poverty has been stagnant (in 2012 it was at 15.4% and in 2018 at 15.8%); for Dar, it rose by 8% over that period (World Bank, 2019). This has significantly impacted housing quality, with the majority of urban low-income residents still living in crowded housing, lacking basic infrastructure such as sanitation, stormwater drains and access to safe water (Kombe, 2017; Kyessi and Limbumba, 2023).

In a stakeholders' meeting conducted in March 2023, participants concurred that formal housing development has not kept up with population growth, partly due to limited access to finance for urban residents, on the one hand, and partly due to inadequate government housing delivery initiatives for low-income urban residents, on the other, including insufficient and unaffordable formal supply of buildable land. Consequently, low-income earners resort to informal housing options in more densified areas, renting or building amidst limited social amenities. With statistics indicating that poverty in Dar es Salaam is more prevalent among women (World Bank, 2019), women are most likely to have limited housing options. Women and youth living in poor housing lacking basic services suffer most because they often spend most of their time at home taking care of children, the elderly and discharging household chores or running their informal businesses from the home. They are also responsible for cleaning and cooking and thus require convenient access to basic services, such as water. Noteworthy is that adequate housing is not only a basic need but also an important base for economic activity: in Dar es Salaam, most microenterprises operate from homes (Msoka, 2023). For these reasons, housing is a critical development domain for policymakers and residents alike.

Over the years, a number of initiatives have been implemented towards addressing the housing needs of city residents, such as the supply of buildable (serviced) housing land under the sites and services schemes and the 20,000 Plots Project, and the construction of houses for purchase or rent through the National Housing Corporation (NHC) and other public agents, such as the Watumishi Housing (Kyessi and Limumba, 2023). However, most of these house/land delivery schemes have benefited middle-income households more than the majority of urban low-income residents, primarily because the latter lack money or access to credit for the materials (Kironde, 2015). The current bank interest rates are over 10%, and other stringent loan conditions make existing formal bank finance options out of reach for low-income earners (Nkyabonaki, 2017). Nevertheless, private actors in Dar es Salaam are playing an indispensable role in delivering housing to low-income urban residents, although much of this is unregulated, leading to environmental degradation and accentuating climate change risks.

5.1.2. Formal and informal governance in the domain

The housing domain is governed by a multiplicity of institutions and actors along an informal–formal continuum. The city and municipal councils are meant to plan and survey enough land to meet the demand for houses, along with the provision of basic services, such as solid waste collection, access roads and water supply. However, due to resource constraints, ill-defined policies and prohibitive standards, they are unable to meet this demand for serviced land.[22] As a result, most prospective homebuilders seek to build land in informal areas. Informal land transaction processes are recognised by formal land delivery institutions and enjoy legitimacy.[23] Often, the *mtaa* and ward leaders authenticate the rights of sellers and witness informal land transactions. They also negotiate with land occupiers, with a view to retrieving land for public use. They are also involved in checking housing encroachment into public areas, such as roads, as well as resolving land disputes (Nuhu et al., 2023; Panman and Gracia, 2022). However, during the stakeholders meeting, local leaders confirmed that they do not have the statutory mandate to administer land transactions or govern informal land development.

5.1.3. Dominant actors and ideas

Generally, government engagement in housing is limited to the delivery of trunk infrastructure and land for housing. The Ministry of Lands, Housing and Human Settlements Development (MLHHSD) is the key actor in land administration, including land use planning, surveying, registration and titling.[24] But the government can be a powerful player in mobilising resources and setting housing policy/legislation. The government of President Samia is constructing some affordable housing for lower-middle-income groups, an initiative led by the National Housing Corporation (NHC) and the Tanzania Building Agency (see Section 5.1.6). In recent years, NHC has also constructed affordable rental housing units distributed in Districts and towns across the country. The government also seeks to partner with the private sector in housing delivery, but the latter is not keen to gamble on low-income housing, with its uncertain profits and costly management protocols (Kyessi and Limbumba, 2023). The NHC's partnerships with the private sector have only met 2% of the country's housing needs.[25] At present, the NHC official revealed, the central government is collaborating with local authorities and the private sector to regularise and formalise informal housing areas through partnership arrangements. However, the uptake of titles remains a challenge, as property/houseowners are reluctant to process their titles, because they are reluctant to pay the premium (Nuhu and Kombe, 2021; Nuhu et al., 2023).

At the local government level, the five city municipalities' roles in housing are limited mainly to service delivery – particularly building and maintaining services infrastructure.

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22 Interview with municipal council leader, October 2022.
23 Discussion with community leaders, July 2023.
24 See www.lands.go.tz/pages/functions (accessed 24 September 2024).
25 NHC key informant, October 2022.

As noted in the previous section, *mtaa* and ward leaders provide oversight on land sales and often mediate between renters and landlords on issues of rents and evictions. Public agencies, such as the Dar es Salaam Water and Sanitation Authority (DAWASA) and the Tanzania National Electricity Supply Company (TANESCO), provide water and electricity, respectively, but the supply of safe water in informal housing areas is generally limited. The focus of these public agencies is on formal settlements, as explained in Section 4. It is important to note that these utilities are semi-autonomous government entities that are not accountable to city/municipal authorities, underlying further fragmentation of governance in the city.

There are also non-governmental actors that engage in housing delivery through various partnerships with local communities. These include NGOs, housing cooperatives and microcredit associations, such as VICOBA, WAT-HS and CCI. These organisations have generally limited capacity to deliver the housing (finance) needs of homeseekers in the city and have generally not been able to fulfil the housing agenda of home ownership. There are also many informal players, including producers and suppliers of building materials, such as bricks, sand, cement, corrugated iron sheets and so on.

 "Homeownership" is an important strategy or idea to residents and leaders; it has been at the forefront of government housing policies since independence. During the socialist era, policy focus was more on public access to housing for public servants, which later shifted to private homeownership during the liberalisation era (Komu, 2011). Seen as the most sustainable strategy to overcome housing challenges, housing policy has focused on how to link land to housing strategies to promote housing ownership, for instance, through land regularisation initiatives. Focusing on home ownership and less on rental housing in itself is problematic, as most urban residents cannot afford to build or rent a desirable house or one in a desirable neighbourhood, Kironde (2024) notes that issues around renters and poor tenant–landlord relationships, have remained a private matter. This makes renters vulnerable to exploitation by landlords and exacerbates inequalities, which, if not addressed, may increase the vulnerability of low-income earners to homelessness. Exploitation of renters due to lack of tenant protection policy is one of the driving forces of home ownership. Often, renters' insecurity, as a result of rising rents and eviction by landlords, forces them to free themselves by building their own houses (Komu, 2011). Consequently, coupled with limited financial capacity, urban residents acquire and build land in informal settlements to avoid landlord exploitation.

The key issues in the housing domain, including the problems and their significance to different parties, are summarised in Table 1.

Table 1: Analysis of the housing problems

Issue	For whom is it a problem?	What is the significance of the problem?	Who benefits from the problem?	What is unknown about the problem?
Access to affordable housing inputs – land, finance, building materials	• Low-income and lower-middle-income social groups • Women, middle-aged and young adults (men and women)	• Actual housing demand is not known • Lack of financial resources. • Severe shortage of housing and sub-standard housing, especially for low-income households	• Landowners and brokers selling land and renting houses at hiked prices for construction • Landlords (large and small) and brokers • *Mtaa*/ward leaders – rentseeking	• What compromises are citizens making to cope? • How can access to financial options be improved and made affordable? • How can housing be made affordable to low-income urban residents?
Poor quality/sub-standard housing	• Renters • Women • Children and the elderly	• Poor quality/rental housing sub-standards • Most rental housing in informal settlements is of poor quality	• House renters • Local *fundis* (artisans)	• What mechanisms and incentives are required to improve housing access and quality, especially for low-income households?
Growth and expansion of informal housing development – excessive densification and unregulated gentrification (market eviction of low-income property owners by average income earners in existing informal housing)	• Low-income and lower-income social groups • Local authorities	• Widespread sub-standard and over-crowded housing, without basic services, especially sanitation facilities, in most informal settlements	• Landowners • Informal service providers • House/room renters	• How to check overcrowding and excessive densification in informal housing areas • How to secure area/land for basic public uses in informal housing

Inadequate housing for rental			
	• Renters in different social categories – young people, women	• Poor living conditions, especially in rental housing • Severe shortage of rental housing is affecting many, especially young people	• Few house/ landlords • Informal brokers (*Madalali*)	• How to make investment in low-income rental housing attractive? • How can good quality low-income rental housing in Dar es Salaam be achieved?

Source: Reflections by the authors on the data and information collected.

5.1.4. Key systems and systemic issues

In this sub-section, we highlight systems that are closely integrated with the housing domain. These include water, energy, sanitation, health, energy, transport and education. Such systems are critical for the proper functioning of the housing sector, as they may drive the demand for housing in an area or determine the market and rental value of housing or the cost of building. These systems may also deteriorate, due to the state/nature/plan of housing and settlements.

The extension of water supply services and the electricity grid, and reliable access to means of transport, determines the pace at which the city sprawls into peri-urban areas. Urban residents, as houseowners and renters, are attracted to build and rent in such urban areas. As a result, most rapidly urbanising peri-urban areas have been associated with the presence and extension of the national electricity grid, access to potable water and transport.[26] Also, interviews with homeowners as well as renters indicated how important these services were for their housing locations, choices and pathways. The critical challenges facing the housing sector include how to improve sanitation and expand the water supply, and access to poorer off-grid communities in peri-urban areas and overcrowded (consolidated) settlements closer to the city.

Transport is a key determinant of housing choices. In peri-urban areas, land for housing and house rents are cheaper, but there are transport connection challenges. In areas closer to the inner city, rents are high and housing development is dense, but transport is cheaper (Kyessi and Limbumba, 2023). Presented with this trade-off, many choose to stay in the inner city, rather than move to the peripheries; but as land value rises, they are increasingly displaced by market forces.

It is also worth noting that housing develops where the demand for houses is high. The presence of facilities in certain areas, especially educational facilities, drives the demand for house ownership and renting in those areas. Notably, many educational facilities are located in the city region, leading to a high demand for accommodation for students and faculty there. Most university/college students are being accommodated in private rental housing outside campus. How to meet the rapidly growing demand for accommodation of staff and students is an unresolved challenge, especially for females (Kyessi and Limbumba, 2023). The authors further note that the quality of rental housing for students is generally poor – with inadequate lighting, poor sanitation and overcrowding.

From another perspective, education of urban residents in the formal and informal settlements is a critical factor in the housing domain. Spatial inequalities quite often reflect the literacy levels of urban residents. Furthermore, education and awareness may influence how urban residents understand the drivers of climate change and how their construction activities in the city may exacerbate the situation, including climate change-related disaster risks. Education may also enhance awareness and knowledge

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26 Stakeholders' consultation workshop, March 2022.

of the availability of housing options, housing prices, tenant/landlord agreements, quality building materials, and the significance of safety and affordability matters in housing.

5.1.5. Key challenges within the housing domain

There has been inadequate urban housing investment in Tanzania. The housing deficit at the national level is estimated to be over 3 million units (NHC, 2023). Most of the would-be home builders in the city resort to incremental, largely single-storey (detached) house construction that may take up to 15 years and involve many compromises, especially among low- or medium-income households (URT, 2018). The incremental approach refers to the house acquisition process, whereby a household buys building materials in several stages and over a long period, due to financial constraints (Kyessi and Limbumba, 2023). The housing finance challenges include lack of affordable financing options (currently, the interest rates are too high); inadequate supply of affordable buildable land; and the stringency of housing/building regulations and standards.

Consequently, the urban low-income residents often simply contravene regulations and put up low-quality housing/shelters in environmentally fragile areas, which accentuates the flooding risks in the city. Although informal settlements are inhabited by varying socioeconomic groups in Dar es Salaam, their quality declines as many low-income urban people settle in them and put up low-quality houses in overcrowded areas, with limited or no basic services. Panman and Gracia (2022) note that the market value of a house is dependent upon the quality of the neighbourhood, where houses in crowded unregularised areas are valued at 30% less than similar houses in regularised areas. In the former, housing finance options (such as mortgage facilities) to upgrade to high-quality houses may remain bleak.

Indeed, there seems to be generally low participation in real estate activities in Dar es Salaam. A report by NBS on the informal sector operators who received business loans in Dar es Salaam reveals that no loans were taken for real estate activities (URT, 2019b). This may explain the slow growth of the housing sector and the popular practice of building through an incremental approach. As such, the housing question in Dar es Salaam should concern not only urban low-income earners but also medium-income social groups, who often share the same neighbourhood but do not have control over the trajectory of housing transformations that may eventually change the neighbourhood over time. This is further explained in the informal settlement domain (Section 5.2) to elucidate the emergence of different typologies of informal settlements based on housing structures and spatial disparities.

5.1.6. Current and potential reforms/interventions

The transfer of government administrative functions from Dar es Salaam to Dodoma significantly stimulated the construction of private and government-supported housing initiatives in Dodoma. However, Dar es Salaam continues to be the commercial capital.

Recently, President Samia Hassan announced a massive housing construction project in Kawe, Dar es Salaam, by the National Housing Cooperation, but this is largely designed for middle-income households. Many lower- middle-income groups face the challenges of repaying loans from banks to acquire such properties. [27] The establishment of the Tanzania Mortgage Refinancing Company is an important endeavour, which has not been effectively tapped to address access to affordable microfinance products, especially for low-income households.[28]

On the whole, the country has adopted promising fiscal policies and economic reforms that promote and support private-sector investment in the context of a growing and stable economy that will have a bearing on housing development. Currently, the promotion of public–private partnerships (PPPs), affordable housing schemes and large infrastructure investment projects in the city and elsewhere, foretell the government and ruling party's commitments to urban development and housing delivery. Whether this will translate into a significant improvement in access to housing, especially for low-income households, time will tell. The dispersed elite power configuration may open up space for the emergence of strong private sector involvement in the housing sector. How to make the private sector build affordably for low-income earners and manage their rentseeking interests are real challenges that require concerted efforts and support from key players. The state has to play a pivotal role, especially in facilitating access to buildable land for such housing and developing regulatory instruments to protect renters from exploitation, as well as devising and implementing incentive schemes for promoters and developers of affordable low-income rental housing.

The increasing gap between the quality of formal and informal housing requires a long overdue intervention, which must include a review of housing standards and regulations, and of taxes on construction materials and other such components of housing, so that more city residents can comply with land regulations and afford to build (Kyessi and Limbumba, 2023).

5.2. Informal settlements domain

5.2.1. *Understanding the dynamics in the informal settlement domain*

Dar es Salaam is particularly sprawling; it is characterised by a proliferation of unregulated, informal/unplanned settlements of diverse socioeconomic composition (see Figure 3). Rapid peri-urban development continues to occur outside regulatory frameworks around spatial order, plot sizes, land and house markets, and services infrastructure (Ndezi et al., 2023).

There are three types of informal settlement manifesting in Dar es Salaam City: densely developed (consolidated), which are often closer to the city centre and with up to 40 houses per hectare; intermediate density (consolidating), rapidly growing without

27 Interview with homeowners, February 2023.
28 Interview with NHC official, July 2022.

guidance from planning authorities, and often located between the inner city and periphery areas; and newly growing settlements on the periphery, that attract a) low-income urban earners – mostly women and young people, who cannot afford to buy land in the intermediate and inner city areas – and b) middle-income households and land speculators, who buy larger chunks of land for multiple uses, including urban farming.[29] Most settlements in the intermediate and peri-urban areas are haphazardly growing, with little or no consideration for their future structure and functioning, environmental protection measures or land availability for essential public services (Kombe, 2017; Ndezi et al., 2023). Informal settlements are built by and accommodate a diverse range of actors, and their sprawl and densification have been issues of concern.

Over the years, the government has implemented a number of strategies and programmes towards addressing the problems of informal settlements, especially in Dar es Salaam. These include the Slum Clearance Programme (in the 1960s), the Squatter Upgrading and the Sites and Services Project (1972-1980), the Community Infrastructure Upgrading Programme (CIUP) of the early 2000s, and the Property and Business Formalisation Programme (mid-2000s until today) (Kombe and Kreibich, 2006). There are also ongoing regularisations of informal settlements, with limited success (Nuhu and Kombe, 2021; Nuhu et al., 2023), as noted in the previous section. These aim to formalise and regularise land and property in informal settlements and check excessive densification by controlling unauthorised land subdivisions and transactions.[30] In addition to these initiatives, a number of NGOs and financial institutions have initiated programmes and projects to address the lack of buildable land and housing in Dar es Salaam. These include the WAT-Human Settlements Trust (WAT-HST); the Mwenge Housing Cooperatives; the Centre for Community Initiatives (CCI); and the Tanzania Federation for the Urban Poor. However, the uptake of most of these initiatives in public policy and action on the ground remains limited.

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29 Discussion with Rufu leader, May 2022.
30 Formalisation refers to official recognition of property, including land in informal settlement. This may include identification of property boundaries and registration in a local register. Regularisation goes beyond formalisation by legalising the tenure (that is, issuing licences or titles and improving public services).
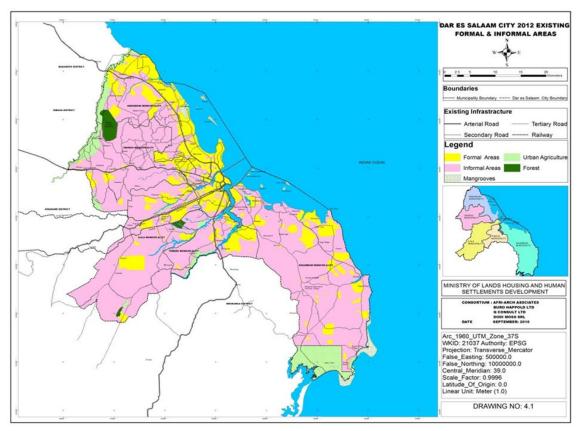
Figure 3: Planned and unplanned residential areas in Dar es Salaam

Source: Dar es Salaam Master Plan 2012-2032.

5.2.2. Dominant actors and ideas

Like in the housing domain, individual land occupiers and prospective home builders (that is, currently renting) are the most vibrant actors driving the growth and expansion of formal and informal settlements. The Ministry of Lands, Housing and Human Settlements plays a facilitative role in the formal and informal settlements' formalisation and regularisation processes. Its main responsibilities include the formulation of policies, laws and regulations for land use planning and administration in general. Other actors mandated to plan and manage land use are the planning authorities (cities, municipalities and town councils), who work in collaboration with the grassroots actors at ward and sub-ward (*mtaa*) levels. Other actors playing indirect roles in informal settlements include private real estate agencies and utility agencies.

The utility agencies are responsible for water and sanitation (DAWASA), electricity (TANESCO) and arterial road improvement (TANROADS). Generally, only a few NGOs are directly associated with service provision in informal settlements. For instance, the Women Advancement Trust (WAT) and WAT-SACCOS[31] provide credit facilities and technical support to informal housing developers. In addition, the Centre for Community

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31 WAT-SACCOS is a micro-credit organisation run by the NGO, the Women Advancement Trust (WAT).

Initiatives (CCI) focuses on assisting disadvantaged groups and the Federation of the Urban Poor helps those on low incomes to access housing and improved water and sanitation services.

5.2.3. Formal and informal governance in the informal settlement domain

Governance structures in the informal settlements are both formal (ward and *mtaa* officials) and informal (opinion leaders and members) (Kombe, 2017). There are also norms, values and actors (such as brokers) that influence the governance of informal settlements.[32] Norms and values regulate land development activities and facilitate in arbitrating land disputes. Notably, the ruling party (CCM) has had and continues to have much power among these grassroots actors. Grassroots governance actors, such as *mtaa* and ward-level institutions, operate closely with elected committees and ten-cell leaders in decisionmaking matters, such as authenticating rights of land/property sellers, controlling and negotiating with land occupiers to donate land for public use, and arbitrating in land conflicts.[33] Where issues cannot be solved by grassroots institutions at the *mtaa*/ward level, such matters are normally referred to the formal institutions, such as the police force and courts of law[34] (Kombe, 2017; Nuhu, 2021). In this regard, the formal and informal actors and service delivery processes in informal settlements are often functionally interconnected.

5.2.4. Key systems and systemic issues

In this subsection, services that are more problematic to access in informal settlements, are considered – namely water, sanitation, waste and the health system. The absence/inadequacies/(in)accessibility of basic services make living and working in the informal settlements very challenging.

These key systems are interlinked, and in the informal settlements, the linkage is more vivid in consolidated and excessively densified informal settlements, which are experiencing severe shortage of potable water and sanitation facilities. Similarly, where there is poor waste management and overcrowding, sanitation is quite often poor; the water becomes contaminated, and the environment gets polluted, contributing and compounding climate change-related risks. Water is one of the key systems that is required by all households in the city to meet their basic needs – in terms of health and hygiene and carrying out livelihood activities (such as food preparation among food vendors) and urban agriculture. Moreover, there are no effective grassroots systems in the provision of services. Although some organisations, such as CCI and the Federation of the Poor, have installed simplified sanitation systems in some informal settlements, as mentioned in Section 4, most informal settlements have limited access to potable water, sanitation and waste collection services. As a result, many households are living in precarious conditions (Kombe et al., 2023; Ndezi et al., 2023).

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32 Discussion with Rufu community leader, March 2022.
33 Discussion with Rufu and Goba community leaders, February 2023.
34 Discussion with Rufu community leaders, 2022.

This mostly affects women, who are normally at home taking care of their families or running home-based microbusinesses.

Informal settlements are also areas of critical concern around disease and pandemic outbreaks. Owing to poor liquid and solid waste management systems and inadequate water supplies, informal settlements are often the epicentre of frequent disease outbreaks, such as cholera, typhoid and diarrhoea. The outbreak of Covid-19 in 2022 showed how precarious living and working conditions in overcrowded informal settlements exacerbated disease spread (Kombe et al., 2022). The discussion held with local leaders in the communities showed concern for the spread of water- and airborne diseases in areas where houses are congested. This is worse in areas where education on proper hygiene and how to prevent the spread of diseases is limited. This, coupled with poverty, makes informal settlements, especially the consolidated ones, where most low-income residents work and live, precarious. The cosmopolitan nature of cities means diseases spread easily, and poor-quality basic services exacerbate this, which is a concern for urban residents and authorities alike.[35]

Improving conditions in the consolidated and consolidating informal settlements remains a complex challenge. This is because regularisation, other than facilitating titling, does not actually imply improved conditions in terms of access to services (Penman and Gracia, 2022). Moreover, such settlements may consolidate after regularisation, due to weak enforcement of laws and regulations, which leads to continued unregulated land subdivisions, transactions and house construction activities (Kombe, 2017). It is noteworthy that the increasing housing densities are depleting land for future improvement of basic services, such as access roads and sanitation, while human and infrastructural/technological capacity in the city is also overstretched because of unregulated expansive urban growth.[36]

5.2.5. Key challenges within the informal settlements domain

Over the last ten years, some informal settlements in the city have encountered a number of external shocks, including evictions from certain areas, in order to make way for economic and technical infrastructure development. For example, in 2006 and 2012, about 7,351 and 1,300 households were evicted from Kurasini and Kipawa informal settlements to allow for the expansion of the Dar es Salaam Port and Julius Nyerere International Airport, respectively (Magembe-Mushi, 2018; Ndezi et al., 2023). Another shock has been severe flooding, due to the locations of many informal settlements in valleys and floodprone plains, and a lack of stormwater drain systems. The heavy rains causing these floods are largely associated with climate change (Topa et al., 2013; Vedeld et al., 2015).

Another challenge is that *mtaa* and ward officials are neither salaried nor legally mandated to regulate land subdivisions, transactions and development in informal settlements. They depend on token benefits and rent extraction from persons who seek

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35 Stakeholders' consultation workshop, May 2022.
36 Stakeholders' consultation meeting, May 2022.

services at *mtaa* and ward offices, such as those who need identification letters. They also get commissions when they facilitate and witness land/house sales or arbitrate (land) conflicts (Kombe, 2017; Ndezi et al., 2023). While the same services may be offered by leaders in the formal settlements as well, in the informal settlements, especially the low-income consolidated ones, residents have fewer options. This may make them more vulnerable to exploitation, as they depend on local leaders' decisions for various services, unlike in the planned areas, where both informal and formal actors may be equally present and helpful.

5.2.6. Current and potential reforms/interventions

So far, one of the most impactful interventions in informal settlements is the formalisation and regularisation of land and houses. Another is the Dar es Salaam Metropolitan Development Project's (DMDP) improvement of road access and stormwater drainage in several informal settlements, such as Sandali, Manzese and Kinondoni Shamba (Kombe et al., 2023). There have also been efforts to improve the sanitation network in a few settlements, such as the Mji Mpya settlement in Vingunguti. The simplified sanitation efforts, if scaled up and replicated in other settlements, could significantly contribute to the reduction of public health challenges in informal settlements in the city. Such efforts would, however, require a more aggressive grassroots engagement to increase residents' willingness to prioritise and contribute to the improvement of their sanitation facilities. The argument being underlined here is that, generally, local communities in informal settlements want to improve their sanitation and recognise the improved quality of life among households that are already connected to the simplified sanitation system; however, there is little commitment to prioritise investment in sanitation at household and community levels.[37] The idea, therefore, is to enhance community awareness and support residents to form microcredit groups and associations that can mobilise resources to improve basic services, such as sanitation facilities, which many cannot afford to do so on their own.

One of the reforms with good potential is the promotion of participatory planning (that is, proactive intervention) in informal settlements. This would entail informal land/property owners, community leaders and municipal officials co-planning land use in the settlements. At the centre of a proactive initiative lies the need to secure land for critical public uses before an informal settlement consolidates, and to put in place community-based systems of enforcing land use development control (Ndezi et al., 2023). The intervention ought to focus on the peri-urban areas, where housing densities and land values are lower, so negotiations to secure land for public use are more feasible than in the consolidated or saturated informal settlements (Kombe and Kreibich, 2006). Through this process, communities and their leaders (especially *mtaa*/ward officials) would be empowered and equipped with basic hands-on skills to manage land parcelling, transactions, development, and the protection of public land uses. This approach is credible because it would capitalise on the resources, skills and

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37 Focus group discussion with community leaders, August 2022.

local knowledge held by key community stakeholders. It would create win-win conditions for them and the local authorities and utility agencies. This existing local leadership structure has been variably used in informal settlements, with far-reaching benefits (Magina et al., 2020).

6. Overarching analysis

This report has shown how national and city-level politics, urban systems and particular configurations of actors, agencies, ideas and practices have shaped development in the domains of housing and informal settlements. It has also shown that developmental and structural problems persist, affecting the wellbeing and life prospects of urban dwellers – particularly marginalised groups – and damaging the environment. The holistic analysis presented in this report enables us to identify the most pressing issues in Dar es Salaam, and the challenges that will most likely be encountered in efforts to solve them in an equitable and (environmentally and fiscally) sustainable way. In these concluding sections, we sum up the main issues or problems and propose suitable ways of addressing them in light of the described challenges.

6.1. The political economy of development in Dar es Salaam

Many national-level decisions and actions have had a bearing on the development of the city. For instance, the politics of presidential succession,[38] and associated decisions on issues such as informality and autonomy of the city authorities, are critical issues which have impacted development in the city. Most importantly, political interests and economic policies pursued by the regime in power play a critical role in the development of the city. For instance, the dramatic changes made by the late President Magufuli to the governance structure of Dar es Salaam and concentration of administrative and fiscal powers in the central government, weakened the capacity of the city and its five municipalities to discharge its mandates and responsibilities. At present, the ruling party retains control of the city and its five municipalities, following the highly disputed 2020 elections (Nyamsenda and Collord, 2023), but this situation is likely to change in the future. This will inter alia depend on the continued political tolerance of President Samia, the extent to which the government has addressed the burning problems affecting local communities, especially the youth, as well as how fair the 2024 local elections and 2025 general elections turn out to be.

The opposition has increasingly adopted and carried out public campaign policies that address citizens' popular views and concerns, whilst political and economic elites at national and city levels are pushing for urban development projects that enable them to meet their short- and long-term political interests or economic aspirations – that is, lobbying to get infrastructure services projects implemented in their electoral constituents. As a result, the city's development trajectory is often determined by the push and pull of different political interest groups. This is evident in the ongoing World

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38 This essentially underlines the fact that successive regimes have different interests and focus that underpin the policies they pursue.

Bank-funded DMDP project in the city[39] (Croese and Kombe, 2024 forthcoming). Notably, political elites mostly support urban development activities that align with their own interests. For instance, political elites at the city level raised a lot of concern when Samia's government evicted informal petty traders from the prime city streets without allocating an alternative and appropriate relocation area (Hamidu and Munish, 2022). This is mainly because they constitute their voters' bloc. Nevertheless, the city authorities supported the move, as they thought it would reduce waste littering, congestion and collection and facilitate the collection of revenues (Palfreman, 2014; Mbwilo and Mahenge, 2022; George et al., 2022).

Despite divisions, there is elite consensus that all inhabitants of the city have a right to basic urban services and amenities. However, often the powerful actors determine the specific, and limited, areas where these are developed. For decades, the main priority was middle- and high-income areas. Whether the marginalised, low-income majority can form a coalition that can make serious trouble for those in power hinges on, among other things, the emergence of elite groups (a group with whom alliance could be formed) and individuals who are willing, despite anticipated loss (to them) to see benefits/interests in supporting low-income residents in a reform coalition.

Considering the forthcoming local and national elections, and the fairly liberalised political environment and strength of opposition parties, a scramble for the votes of the low-income majority could catalyse the formation of pro-poor coalitions. Whether such coalitions will survive beyond the election period is another question.

The central state-led, top-down decisionmaking, the city's fragmented governance structure inherited from the presidency of John Magufuli, and the more broad-dispersed power structure that has followed the takeover by President Samia Hassan, seem to reflect the diverse interests of elites (political and economic) in urban development. The decisions to maintain the status quo regarding city governance – including the restrained financial and administrative autonomy of the city council – have all continued to influence urban development trajectories in the city. In this regard, what has become apparent in Dar es Salaam is that the national-level power configuration and policies have directly underlined and shaped governance and development in the city.

At the same time, the growing formal private sector, which is benefiting and drawing rents, seems to work against the formation of strong reform coalitions amongst marginalised low-income residents (Kelsall and Murali, nd). It is important to add that the solid economic growth that Tanzania has experienced for the past decades has not been broad-based (World Bank, 2019). As a result, the formal private sector has grown rapidly, whilst inflation, high levels of inequality and poverty persist, leading to a growing number of consolidated informal settlements lacking basic services, such as decent sanitation facilities. Unemployment is high, and there are limited income-

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39 Discussion with representatives from the local communities and ACRC consultation workshops, 2022.

generation opportunities for youth and women. Again, this may adversely impact politics and the city's power balance.

So far, there has not been a hostile confrontation between marginalised groups (along with good governance campaigners) and the ruling elites. But increases in population size, socioeconomic and spatial inequalities, and youth unemployment may change this situation, since elites remain a small and only slowly growing social group of actors in Dar es Salaam. The recent events where the business community in Kariakoo (the international and national commercial hub of the city) closed shop (in May 2023 and in June 2024) for several days, in protest against harassment and extortion by some Tanzania Revenue Authority personnel, forced the prime minister to step in and negotiate with the disgruntled groups in the city (The Citizen, 2023; Mosenda, 2024). One thing was clear from this situation – those in power, including the RC, ministers and, finally, the prime minister, acted swiftly because the business community of Kariakoo acted en masse, threatening to adversely impact public revenues and thousands of the largely informal sources of livelihoods of the many low-income residents, including the youth who work for and earn their livelihood from the business community in the area.

Needless to add, the high tolerance of informality in the housing and livelihoods of urban low-income earners is a critical factor that sustains the peaceful coexistence of formal and informal players, low-income and average-income earners, in most urban neighbourhoods in the city and the country in general. At present, local community leaders are playing a critical role, but these actors are unlikely to support coalitions against the ruling elites, as they are benefiting from the status quo, extracting rents from administrative services they provide. In turn, this further complicates the tug-of-war between central and local government and the grassroots leaders.

As noted, the national-level power configuration has oscillated between concentrated and dispersed, depending on the interests and political decisions of the ruling coalition, that is, interests to consolidate political powers and decisions on resource sharing by the centre, or reluctance to devolve powers, as outlined in the policy of decentralisation by devolution. What is also emerging in Dar es Salaam is that weakened/fragmented city and municipal governance institutions and the marginalisation of low-income residents in decisionmaking processes have decreased individual and collective capacities to respond to the multiple problems besetting the city, such as widening sociospatial inequalities and increasing risks related to climate change. Efforts to centralise power and weaken democratic governance in the city have also seen an increasing tendency to reward the ruling party loyalists and punish opposition constituents if the choice of winning their support by offering public services, as previously seen in the provision of services in Section 4.3, is less costly. For instance, during the Magufuli regime, opposition-controlled constituents were denied allocations of funding (Nyamsenda and Collord, 2023).

6.2. Interaction of national, city- and domain-level power and politics and prospects for and approaches to solving development problems in selected domains

Although the two domains are local context-dependent, they are impacted and affected almost in the same way by power configurations at the city and national levels. The relationship between key actors at the top – that is, in the ruling coalition – and the larger population, is not always symbiotic. For instance, while the stance of the government regarding informality has varied, depending on the power configuration, it remains a dominant force driving urban development, on the one hand, and, on the other, widening sociospatial inequalities. It also forms an important source of political and social stability, given the absence of affordable housing or buildable land for low-income households (Kombe, 2017).

Among urban low-income earners, tolerance of informality as a modus operandi for urban development in the city is crucial; without it, the housing and livelihood conditions for low-income urban residents would be far worse (Kombe et al., 2023; Kombe, 2017; Kombe and Kreibich, 2006). Experiences from other countries in sub-Saharan Africa, such as Kenya and South Africa, which have adopted hostile policies towards informality, confirm this (Kombe, 2017). The policy decision to formalise and regulate informality sets an important agenda to address one of the critical urban development challenges in the city. It is intriguing that this purportedly pro-poor and pro-people stance is contradicted by political decisions that appear to neglect them. For instance, many other housing initiatives promoted by other social security schemes in the city have not really benefited low-income earners. On the other hand, the NHC is unable to deliver housing for low-income households because of amended legislation requiring the Corporation to operate as a business enterprise. A key NHC informant recently confided:

> …how does one expect NHC to deliver affordable low-income housing in the city in a situation where the Corporation has to operate as a commercial entity, which does not receive any subsidy or grant! At the same time, we are borrowing finances from commercial banks and buying land at market prices.

Whilst formalisation and regularisation of informality is a welcome policy move, the two processes are, by and large, palliative measures that only improve conditions for a few. They do not adequately address the long-term and growing problems associated with informality. It is also noteworthy that the revised National Housing Policy (2018) does not explicitly state that housing is a human right. Technocrats who were involved in the preparation of the policy explained that, despite the repeated arguments made to provide a policy statement that housing is a human right, the gatekeepers of the policy were averse to this proposal. It seems this was a deliberate position to avoid policy commitment on the part of the government.

It is important to note that, since the repeal of the Rent Control Act of 1984, in recent years, some parliamentarians have repeatedly called for the reinstitution of rent controls and more pro-poor protection policies and laws on rental housing. This idea

has, however, received sharp criticism from proponents of liberal economics, some bureaucrats and academics, who have argued that such a move would constrain the liberalised market and undermine investment in housing (URT, 2008). Indeed, Magufuli's tight control of the financial and real estate sectors, in favour of a stronger public role, forced the housing sector to slow down, leading to the stalling of several up-market housing projects – some three-star hotels were converted into students' hostels (Kelsall and Murali, nd, citing Jamii Forum, 2016) – and the business environment weakening. Free market reforms are gradually coming back under Samia's presidency.

Reform coalitions to address critical problems in the city, such as poor basic services and a lack of affordable housing for low-income earners, face the daunting challenge of playing off conflicting policy and power positions. One of the key issues that has emerged in the domains is that they involve numerous actors engaged in power struggles and policy formation, with political and economic elites (at the central and, to a limited extent, local government levels) being key interest parties. Some draw rents (economic elites), and others use the domain to canvass votes (politicians), as noted in Section 6.1. For the city elites (including the private real estate and financial institutions) to be motivated to form reform coalitions to improve conditions for informal settlements and enterprises, informality would have to be seen as an untapped political and/or economic opportunity.

In the context of Dar es Salaam City and its municipalities, bureaucrats and professionals often play facilitative roles to political and economic players, such as elected politicians in senior and mid-level positions (like ministers, RCs and RASs) and affluent entrepreneurs, including influential businesspeople running large manufacturing and service industries. This bureaucratic facilitation includes the application of (prohibitive) urban land/housing development standards, and advocacy for a paradigm that continues to segregate city inhabitants into different socioeconomic groups, with corresponding adverse outcomes in terms of access to basic services by the majority of urban low-income earners.

6.3. Relevance of ACRC's key crosscutting issues, including gender, climate change and finance

The city systems and domains discussed thus far affect, and are affected by, crosscutting issues of climate change, gender and finance.

Climate change effects tend to be worse in overcrowded, poorly serviced, inaccessible and flood-prone areas; thus, climate change particularly impacts the housing and informal settlements domains.

Gender inequality means women remain disadvantaged in the domains: their income-earning opportunities are constrained by preoccupations with household chores and/or care roles, limited access to basic services, and other forms of discrimination. Although local governments are required to allocate 10% of their revenues to supporting women and youth economic/livelihood initiatives, the performance of these has been

unsatisfactory. The prime minister offered an ultimatum for reinstating the fund after it had been suspended, on account of poor performance, including failure of the recipients to repay loans (Daily News, November 2023). At the same time, the city and its municipalities are facing severe financial limitations.[40] As such, they are not in a position to provide financial support to women and youth.

Finance is essential to all domains, yet local authorities in Dar severely lack revenue (which they must draw mostly from economically unproductive areas) and financial autonomy, and low-income earners tend to have very limited access to financial services (Kombe and Namangaya, 2016; FinScope Tanzania, 2017). Delivering better and more sustainable urban development in the city can hardly be achieved without seriously rethinking governance arrangements – namely, the fair sharing of fiscal and administrative powers between central and local government. There is also a further need for collaborative engagement of non-state actors in the domains and systems.

6.4.   What are the implications for the conceptual framework?

The ACRC's conceptual framework has correctly underlined the interconnections between national and local-/city-level leaders with respect to access to power and rents. The analysis of political settlement issues in Dar es Salaam has helped to make sense of the bewildering complexity of actors, the debilitated city/municipal authorities, and fragmented governing structures. The growing resentment between local and central government is increasingly undermining governance of the city and overall urban development

The notion of a "city of systems" connotes a city as a living organism with interconnected components, resources and energy flows that facilitate its operation and functionality. This model of interconnected energy and resource flows is relevant in Dar es Salaam, despite the duality of formal versus informal systems. This is because these formal and informal systems are often symbiotically connected, and, at times, overlap, making their relationship a continuum, as noted in Section 4. The duality offers opportunities for many inhabitants, including women and youth, to engage in different activities and options to meet their needs, including accessing income-generation opportunities and basic services. However, the implications of unregulated informality, particularly for climate change-related risks, remain a growing concern and challenge.

In the absence of strong city/municipal councils with requisite capacities, a community of development experts, including academics and professionals from outside the public sector, are frequently hired by the central government, local government and development partners to support the implementation of urban development projects in the city (Croese and Kombe, 2024 forthcoming). But the central government has remained a key player because it determines the governance status of local government and limits its financial and political powers.

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40 Discussion with the mayor of Temeke, May 2023.

This is an issue that the ACRC conceptual framework could underline, as it explains how/why the various actors in the city, including development partners, have explored and found their way around the governance challenges in the city, and somewhat successfully discharged their responsibilities in a manner that is mutually beneficial, that is, to the government and development partners. This includes the World Bank support to the infrastructure projects being implemented under Dar es Salaam Metropolitan Development Project (DMDP). The million dollar question for the ACRC is: can the community of development experts constitute an alternative transformative pathway to form a viable option towards enhanced governance in the city?

The findings from this Dar es Salaam study highlight two further issues:

1. The significance of informal governance: across domains, CoS and political settlement studies, there is evidence of informal systems and practices filling the gaps in formal governance, that is, in basic service delivery, access to housing land, space and support for home microenterprise (HME) operations, dispute resolution, and so on. Informality is also noted to be malleable and often responsive to the needs and capacities of low-income people (and sometimes the not-so-poor). The ACRC conceptual framework may highlight this as a unique feature of urban development in African cities.

2. Multiple actors/partners are playing a role in urban development in the city and its municipalities. The initiatives of these actors are, however, fragmented and uncoordinated. Additionally, the central–local power imbalance (political and fiscal) undermines democratic governance and limited accountability across the city and municipal levels. Although benefits from this tend to be disproportionately captured by the affluent, so far this has not disrupted the power configuration or constituted a threat to the ruling coalition. Whilst on the face of it, many African cities seem to be facing similar challenges, there are also unique features, such as levels of actors, policies and practice regarding informality and urban governance, which cannot easily be generalised. Without informed understanding of the unique features, African cities cannot be adequately understood, and responsive policies evolved. This uniqueness of individual cities is an aspect that could have received much more attention in the conceptual framework.

7.   Implications for future research initiatives and interventions

Finance interventions

Microcredit initiatives supporting low-income housing and livelihood/economic activities have made a difference in the lives of many in the city. The activities are, however, overly fragmented and of limited scope. We do not know why the subsidised housing initiatives do not scale up, and gain only short-term political support. There is a need to engage with key actors to collaboratively explore barriers and opportunities to scaling up and how to mobilise popular support across critical city and national elites.

Land and housing interventions

In the informal settlements domain, one of the main challenges is access to affordable buildable land for housing, especially for low-income households, whether it is for

homeowner occupancy or rentals for income generation. Data from NBS put the population of renters in Dar at 57% (Kironde, 2024), and this is expected to have increased. The plight of renters is one that requires more attention, as they seem to have been neglected, even in the policy discourse (Cadstedt, 2010; Kironde, 2024). Urban residents are opting to build homes for themselves or for rent in peri-urban areas, where land is cheaper than in the inner city, which is leading to urban sprawl. The various actors, including public institutions involved in the delivery of houses in the city and local government authorities, can play an important role. Private individuals providing rental and owner-occupier housing cannot be ignored in addressing the urban housing equation in the city.

Nonetheless, the recent trend for most urban residents is to settle in peri-urban areas, where un-serviced, unplanned land is easily available through willing-seller, willing-buyer arrangements. These land transactions are unregulated, although they are witnessed by adjoining land property owners and local (community) leaders at *mtaa*/ward levels. Experience shows that informal land parcelling, transaction and house construction activities continue, even after regularisation, depleting land for future provision of basic infrastructure services and undermining the overall quality of the living environment. The key question is, therefore, not how to get rid of informality but how to support it, so as to improve the quality of settlements with the participation of communities.

Salaried local leaders at *mtaa* level should be trained in basic skills related to land use planning and management and empowered to take responsibility for monitoring and controlling land development according to the plans co-produced with local communities. This will capitalise on local knowledge and skills, which have been hitherto applied to informally organise and institute norms and values to improve the organic growth of informal settlements (Kombe, 2017). Other key stakeholders that will be actively engaged are landlords, renters, private people, ward officials, municipal officials, research and academic institutions (that is, Ardhi University) as well as civil society. How decisions by the central government – rational or not – have shaped the governance of the city is an important issue for further reflection, particularly with policymakers at city and national level.

Informal business interventions

Successful cases of informal business recognition should be upscaled and applied to other informal sectors. The most successful case to date is KAWASSO (Kariakoo Wamachinga Association); it is a surviving model of the Magufuli era, and it is worth studying. Through KAWASSO, street vendors, once outcasts in Kariakoo, have redesigned certain designated streets to allow multiple uses of space. They have accessed national ID cards, paid for a collective health insurance scheme, and can access loans from banks without collateral (non-collateralised bank loans may create problems, however). They also take part in key institutions like the Tanzania National Business Council (previously a preserve of big business), and so on, which has boosted their status as urban citizens. It is worth noting that this is an attempt at

"formalising the informal" to control informality (George et al., 2022). There are other past experiments in Dar es Salaam that reformers could build on, including the Sustainable Dar es Salaam Project (SDP), which led to the improvement in waste collection (Jones and Mkoma, 2013), and the spatial justice experiments of the Magufuli era. Both models were eventually abandoned by the Samia government, which initially adopted repressive policies towards informal street vendors. Lessons can also be learnt from examples of pro-street vendor legislation in cities in India and Brazil.

When it comes to the recognition of street vendors' right to the city, reformers will encounter resistance from PO-RALG, municipal councils and shopowners (in areas like Kariakoo). PO-RALG and municipal councils might oppose street vending on the basis that hygiene, municipal tax revenues and the achievement of law and order would all be compromised. Questions of hygiene and order could be tackled by designing hygienic vending booths (such as those designed in the city centre under SDP), and street vendors can also ensure safety, order and hygiene through their committees and associations. On the revenue side, when municipalities evict street vendors, the vendors simply change their modes of operation, adopting a ready-to-run style of operation; gangs and city council militias step into the vacuum to collect rents and fees illegally and vendors pay these illegal fees to access an informal vending space (Nyirenda and Msoka, 2019). A properly designed programme would see such fees go to the government, whilst giving street vendors a formal right to earn their livelihoods in the city.

Other informal sectors that the KAWASSO model could be applied to are informal motorcycle business operators and informal plastic wastepickers. *Bodaboda* stations, which started during the Magufuli era, are ongoing, albeit at the discretion of the neighbourhood leaders (it took many years of struggle before they were partially accepted, and there are still anti-*bodaboda* sentiments within the political elites, including the opposition, as exemplified by bans from accessing the city centre as well as endless fines issued to *bodaboda* drivers). The process of registration/recognition of *bodaboda* drivers and their stages could be addressed as part of a participatory urban planning process. The presence of a database with names of *bodaboda*s, their stations and contacts, as well the formalisation (legal recognition) of *bodaboda* as a mode of transport could be helpful in regulating their operations, especially requiring them to abide by the public transport regulations and norms. Plastic wastepickers, who save the city and planet from (micro)plastic pollution, are subjected to extreme exploitation by plastic companies and at times experience a row from the state and community. Ways to recognise and support these wastepickers should be explored.

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