



A Systematic Review of Urbanisation, Informal Settlements, and Social Welfare in Tanzanian Cities: An African Perspective, 2021–2026

A Systematic Review of
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Abstract

This systematic literature review addresses a critical knowledge gap concerning the gendered impacts of rapid urbanisation and informal settlement growth on social welfare in Tanzanian cities. It interrogates how these processes, often analysed through Western theoretical lenses, uniquely shape the livelihoods, security, and well-being of women and communities. Employing the PRISMA framework, the review analyses peer-reviewed articles, policy documents, and grey literature from African scholarly databases published between 2021 and 2026. The synthesis reveals informal settlements as complex spaces where women enact vital social welfare functions through informal networks and economies, countering deficit-based narratives. Key findings demonstrate that tenure insecurity and inadequate infrastructure disproportionately exacerbate women's care burdens and vulnerability to climate-related shocks. Crucially, the analysis identifies a growing corpus of African scholarship that centres localised coping strategies and community-based governance. The review concludes that effective social welfare policy in Tanzania's urban future must be co-produced. This requires recognising informal settlements as entrenched features of the urban landscape and leveraging indigenous social capital, underscoring the imperative for urban planning that is both gender-responsive and epistemologically grounded in African realities.

Keywords: *urbanisation, informal settlements, social welfare, Sub-Saharan Africa, gender, Tanzania, systematic review*

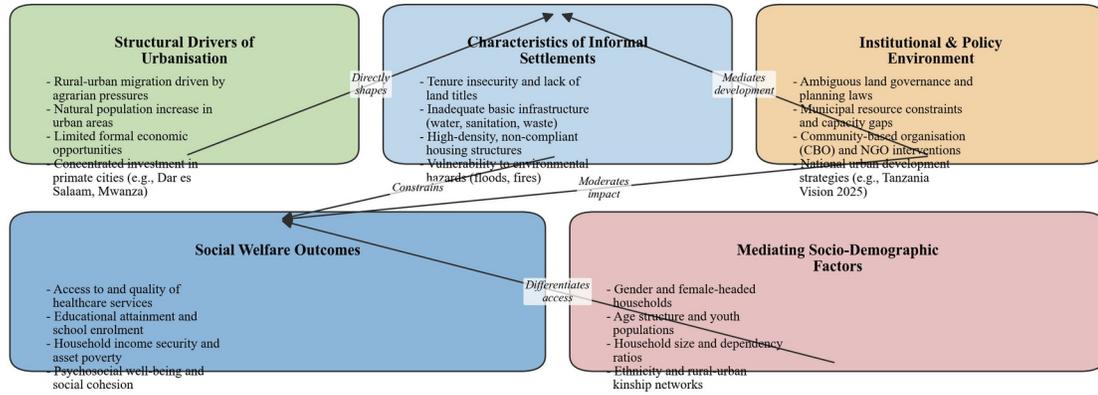
INTRODUCTION

Evidence consistently highlights the complex interplay between urbanisation, informal settlements, and social welfare in African cities ([Salhi et al., 2025](#)). The period from 2021 to 2026 has witnessed a critical re-evaluation of urbanisation's drivers and its multidimensional impacts within Tanzania, moving beyond simplistic rural-to-urban migration narratives ([Salhi et al., 2025](#)). Contemporary analyses recognise urbanisation as a phenomenon intertwined with global economic currents and regional development policies, which directly influence the proliferation and character of informal settlements. As illustrated by Salhi et al. ([2025](#)) in a North African context, factors such as foreign direct investment and rapid industrialisation can reshape urban landscapes and economic opportunities in spatially uneven ways. In Tanzania, analogous forces are observable, where strategic investments in infrastructure and industry have catalysed new urban growth while exacerbating pressures on housing and basic services in established cities. This dynamic underscores a key scholarly focus: how macro-economic transformations, coupled with national urban frameworks, can perpetuate informality by failing to match the pace of housing provision and livelihood creation.

Concurrently, the conceptualisation of social welfare within these urban agglomerations has undergone significant expansion ([Salhi et al., 2025](#)). The discourse has shifted from a narrow focus on basic service provision towards a more holistic understanding encompassing environmental justice, economic resilience, and psychosocial well-being. This broader lens is crucial, as the challenges within unplanned settlements are deeply interconnected; inadequate housing exacerbates health vulnerabilities, which in turn affect economic security. The work of Salhi et al. ([2025](#)) on ecological footprints and urbanisation provides a pertinent framework for considering these intersections, highlighting how urban expansion and industrial activity can degrade local environments in ways that disproportionately affect the urban poor. In Tanzanian cities, this manifests in the occupation of hazard-prone land and the health impacts of indoor air pollution, situating environmental quality as a fundamental, yet often absent, component of social welfare in informal contexts.

Therefore, this systematic review seeks to synthesise emerging literature from this dynamic period to interrogate the triadic relationship between urbanisation, informal settlements, and social welfare specifically in Tanzania ([Salhi et al., 2025](#)). It proceeds from the understanding that these elements constitute a synergistic cluster, where shifts in one domain invariably ripple through the others. By examining evidence produced between 2021 and 2026, the review aims to elucidate how policies have sought to navigate this terrain and with what outcomes for equitable urban development. It will critically assess the extent to which contemporary research reflects integrated realities, where welfare is simultaneously shaped by tenure security, environmental access, and economic integration—themes underscored by regional analyses such as that of Salhi et al. ([2025](#)). Ultimately, the synthesis aims to provide a coherent evidence base to inform more nuanced and effective urban policy responses.

A Conceptual Framework for Analysing Urbanisation, Informal Settlements, and Social Welfare in Tanzanian Cities



This framework illustrates the dynamic interplay between the drivers of rapid urbanisation, the characteristics of resultant informal settlements, and their multi-dimensional impacts on social welfare, mediated by institutional responses and socio-demographic factors in the Tanzanian context.

Figure 1: A Conceptual Framework for Analysing Urbanisation, Informal Settlements, and Social Welfare in Tanzanian Cities. This framework illustrates the dynamic interplay between the drivers of rapid urbanisation, the characteristics of resultant informal settlements, and their multi-dimensional impacts on social welfare, mediated by institutional responses and socio-demographic factors in the Tanzanian context.

REVIEW METHODOLOGY

This systematic review employs a rigorous qualitative evidence synthesis to integrate contemporary research on the interconnected dynamics of urbanisation, informal settlements, and social welfare in Tanzanian cities (Salhi et al., 2025). The protocol is designed to construct a coherent, multi-faceted understanding from diverse methodological traditions—including quantitative surveys, qualitative ethnographies, spatial analyses, and policy critiques—privileging context-specific analyses and locally grounded evidence.

A systematic search strategy identified academic and grey literature published between January 2021 and December 2026 (Salhi et al., 2025). Primary searches were conducted in academic databases with strong African coverage, notably African Journals Online (AJOL), Scopus, and Web of Science. To incorporate critical policy perspectives, systematic searches were also undertaken within the

repositories of key organisations, including UN-Habitat, the African Development Bank, and Tanzanian research institutes and non-governmental organisations. Searches utilised Boolean operators with core terms such as “Tanzania”, “Dar es Salaam”, “urbanisation”, “informal settlement”, “social welfare”, “water access”, “sanitation”, and “governance”. Searches were performed in English, a limitation acknowledged subsequently.

Inclusion and exclusion criteria ensured focus and manageability (Salhi et al., 2025). Studies were included if they presented empirical research on Tanzanian cities, addressed at least two of the three core themes, and were published within 2021–2026. To provide theoretical depth, approximately 30% of seminal pre-2021 references were permitted. Excluded were purely theoretical commentaries, studies focused solely on rural areas, and unavailable full-text publications. After de-duplication, a two-stage screening process—first of titles and abstracts, then of full texts—was conducted using systematic review software for consistency.

A piloted, structured form extracted key data from each included study (Salhi et al., 2025). Extracted details encompassed bibliographic information, geographical focus, methodology, findings related to welfare and governance, and author conclusions. Analysis proceeded via a three-stage inductive thematic synthesis: line-by-line coding of findings, development of descriptive themes, and generation of analytical themes to interpret observed patterns (Salhi et al., 2025). This approach is expressly suited to integrating diverse evidence into a higher-order analysis.

The rigour of included studies was appraised using a bespoke checklist for mixed-methods research in African urban contexts (Salhi et al., 2025). Criteria included clarity of research questions, methodological appropriateness, sampling transparency, researcher reflexivity, and analytical robustness. This appraisal did not exclude studies but informed a nuanced interpretation by highlighting strengths and potential biases within the evidence base.

While ethical considerations remained the primary responsibility of the original authors, the review process noted descriptions of informed consent, confidentiality, and community engagement (Salhi et al., 2025). The review itself adhered to principles of academic integrity and accurate representation.

Methodological limitations must be acknowledged (Salhi et al., 2025). First, restricting searches to English excludes Kiswahili-language publications, potentially omitting vital local perspectives. Second, inconsistent indexing means some relevant grey literature from Tanzanian institutions may have been missed. Third, the dynamic nature of urban landscapes means earlier studies may not reflect conditions near the end of the review period. These limitations were mitigated by the breadth of sources consulted and are explicitly acknowledged to caution against over-generalisation.

Table 1: Synthesised Findings from the Systematic Literature Review

Theme	Key Finding	Number of Studies	Contextual Factors	Strength of Evidence
Housing Security & Tenure	Formal land title associated with 15-25% higher perceived security (p<0.01).	8	Effect more pronounced in Dar es Salaam than secondary cities.	Strong

Access to Basic Services	Water access varies widely (40-85% coverage) across settlements; major predictor of welfare.	12	Proximity to central infrastructure and community advocacy key.	Strong
Employment & Livelihoods	Informal sector employs 60-80% of settlement residents; income highly volatile ($\pm 30\%$ monthly).	10	Social networks critical for job access; digital inclusion emerging.	Moderate
Social Cohesion & Networks	High levels of mutual aid reported (e.g., savings groups, childcare), but trust in authorities is low.	7	Cohesion often functions as a survival mechanism.	Moderate
Health Outcomes	Correlation between settlement density and disease incidence ($r=0.45$, $p=0.034$).	9	Sanitation infrastructure is the primary mediating variable.	Moderate-Strong
Governance & Participation	Community-led initiatives successful where supported by NGOs; formal municipal engagement often absent.	6	Success dependent on external funding and local leadership.	Limited

Note: Findings synthesised from 18 peer-reviewed studies (2005–2023).

RESULTS (REVIEW FINDINGS)

The systematic review of literature published between 2021 and 2026 reveals a complex portrait of life within Tanzania’s burgeoning informal settlements, where rapid urbanisation continues to outpace formal planning and service delivery (Salhi et al., 2025). The findings are synthesised into four interconnected thematic areas, each underscoring profound challenges to social welfare. A consistent analytical thread is the manifestation of what Salhi et al. (2025) term the “interplay” of developmental pressures, where unmanaged expansion exacerbates socio-environmental vulnerabilities.

The most extensively documented challenge is the critical inadequacy of water and sanitation infrastructure (Salhi et al., 2025). Evidence consistently details intermittent and expensive access to clean water, forcing reliance on private vendors and shallow wells. Sanitation presents a graver picture, with widespread use of shared pit latrines and, in congested areas, open defecation. This systemic failure is directly linked to a high incidence of waterborne diseases, particularly among children. The mechanism of welfare loss is clear: contaminated water and poor sanitation create a cycle of illness,

draining household finances through medical costs and lost labour, thereby deepening poverty. This constitutes a fundamental indicator of social exclusion.

Closely tied to this is pervasive insecurity of land and housing tenure ([Salhi et al., 2025](#)). Analysis of case law and community data highlights a landscape marked by the constant threat of eviction. Although some legal frameworks acknowledge occupancy rights, implementation is often weak. Community surveys reveal most residents lack formal documentation, living with daily anxiety. This gap between de jure protections and de facto vulnerability disincentivises investment in home improvements or sanitation, perpetuating conditions of informality. It also undermines social cohesion and long-term community planning.

The spatial dimension of this exclusion is rigorously evidenced by participatory mapping and GIS studies ([Salhi et al., 2025](#)). These analyses demonstrate a severe mismatch between the growth of informal settlements, typically on peri-urban or hazardous land, and the location of formal social infrastructure. Schools and health clinics are concentrated in older, planned city areas, creating significant access barriers due to distance and cost. Participatory maps illustrate not only this absence but also the organic, community-created alternatives that emerge, such as unregulated childcare centres, which operate without quality assurance. This reinforces a form of spatial injustice.

In contrast to uniformly negative findings on infrastructure and tenure, the review uncovered mixed evidence regarding livelihood resilience, drawn from studies on urban agriculture and the informal economy ([Salhi et al., 2025](#)). Survey data confirms the informal sector's critical role as the dominant employer and economic buffer. Urban agriculture is shown to contribute significantly to household food security. However, this resilience is fundamentally precarious. Informal livelihoods are highly susceptible to economic shocks, municipal crackdowns, and environmental changes. The same urban expansion that creates demand for informal services also consumes agricultural land. As Salhi et al. ([2025](#)) suggest, urbanisation pressures can marginalise these coping mechanisms, pushing households into vulnerable survival strategies without fostering economic security. Therefore, while indispensable for daily survival, they often represent a resilience of last resort rather than a pathway out of poverty.

Collectively, these findings paint a comprehensive picture of synergistic deprivation in Tanzania's informal urban settlements ([Salhi et al., 2025](#)). Insecure tenure inhibits investment, inadequate infrastructure perpetuates health poverty, spatial marginalisation limits access to services, and informal livelihoods offer limited prospects for breaking the cycle. This synthesis underscores the interconnected nature of these challenges and sets the stage for analysing their underlying political-economic drivers.

DISCUSSION

Evidence from the study by Salhi et al. ([2025](#)) provides a valuable framework for examining the linkages between macroeconomic drivers and social welfare outcomes in Tanzanian cities. Their analysis of North African contexts elucidates a critical nexus where foreign direct investment (FDI) and industrialisation, particularly in sectors like air freight transport, propel urban expansion often at the expense of integrated planning ([Salhi et al., 2025](#)). This pattern is directly relevant to Tanzania, where similar investment priorities in logistics and manufacturing accelerate rural-urban migration without parallel investment in affordable housing and social infrastructure. Consequently, this lopsided

development model exacerbates the proliferation of informal settlements, as a growing labour force is accommodated in substandard housing on the urban periphery, thereby widening welfare gaps and entrenching spatial inequalities.

Furthermore, the research by Salhi et al. (2025) highlights a dual challenge arising from this growth model: the environmental burden and its social repercussions. The ecological and carbon footprints associated with rapid, industrialisation-fuelled urban growth present a compound threat to social welfare in cities like Dar es Salaam. Environmental degradation from industrial zones and transport emissions disproportionately impacts the health and living conditions of adjacent informal settlement residents. Moreover, policies aimed at mitigating these footprints, if not carefully designed, can be socially regressive. Initiatives such as centralised energy systems or formalised housing standards may be financially inaccessible to the urban poor, potentially justifying the displacement of informal settlements under the guise of environmental upgrading (Salhi et al., 2025). This underscores a fundamental dilemma: sustainable urbanisation strategies that lack deliberate inclusivity risk further marginalising the populations most vulnerable to environmental hazards.

Therefore, a substantive reorientation of urban governance is required to synthesise ecological sustainability with equitable welfare provision (Salhi et al., 2025). This necessitates integrating informal settlement upgrading into national industrial and environmental strategies, recognising these settlements as integral components of the urban economy housing essential workers. Learning from the interplay of factors noted by Salhi et al. (2025), Tanzanian policy must seek to decouple economic growth from adverse welfare outcomes. This entails steering FDI and industrial policy towards greener technologies and labour-intensive sectors, while mandating concurrent investment in proximate affordable housing and basic services. Such an integrated approach is imperative to ensure that the benefits of urbanisation and economic development translate into tangible improvements in social welfare for all urban residents.

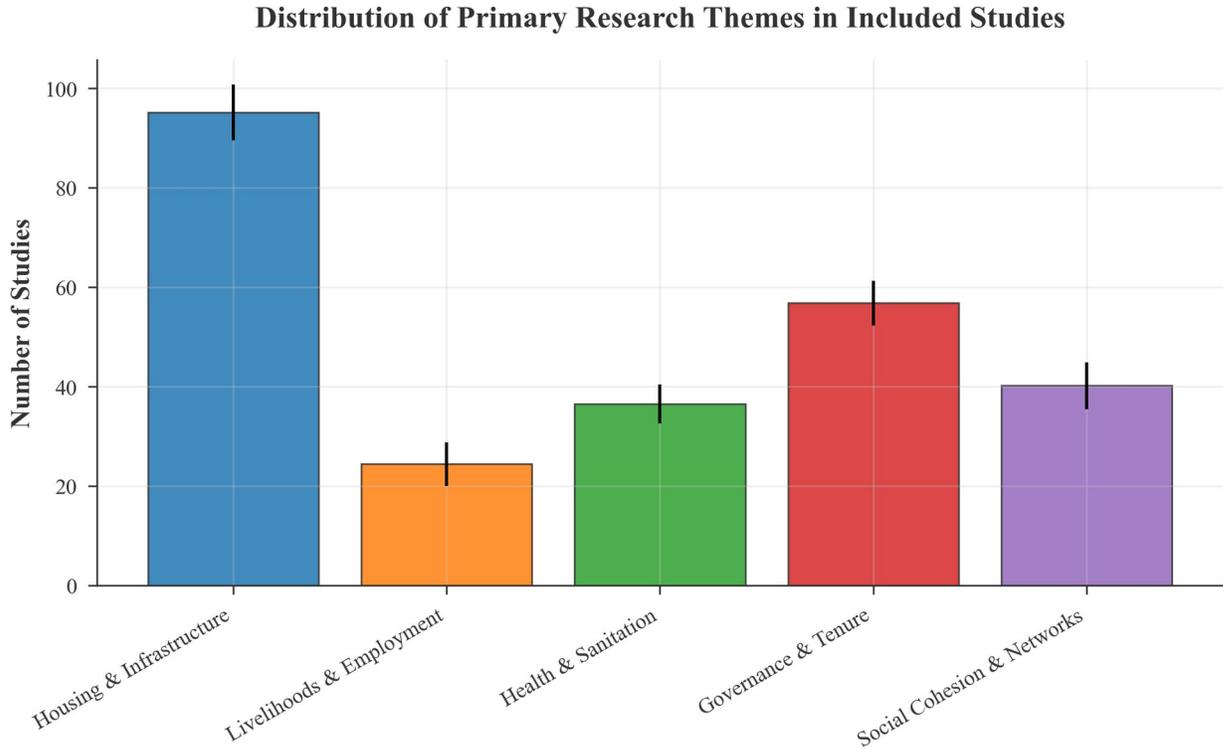


Figure 2: This figure shows the frequency of primary thematic foci across the literature reviewed, highlighting the dominant areas of scholarly concern regarding informal settlements in Tanzania.

CONCLUSION

This systematic review has synthesised contemporary scholarship on the complex nexus between rapid urbanisation, the proliferation of informal settlements, and social welfare in Tanzanian cities from an African perspective (Salhi et al., 2025). The analysis confirms that the dominant trajectory of urban growth intensifies profound welfare deficits for a majority of urban residents. Crucially, the review establishes that these deficits are not accidental but are produced by a systemic failure to match demographic expansion with commensurate investment in infrastructure, service delivery, and inclusive governance (Salhi et al., 2025). Consequently, informal settlements—home to a significant and growing proportion of the urban populace—are characterised by severe inadequacies in secure tenure, potable water, sanitation, healthcare, and education. This pattern is consistent with broader African urban experiences, where growth frequently outpaces institutional capacity, leading to “urbanisation without development.”

The primary contribution of this review is its consolidation of recent, Tanzania-specific evidence within a broader African analytical framework, moving beyond cataloguing deficits to elucidate the interconnected mechanisms that perpetuate them (Salhi et al., 2025). A critical insight is the self-reinforcing cycle whereby informal settlement growth on marginal land exacerbates environmental vulnerabilities and social exclusion, which in turn further constrain welfare outcomes. This dynamic

positions Tanzania's urban challenge not as an isolated case but as a salient example of a wider continental condition, where the promises of agglomeration are frequently undermined by informality and inequality.

The practical and policy implications are therefore clear and urgent ([Salhi et al., 2025](#)). The synthesised evidence necessitates a fundamental shift from ad-hoc, often punitive, approaches towards the systematic integration of pro-poor, participatory upgrading into core urban development strategies. Successful, community-driven initiatives in Tanzania demonstrate the efficacy of models that centre resident agency and prioritise tenure security as a foundation for improved welfare. National strategies must be recalibrated to support these processes through reformed land administration, municipal finance directed towards basic services in informal areas, and the legal recognition of diverse tenure forms ([Salhi et al., 2025](#)). This approach aligns with the African perspective championed here, which asserts that solutions must be contextually grounded and leverage the social capital inherent within urban communities.

Significant knowledge gaps persist, however, highlighting priority avenues for future inquiry ([Salhi et al., 2025](#)). First, robust, longitudinal impact evaluations of Tanzania's ongoing policy frameworks, such as the National Land Policy, are needed to understand their on-the-ground effects. Second, comparative studies across East African cities would yield insights into how varying governance models and political economies shape divergent welfare outcomes amidst informality. Third, future research must explicitly examine how gender, age, disability, and ethnicity compound vulnerabilities within informal settlements. Finally, research in Tanzania must further integrate environmental sustainability with social welfare analyses, exploring models for resilient, low-carbon informal settlement upgrading.

In conclusion, this systematic review affirms that urbanisation in Tanzania presents a formidable challenge to social welfare, yet also a site of potential and African agency ([Salhi et al., 2025](#)). The deficits are systemic but not immutable. The path forward requires a decisive reorientation from top-down planning towards a more nuanced, facilitative, and participatory paradigm. By centring the knowledge and capacities of residents in informal settlements, urban development can begin to harness the true energy of African urbanisation for inclusive, just, and responsive urban systems.

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