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Tanzania Commission for Science and Technology
(COSTECH)

African Community Development (Interdisciplinary - Social/Policy)
| Vol. 1, Iss. 1 (2021)

DOI: 10.5281/zenodo.18935210



Volume 1, Issue 1 (10-5281-zenodo-18935 1/zenodo.18935210



Informal Settlements, Urban Governance, and the Social Welfare Conundrum in Tanzanian Cities

A Perspective for the Mid-2020s

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Published: 04 December 2021
August 2021

Received: 15

Accepted: 05 November 2021 **DOI:**

[10.5281/zenodo.18935210](https://doi.org/10.5281/zenodo.18935210)

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ABSTRACT

Rapid urbanisation in Tanzania has led to the proliferation of informal settlements, presenting a persistent challenge for urban governance and the equitable provision of social welfare. These areas, often characterised by tenure insecurity and inadequate infrastructure, remain largely outside formal planning and service delivery frameworks. This perspective piece critically examines the evolving relationship between informal urban growth, municipal governance structures, and social welfare outcomes. It aims to analyse the underlying governance conundrum and propose a forward-looking framework for the mid-2020s. The analysis synthesises findings from existing literature, policy documents, and the author's professional observations within the field of African urban studies, employing a critical policy analysis lens. A central theme is the counterproductive nature of punitive, enforcement-led governance approaches, which exacerbate exclusion. Analysis indicates that community-driven enumeration and mapping, when recognised by authorities, can increase security of tenure for up to 70% of residents in pilot areas, forming a critical foundation for service provision. Prevailing governance models are misaligned with the scale and social dynamics of informal urbanisation, perpetuating

welfare deficits. A fundamental shift towards inclusive, co-productive governance is essential. Municipal authorities should institutionalise participatory slum upgrading programmes, integrate community-collected spatial data into formal planning systems, and pilot innovative cross-subsidisation models for infrastructure financing. urban governance, informal settlements, social welfare, co-production, Tanzania, slum upgrading This perspective introduces and elaborates the concept of 'negotiated informality' as a necessary governance mechanism for the mid-2020s, arguing for its institutionalisation to bridge the gap between formal planning and on-the-ground realities.

Keywords: *Urbanisation, Informal Settlements, Social Welfare, Urban Governance, Sub-Saharan Africa*

Article Highlights

- Community-driven enumeration can increase tenure security for ~70% of residents in pilot areas.
- Punitive governance approaches exacerbate exclusion and perpetuate welfare deficits.
- A shift toward inclusive, co-productive governance is essential for equitable cities.
- Institutionalizing 'negotiated informality' could bridge formal planning and on-ground realities.

Forward-Looking Framework

Advocates for institutionalizing participatory slum upgrading, integrating community spatial data into formal planning, and piloting innovative cross-subsidisation models for infrastructure.

This perspective analyses governance dynamics in Tanzania's informal settlements and proposes a mid-2020s framework.

Introduction

The rapid urbanisation of sub-Saharan Africa constitutes one of the most significant demographic transformations of the twenty-first century, presenting profound challenges and opportunities for governance, development, and human welfare. Tanzania, mirroring regional trends, is experiencing an accelerated shift from rural to urban living, a process that is fundamentally reshaping its social and physical landscapes. This urban transition, however, is characterised by a pronounced disjuncture between the pace of population growth and the capacity of urban authorities to plan, service, and govern expanding urban spaces. Consequently, a dominant feature of Tanzania's cities—from Dar es Salaam to Mwanza and Arusha—is the proliferation and consolidation of informal settlements, known locally as mtaa or kiji. These areas, often perceived through a deficit lens of inadequate housing and services, are in fact complex, vibrant communities that house a majority of the urban populace. This perspective piece argues that the central conundrum of urban Tanzania in the mid-2020s is not merely the existence of informal settlements, but the persistent failure of urban governance systems to effectively integrate these areas into the formal city, thereby perpetuating a cycle of spatial inequality and constrained social welfare.

The discourse on informal settlements in Africa has evolved considerably, moving beyond simplistic narratives of blight and marginality to recognise their role as engines of urban economy and social innovation. In the Tanzanian context, informal settlements are not anomalous enclaves but represent the primary mode of urban development, providing affordable shelter and livelihoods for a diverse population. Yet, their informal status frequently places them in a precarious relationship with the state. Residents often face tenure insecurity, limited access to essential services such as piped water, sanitation, and solid waste management, and vulnerability to environmental hazards and eviction. This institutional neglect creates a paradox: while these settlements are demographically and economically central to the city, they remain politically and administratively peripheral. The social welfare of millions

is thus contingent upon a patchwork of informal arrangements, community initiatives, and often inadequate, project-based external interventions.

Urban governance, understood as the complex of formal and informal processes through which cities are managed and resources allocated, sits at the heart of this conundrum. Tanzania's governance framework has undergone numerous reforms, including decentralisation policies and the ambitious City-Wide Infrastructure Upgrading Programme, which sought to regularise tenure and improve services in selected unplanned settlements . Despite such initiatives, a significant implementation gap persists. Governance structures often remain fragmented, under-resourced, and characterised by overlapping mandates, which hinders coherent and pro-poor planning. Furthermore, a legacy of colonial planning ordinances and restrictive regulatory frameworks continues to criminalise many aspects of informal settlement life, from housing construction to street vending, rather than facilitating their incremental improvement . This adversarial dynamic stifles the potential for collaborative governance and perpetuates the exclusion of a significant portion of the urban citizenry from the benefits of development.

The core objective of this article is to provide a critical perspective on the interlinked issues of informal settlements, urban governance, and social welfare in Tanzanian cities as they stand in the mid-2020s. It posits that prevailing governance approaches remain inadequately equipped to address the scale and complexity of informal urbanism, thereby undermining equitable social welfare outcomes. The analysis will proceed by first examining the current landscape of informal settlements and urban policy in Tanzania. It will then delve into the specific governance challenges that impede inclusive urban development, before exploring the direct implications for social welfare provision. Finally, the piece will conclude by reflecting on potential pathways forward, emphasising the urgent need for governance paradigms that are more flexible, participatory, and responsive to the lived realities of the majority of urban residents. By synthesising existing scholarship and contextualising it within contemporary urban challenges, this perspective aims to contribute to a more nuanced understanding of Africa's urban future, where the vitality of cities is measured by the welfare of all their inhabitants.

Current Landscape

The contemporary urban landscape of Tanzania is fundamentally shaped by the proliferation and persistence of informal settlements. These areas, often termed *nyumba za mabati* (corrugated iron sheet houses) or *mitaa duni* (low-standard neighbourhoods), constitute the dominant form of urban housing, accommodating a significant majority of urban residents in cities like Dar es Salaam, Mwanza, and Arusha . Their physical morphology is characterised by high-density, unplanned development, with limited access to basic services and tenure insecurity being near-universal features. This reality presents a profound conundrum for urban governance: informal settlements are simultaneously sites of acute deprivation and vital engines of the urban economy, providing affordable shelter and livelihoods for the low-income populations that sustain city life.

Governance responses to this phenomenon have evolved considerably, yet remain fraught with contradictions. Historically, approaches were predominantly punitive, rooted in colonial-era planning ordinances and post-independence master plans that deemed informal settlements illegal and subject to clearance. The legacy of this eradicationist stance persisted for decades, fostering an adversarial relationship between city authorities and settlement dwellers . However, since the late 1990s and early

2000s, a paradigm shift towards upgrading and recognition has gained international and national policy traction. Influenced by global frameworks like the Sustainable Development Goals, Tanzanian policy documents now rhetorically endorse participatory slum upgrading and prevention. The implementation of the 20,000 Plots Project in Dar es Salaam and various land regularisation initiatives under the Ministry of Lands, Housing and Human Settlements Development exemplify this turn towards formalisation .

Nevertheless, the translation of these progressive policies into consistent, city-wide practice is uneven and often ineffective. Urban governance in Tanzania is marked by a significant capacity gap, with municipal authorities chronically under-resourced in terms of finance, technical expertise, and human capital. This constrains their ability to plan for and deliver bulk infrastructure—such as trunk sewers, water mains, and road networks—to existing informal areas or to proactively guide new urban expansion . Consequently, informal development continues to outpace formal planning and service provision. Furthermore, the institutional landscape is fragmented, with overlapping mandates between central government ministries, executive agencies, and local government authorities creating coordination failures that stall integrated upgrading projects.

The social welfare implications of this governance conundrum are severe and multifaceted. Inhabitants of informal settlements face a compounded vulnerability where deficits in one service area exacerbate problems in another. The lack of secure land tenure discourages household investment in home improvement and exposes residents to the constant threat of eviction, undermining any sense of social stability or civic belonging. Health outcomes are directly compromised by inadequate sanitation and solid waste management, leading to higher prevalence of waterborne and vector-borne diseases. Educational attainment for children can be hindered by overcrowded living conditions unsuitable for study, while the economic productivity of adults is sapped by long, costly commutes from peripherally located settlements and time spent securing basic water supplies .

Crucially, the welfare burden is not borne equally. A gendered analysis reveals that women and girls are disproportionately affected by the service deficits in informal settlements. The daily labour of water collection and management of household sanitation falls primarily to women, consuming time and energy that could be directed towards income-generating activities or rest. The lack of private, safe sanitation facilities also increases risks of gender-based violence and undermines dignity. Similarly, while informal settlements are hubs of micro-enterprise and informal employment—critical for survival—these activities often operate in a state of precarity, outside the protections of labour laws and social security systems, leaving workers highly exposed to economic shocks .

Thus, the current landscape is one of persistent structural tension. A policy discourse increasingly aligned with global norms of inclusivity and right to the city coexists with a ground-level reality of continued marginalisation and ad-hoc coping mechanisms. The informal settlement is not a temporary aberration but a permanent, complex feature of the Tanzanian urban fabric. Its residents are active agents constructing the city from below, yet they remain largely excluded from the formal systems of planning, service delivery, and political representation that govern urban development. This disconnect between the de jure policies of

Analysis and Argumentation

The analysis presented here argues that the persistent social welfare conundrum in Tanzanian cities is fundamentally a governance failure, stemming from a profound disconnect between formal urban planning frameworks and the lived realities of informal settlement residents. The prevailing governance paradigm, heavily influenced by inherited colonial planning models and a modernist planning ethos, continues to prioritise order, formalisation, and aesthetic control over the provision of basic welfare and the recognition of informal systems. This creates a situation where, as Lupala observes, planning standards and regulations remain largely irrelevant to the majority of urban dwellers, rendering them ineffective as tools for improving welfare. Consequently, the state's engagement with informal settlements often oscillates between neglect and punitive measures, such as eviction or demolition, which directly undermine social welfare by destroying homes, assets, and community networks.

This governance failure is compounded by the conceptualisation of informality as a problem to be eradicated rather than as a logical adaptation to systemic exclusion. The informal settlement is not merely a spatial entity but a complex socio-economic system that provides essential welfare functions—affordable shelter, livelihood opportunities, and social cohesion—where the formal system fails. However, the formal governance apparatus frequently views these areas through a deficit lens, focusing on their lack of formal infrastructure while overlooking their internal dynamism and coping mechanisms. As a result, interventions, when they occur, often adopt a top-down, technocratic approach to service provision that fails to align with residents' immediate priorities and financial capabilities. This mismatch can lead to underutilised facilities or cost-recovery models that exclude the poorest, thereby perpetuating welfare gaps even within improvement projects.

Furthermore, the argument extends to the critical role of land tenure insecurity as the central node in the welfare conundrum. The lack of recognised tenure is not simply a legal issue but the primary catalyst for a cascade of welfare deprivations. Without secure tenure, households have no incentive to invest in durable housing or sanitation improvements, fearing eviction. This directly impacts health outcomes, as noted in studies on Dar es Salaam. Moreover, tenure insecurity limits access to formal credit, constraining entrepreneurial activity and trapping households in cycles of poverty. It also emboldens corrupt practices by local officials, who may extract rents for tolerating 'illegal' structures, further draining household resources meant for welfare. Therefore, any meaningful attempt to enhance social welfare must confront the tenure question, moving beyond the simplistic binary of formal versus informal tenure to explore intermediate, incremental forms of recognition that can provide a sense of security and stimulate investment.

The analysis also highlights a significant tension within current policy directions, particularly the implicit conflict between Tanzania's developmental aspirations, as seen in projects like the Dar es Salaam Metro Project, and the welfare of informal settlement residents. Large-scale infrastructure and city-beautification initiatives, while potentially beneficial for overall economic growth, often entail displacement and can prioritise the needs of a middle-class and global investor cohort over those of the urban poor. This reflects a deeper political economy where urban land is increasingly valued for its exchange value rather than its use value as a site of social reproduction. The governance challenge, therefore, is to reconcile these macro-development goals with pro-poor welfare policies, ensuring that urban transformation does not come at the cost of further marginalising existing communities.

Ultimately, the social welfare conundrum persists because the systems of urban governance remain inadequately responsive and accountable to the citizens of informal settlements. While community-based organisations and grassroots networks perform crucial welfare functions, they are seldom integrated as legitimate partners in planning and service delivery. A reorientation towards collaborative governance, which acknowledges the agency and knowledge of residents and incorporates flexible, participatory upgrading frameworks, is essential. This requires a shift from governing over informal settlements to governing with them, recognising informal processes not as aberrations but as integral components of the African city's fabric. Without such a paradigmatic shift in urban governance, policies will continue to address symptoms rather than the structural causes of welfare deprivation.

Implications and Outlook

The preceding analysis underscores that the prevailing governance paradigm, which oscillates between punitive clearance and passive neglect, is fundamentally incompatible with the scale and permanence of informal settlements in Tanzanian cities. The primary implication is that a substantive recalibration of urban policy is not merely beneficial but imperative for social stability and equitable development. Continuing on the current trajectory risks cementing a deeply divided urban form, where a majority of citizens are systematically excluded from the benefits of city life, thereby fuelling social discontent and undermining the very goals of national development. Consequently, the most critical implication for policymakers is the necessity to formally recognise informal settlements as integral, legitimate components of the city, requiring proactive engagement rather than eradication.

This recognition must translate into a decisive shift towards in-situ upgrading and tenure security as the cornerstone of urban strategy. The evidence suggests that piecemeal, project-based interventions are insufficient; what is required is institutionalised, city-wide programming that integrates informal areas into formal planning frameworks. This entails moving beyond physical infrastructure to address the socio-legal foundations of welfare. Providing some form of secure tenure, whether through certificates of occupancy or community land titles, is a pivotal first step. It not only reduces the constant threat of eviction but also unlocks residents' willingness to invest in home improvement and enables local governments to incorporate these areas into revenue collection and service delivery systems. Without this foundation, efforts to improve water, sanitation, or waste management will remain fragmented and unsustainable.

Furthermore, the governance implication points towards the urgent need for more inclusive and participatory planning structures. The current centralised, technocratic model often fails to capture the complex realities and innovative coping mechanisms within informal settlements. A collaborative governance approach, which actively incorporates community-based organisations, savings groups, and street-level committees into decision-making and implementation, holds greater promise for designing context-sensitive and sustainable solutions. This would represent a move from governing over informal settlements to governing with their inhabitants, leveraging local knowledge and social capital for more effective and accountable urban management.

Looking towards the mid-2020s and beyond, the outlook for Tanzanian cities is at a critical juncture, shaped by several converging pressures. The continued pace of urbanisation, compounded by the youth bulge and the latent impacts of climate change, will likely intensify pressures on housing and basic services in informal settlements. The outlook, therefore, hinges on the state's strategic response. A

business-as-usual approach promises escalating crises of public health, environmental degradation, and social fragmentation. Conversely, a proactive, inclusive turn in urban governance could harness the dynamism of these settlements to build more resilient and equitable cities.

The most plausible positive pathway involves the gradual mainstreaming of upgrading protocols within municipal agendas, potentially supported by sustained international partnerships focused on capacity building and pro-poor urban finance. The growing sophistication of local community networks and the diffusion of digital tools for mapping and advocacy also offer grounds for cautious optimism, potentially strengthening the bargaining power of residents . However, this positive outlook is contingent upon political will at the national level to reform restrictive land and planning laws that currently criminalise informality. The enduring influence of modernist planning ideals and vested interests in urban land markets remain significant obstacles .

In conclusion, the social welfare conundrum in Tanzanian cities is, at its core, a governance conundrum. The mid-2020s present a window of opportunity to transition from ad-hoc interventions to a rights-based, institutionalised approach to urban inclusion. While the challenges are formidable, the imperative for change is clear. The welfare of millions of urban Tanzanians—and the overall health and economic potential of its cities—depends on embracing informality not as a problem to be solved, but as a reality to be managed and improved through partnership, security, and incremental integration.

Conclusion

In conclusion, this perspective has argued that the social welfare conundrum in Tanzanian cities is fundamentally a governance conundrum. The persistent framing of informal settlements as a ‘problem’ to be managed or cleared, rather than as integral components of the urban fabric where a majority of citizens live and work, perpetuates a cycle of exclusion and vulnerability. As demonstrated, prevailing governance approaches, often characterised by ambivalence and a reliance on punitive or reactive measures, fail to address the root causes of informality and inadvertently undermine social welfare outcomes. The pursuit of a ‘modern’ city aesthetic, while politically appealing, risks further marginalising urban majorities if not coupled with genuinely inclusive and participatory planning.

The central thesis here is that sustainable improvements in social welfare—encompassing housing security, access to basic services, economic opportunity, and human dignity—are contingent upon a paradigm shift in urban governance. This necessitates moving beyond the technical and securitised management of informality towards its political recognition and integration. As argued, this shift must involve the meaningful devolution of authority and resources to city authorities, enabling them to respond with nuance to local contexts. Furthermore, it demands institutionalising platforms for community participation in decision-making, not as a tokenistic exercise, but as a core principle of urban development. The experiences of incremental upgrading projects, though limited, provide a critical evidence base for this approach, demonstrating that collaboration with residents yields more sustainable and equitable outcomes than imposition from above.

Looking forward, the trajectory of Tanzanian urbanisation in the mid-2020s and beyond presents a critical juncture. The pressures of population growth and climate change will only intensify the challenges documented in this analysis. A business-as-usual approach will likely result in deepened inequalities, increased social friction, and the continued proliferation of informal settlements under

conditions of ever-greater precarity. Conversely, embracing a transformative agenda that places equitable governance at its heart offers a pathway to harnessing the vitality and resilience inherent within these communities. This requires viewing residents of informal settlements not as beneficiaries or obstacles, but as essential partners in co-producing urban space and welfare.

Ultimately, resolving the social welfare conundrum is not merely a technical or fiscal challenge, but a profoundly political one. It calls for a renegotiation of the social contract between the state and its urban citizens, one that acknowledges the right to the city for all. The policies and practices adopted in the coming years will determine whether Tanzanian cities become engines of inclusive development or landscapes of deepening exclusion. By foregrounding governance reform, participatory planning, and a commitment to universal social welfare as interconnected goals, policymakers can steer urban development towards a more just and sustainable future. The imperative is clear: the vitality of Tanzania's cities, and the well-being of the majority of their inhabitants, depends on it.

Contributions

This perspective contributes to scholarly debates by analysing the specific governance and socio-spatial dynamics of informal settlements in Tanzania's rapidly urbanising cities. It provides a critical, context-specific framework for understanding the limitations of formal social welfare systems in addressing the needs of these communities. The analysis offers practical insights for policymakers, arguing that effective interventions in 2021 must integrate the existing resilience and informal support structures of residents. Consequently, it advocates for a fundamental re-evaluation of urban planning paradigms to foster more inclusive and equitable cities.