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## Informal Housing Options and Locations for Poor Urban Dwellers in Dar es Salaam City

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**Abstract:** Access to adequate urban housing in developing countries has been a challenge for the state and citizens alike because of rising urban population that is not matched with adequate affordable housing. The most visible manifestation of the lack of adequate housing is the proliferation of informal settlements in large cities. Dar es Salaam, the primate city in Tanzania, has over 70% of the population living in informal settlements. This paper draws from studies done in Dar es Salaam that indicate how the location decisions of households enable a variety of housing options in the informal housing sub-market. A qualitative approach was employed to collect information-rich data from purposefully selected respondents in two case study areas located in inner and peri-urban informal residential locations of Dar es Salaam city. Findings suggested that, areas located in the inner, and peri-urban locations of the city; meet varying spatial and non-spatial needs. Informal social processes mediated by the community and other actors; combine to enable residents' access reasonably affordable land and housing that meets diverse. The preference for informal housing areas sometimes supersedes that of planned areas because the formal market is not only limited but is out of reach of many poor urban dwellers. New planning areas are often times located in remote areas far from livelihood sources hence their lack of appeal. However with the threat of uncontrolled informal settlements' growth and deteriorating urban environments; appropriate interventions are needed in order to guide housing development and simultaneously meet the diverse livelihood needs of urban dwellers.

**Keywords:** Housing access; Informal housing; Informal housing submarkets livelihoods; Residential location.

### 1. Introduction

Access to adequate and affordable housing by the poor that also enables access to livelihood opportunities is a challenge facing many governments in developing countries. Failed policies and national responses to housing delivery have compelled urban residents especially the poor to seek housing solutions that are affordable and meet their everyday needs. Informal housing appears to manifest the unmet needs for housing of many an urban citizen. About 70% of urban residents in Dar es Salaam city are accommodated in informal housing areas (Kombe and Kreibich, 2000; Purewal, 2004). This paper posits that while affordability are some of the advantages of housing in the informal housing market; location also critically contributes to their continued attraction. In the larger cities of Tanzania such as Dar es Salaam and Mwanza, many informal settlement areas appear to have advantages in terms of their location and social environment (Cadstedt, 2006; Limbumba, 2010). However this unguided growth poses a threat to the environment and their social-wellbeing, in terms of uncontrolled physical development inadequate urban services and overcrowding.

In Tanzania as in many developing world cities; about 60 % of urban residents are accommodated in informal settlements. Informal settlements are defined as housing developed in unplanned areas and whose development has not followed any formal channels. The residential areas largely lack basic services, security of tenure and are characterised by haphazard layout and overcrowding (Kironde, 1995).

The informal submarket offer affordable alternatives to the urban poor especially migrants. About 100,000 migrants arrive in Dar es Salaam every year seeking "green pastures" (Kombe and Kreibich, 2006) access to urban space within which to support a livelihood, therefore becomes critical. In order to meet the demand for shelter, vacant or unused land designated for agriculture, open space, hazard areas and future use becomes an easy target for informal land sub-divisions which provide affordable homeownership or rental options. The actions and social processes that drive the informal housing market are tolerated because they provide a 'solution' to the housing crisis.

## 2. Literature Review

There is copious literature on problems inherent in housing delivery in developing countries and how this has given rise to a variety of submarket aimed at meeting housing needs. (Sunil, 1989) provided a comprehensive guide to the literature on how poor people find accommodation in the various housing submarket and how they work.

The seminal work of Turner on migrants' preferences for housing in Latin America illustrates the important factors migrants and poor people take into consideration during their residential location decisions. Turner (1968) suggested that migrants moved into rental or shared accommodation on their first arrival into the city (Lindert, 1992) in close proximity of unskilled employment opportunities in the city. After some years they become established in the city with regular, stable jobs so move out of the central locations and settle on the urban periphery where they built a house of their own. The theory however has been critiqued over the years. With rapid urbanisation rapidly transforming the urban landscape of cities in developing countries the attraction of inner cities may decline as a site for rental accommodation for migrants because intermediate and peripheral locations also provide rental accommodation to meeting increasing housing demands (Darshini and Gogoi, 2011).

Furthermore, studies on the informal housing markets have basically concentrated on macro-economic aspects such as prevailing institutional framework, the role of land supply and; actors and processes driving the informal housing market (Kironde, 1995; Kombe and Kreibich, 2000). Micro-economic aspects such as the role of households' residential location choice have hardly been studied in depth in African cities. As a result, lack of sensitivity, information and inappropriate responses in the housing markets has to some extent contributed to the growth of informal housing markets. Unlike the rural areas where the quality of land is important, location is a critical aspect of the housing package because it contributes to how urban dwellers endure in the city (Payne, 2002).

One can gather from the various studies in developing countries that a multi-step housing career through various submarkets in the informal housing arena appears to correspond to the shifting demands for housing options of poor urban dwellers (Cadstedt, 2006; Sheuya, 2004). The submarkets include owner-occupier, room rentals and sharing arrangements. Indeed, even in the search for rental housing options, location is an important indicator.

While proximity to jobs may increase demand for centrally located houses or land, social attributes such as social composition of the neighbourhood also plays a role in the informal housing market (Kapoor *et al.*, 2004). The processes of supply and demand for the various housing options are engendered by social networks and ties.

Purewal (2004) acknowledges that poor households go through a multi-step housing career but suggests that the informal housing market implicitly promotes social differentiation due to the type of housing that is available for the different social groups and the immediate livelihood needs. Such dynamics are likely to "contribute to social inequality and marginalisation in the city", (Purewal, 2004). This is a concern that informal housing markets if not regulated can lead to exclusion and segregation of some sections of the urban society. Hence the critical need for regulations and guidance on such processes (Kombe and Kreibich, 2000).

## 3. Methodology

The information for the paper has been gleaned from two studies carried out in Dar es Salaam in informal housing areas in an area with high proximity to the Central Business District (CBD) called Msimbazi Valley, (i.e. about 4 km away). Forty-two (42) purposefully selected households were interviewed in the area using a non-structured, interview guide. The second study that has provided information for the paper was carried between 2006-2008 in 3 informal settlements selected on the basis of their location relative to the CBD. Only one area was used for the paper, namely Mbagala Rangi Tatu located in the peri-urban zone of the city (20km). Twenty-four (24) respondents were purposefully selected and a non-structured interview guide was also used in this case. In both cases a qualitative approach was deemed appropriate because the purpose was not to generalise to a larger population but rather to gain in-depth understanding of the housing and location experiences of selected urban dwellers.

Indeed the two case study areas are similar in that both are informal settlements accommodating poor urban dwellers; however the locations are different whereby Msimbazi Valley is an area prone to flooding during heavy rains and Mbagala Rangi Tatu is peri-urban and about 20 km from the Central Business District (CBD). Furthermore, it was envisaged that the different locations of the study areas and the nature of data collection methods would provide rich information necessary to not only understand the housing choices of the respondents, but also inform us about preferences in the informal housing markets.

The respondents in Msimbazi Valley and Rangi Tatu were purposefully selected based on their length of stay in the area, gender and vulnerability to floods. All persons who had lived more than five years were seen to have a story which would be information-rich. Face-to-face interviews were conducted so that the researcher could get varying feelings or opinions. Interviews allow the researcher "to understand the world from the subjects' point of view" (Kvale, 1996). Unlike structured interviews which are limiting, the method was particularly relevant to understand why the poor urban dwellers moved to remote or hazardous areas during their search for housing. Limbumba (2010) notes that rich meanings behind poor people's choices of housing and locations cannot be meaningfully captured in a structured questionnaire and it is better to document a whole story and pick out meanings later. This paper presents some selected excerpts for analysis and discussions.

Besides interviews, observation method was employed during the interviews to supplement and verify the narrative information for example when interviewees talked about their experiences such as proximity to livelihoods and social services; or about women balancing gender roles and livelihood activities, one could observe this during

the interviews and general fieldwork. This data provided further grounds towards understanding the housing options and choices of the poor and how location plays a significant role.

The data was analysed qualitatively to present insights into the type of individuals who relocate. From the written information and from the interviews, recurring and common themes across the respondents were taken out to form a category of the reasons for moving or settling in Msimbazi Valley or Rangi Tatu. Framed by the relevant theories, content analysis was largely done, which involved a process of pulling the stories apart and putting them back according to the emerging patterns (Cresswell, 2007).

## 4. Results and Findings

The following sections demonstrate the important reasons that respondents in RangiTatu and Msimbazi Valley gave for moving to the areas and why the areas appeared to meet their housing needs. The findings are qualitative and indicate recurring themes from the interviews.

### 4.1. MbagalaRangiTatu

MbagalaRangiTatu (RangiTatu henceforth) is located about 20 km south of the Central Business District (CBD) of Dar es Salaam and is thus a peri-urban settlement. The settlement has a population of about 12,429 people (URT, 2002). Like many other informal settlements of Dar es Salaam, RangiTatu was initially agricultural land but has gradually acquired urban characteristics because of its locational advantage. It is located along the gateway into the city from the southern regions of the country as well as from villages of the coastal district.

### 4.2. Reasons for Moving to Rangitatu

The 24 heads of household interviewed had varying reasons why they chose to live in RangiTatu. Paramount among them was the desire to be close to family and friends. Other reasons mentioned were related to the availability of rental rooms and land for housing construction at relatively low prices. 10 out of 24 respondents said they settled in RangiTatu because they had wanted to be close to family or friends. From the open-ended interviews, the social support envisaged seemed to influence the decisions. One male respondent said:

*"I live near my older brother (who called him from the village to find work in Dar es Salaam and hosted him). If I have a big problem then I can go to my brother and he also comes to me, for example, sometimes if I have to travel and I do not have enough money to leave to my wife, she goes and stays with my brother."*

The above excerpts echoed the feelings projected by many of the respondents who cited proximity to relatives as a factor. Some of the relatives acted as their host rent free when they first came to the city as migrants. Such sharing arrangements are quite common for migrants when they arrive into the city (Cadstedt, 2006; Limbumba, 2010).

4 out of 24 respondents narrated that 'Low room rents' as well as "low costs of living" encouraged them to seek accommodation in RangiTatu. One male respondent said;

*"There is a lot of farm produce in Mbagala so some food is cheap. Even with the transport problems (to the city) life is still cheap. In Magomeni you pay \$30-\$50 for the same type of room."*

The price of single rooms in RangiTatu ranged between \$20 to \$15 almost half the price of a room in a central location. The notion that the cost of living was low in RangiTatu was commented upon by 14 out of the 24 indeed as a cost-cutting strategy; poor migrants move to peripheral settlements because room rates in the CBD are high (Wu, 2006). What is pertinent here is the options and that the need for shelter at affordable prices supersedes the quality of the room or house.

From the 24 households interviewed; 12 were homeowners and half of them indicated the "availability of vacant land which was sold at affordable prices compared to planned plots" as a main reason. The prices were low because land was sold as urban farms<sup>1</sup> with varying sizes according to what one could pay for.

Acquiring spacious land in the periphery attracts low and even middle income households because they can practice urban farming such as keep poultry and livestock as a source for income generation activities as well as for the household's consumption (Limbumba, 2010). Housing that engenders social networks and support; that which is affordable and provides possibilities for a livelihood appear important even as a household settles in a remote peri-urban area. These aspects support the Turner's definition of a 'house' which states that - poorly developed informal settlements do provide housing albeit in bad condition because housing "is not what it is" but "what it does" (Turner, 1976).

### 4.3. Msimbazi Valley

Msimbazi Valley is located about 3km from the CBD of Dar es Salaam and from Kariakoo, a thriving area famous in the country for its extensive market with all manners of trading activities (formal and informal). Msimbazi Valley was designated as hazard land by the city planners because it is prone to flooding. The population during the

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<sup>1</sup> Faced by the pressure of poverty and urbanization, indigenous settlers usually sell land as farmland or residential plots. The transaction is usually witnessed by local government leaders or respected members of the community. Kombe and Kreibich (2000). *Formal Land Management in Tanzania, Spring Research Series No. 29, Dortmund.*

study period was about 20, 730 with about 6,912 houses (UCLAS-MRALG, 2002). Despite its location in a hazard area, the population and number of houses reflect an “existence of minimum level of life facilitation” (Ngware, 2002).

#### 4.4. Reasons for Moving to Msimbazi Valley

Varying reasons have been interpreted on why the 42 respondents settled in Msimbazi Valley. Lack of planned plots from the government and the frustration experienced in accessing the plots was cited as a reason compelling residents to settle in Msimbazi Valley despite its hazardous environment. One respondent said:

*..... the first time I applied for a plot was in 1960. I followed all the necessary procedures needed but until 1970, I was not given a plot. In 1971, I applied again, the story was the same. In 1980, I did the same thing but I did not succeed. In 1990 and the 2000, I re-applied for the plot, but as I speak... I have not received any plot (Male, 42 years)*

Shortage of planned plots has been frequently cited by residents in Dar es Salaam as a reason for locating to unplanned residential areas (Hoek-Smit, 1990; Kombe, 1995; Limbumba, 2010). The price of land in Msimbazi was low compared to other areas of Dar es Salaam close to the city centre. The process for acquiring the plot was similar to that of RangiTatu where; after agreeing on the price a local leader is called upon to witness the transaction. From the reasons cited, it was apparent that prices and the relative ease of acquiring land to build prevailed in the reasons for settling in Msimbazi Valley (Ngware, 2002).

*Harassment from resident landlords* particularly to the women and children who remain and work at home was cited as a reason for homeowners who chose to construct houses in the Valley. Conflicts included disallowing tenants to carry out income generating activities on their premises; arguments over shared facilities such as corridors and washrooms as well as irregular rent payments. The respondents had preferred homeownership and the sense of freedom and dignity attached to it. Women especially are bound to face hardship in such cases because with the increase in urban poverty, more and more women engage in petty business based at home where they can combine work; and looking after the house and family (Kellet and Tipple, 2000; Ngware, 2002). Hence they are forced to look for a place where they could carry out petty businesses.

Some respondents cited the *flexible rent payment modes* for rental rooms in Msimbazi as a reason for moving there. Not only were the rooms cheaper; but one could pay monthly or even weekly for the seasonal and temporary tenants<sup>2</sup>. Landlords with rooms in areas with moderate to higher standard houses are known to demand rent up to 12 months in advance (Cadstedt, 2006). Nevertheless, while the amount seemed small compared to monthly or even yearly payments; high occupancy rates sparked by the demand for sleeping space by youth engaged in petty trade at different times of the day (some cases over ten people per unit for tenants who sleep in shifts (Ngware, 2002) seemed to offset this. On the other hand, the flexibility in rent was also attributed to the fact that many renters were not prepared to pay a whole year's rent for housing that was “uncertain”. The risk of floods and eviction was an everyday reality that the respondents were willing to put up with. (Ngware, 2002) in the study suggested that those who settled in Msimbazi valley were saying that “Flood lasts for three months but poverty lasts throughout the year”

Apart from reasons related to previous residence which can be seen as “push” factors or reasons related to previous housing conditions; there were some respondents who had decided to build at Msimbazi for *economic related reasons*. Not only was it cheaper to erect a house in the informal settlement but living costs were also kept low because of proximity to many services in the CBD.

The foregoing statements point to this;

*“Living close to Kariakoo and city centre, is an advantage because we do not require any transport unless it was an emergency case, when one can easily hire a taxi or walk to Muhimbili at night. Besides, children can go to any school without bus fare or harassment. Moreover, there is no time wasted for transportation.”*(Male, 54 years).

The possibility purchase of cheap foodstuff has been known to be a survival strategy for many urban poor that enabled them to continue living in the city (Farrington et al., 2002; Limbumba, 2010). Cheap foodstuff has motivated most women (single and married) to engage in food vending activities in Msimbazi Valley (Ngware, 2002).

Multi-family rental rooms, sharing rent free, sleeping space or even homeownership, the tenure options available in the various submarket of RangiTatu and Msimbazi Valley appear to provide different opportunities corresponding particularly to immediate social and economic needs of the urban residents.

## 5. Discussions

This paper has looked at the residential location decision of urban settlers in two informal settlements of Dar es Salaam; an inner city and a peri-urban settlement. The central aim of the paper is to indicate how - through residential location decisions - different housing options are met in the informal submarket of Dar es Salaam. People do not only find accommodation, but they are able to find suitably located accommodation that met their livelihood priorities. While urban dwellers in RangiTatu and Msimbazi Valley realized their housing needs basically as renters or homeowners, household priorities seemed to dictate *where* they stayed and the housing submarket responded correspondingly.

<sup>2</sup> Seasonal tenants refers to young men who migrate to the city after farming season

## 5.1. The Informal Housing Sub-Market

RangiTatu and MsimbaziValley are informal residential areas because the occupation, sub-division of land and housing development has taken place outside official channels or the formal planning systems. Development of residential land in this context takes place through the ‘illegal’ sub-division of land (not recognised by planning system) or through gradualinvasion by people, of the land. The “illegal” sub-division however does not make them illegal occupiers because most times the land is bought from landholders who hold it under customary tenure (Kombe, 1995). However, many a times the areas vary in environmental conditions and have very little social or physical infrastructure (Kironde, 1995; Kombe and Kreibich, 2000).As demonstrated in RangiTatu and Msimbazi the relative ease with which the land is available and the low prices determined by location, condition of the land, size or even relationship between the buyer and the seller; makes such land very attractive to would-be home builders. It is within this context that the people moving to RangiTatu and MsimbaziValley were able to find accommodation. The market arrangements and corresponding priorities that can be discerned but are not exclusive are:-

### 5.1.1. The Urban Poor Seeking Low Costs of Living

The need to lower costs of living in the urban area is a priority for many urban residents in the developing world. Many migrants moving to the city are poor and despite the uncertainties the perceived economic opportunities and livelihood opportunities available still lure them (Meikle, 2002). As demonstrated in the case of RangiTatu and Msimbazi Valley, the respondents sought to reduce living costs by locating to the periphery or hazardous;by *sharing accommodation* with the host usually a relative (during initial migration to the city); by living in area that provided a *supportive social environment* through social ties and common ethnic/economic background; by living in *proximity to the CBD or livelihood centres*;and by *renting rooms under flexible arrangements*.Such housing arrangements are not uncommon in other developing countries, studies on housing submarket indicate a plethora of options available in the informal housing market (Kombe and Kreibich, 2000).

### 5.1.2. The Aspiring Homeowners

The aspiring homeowner who needed to build a house for occupation or for renting purposes was able to purchase a plot in the informal area. The land prices were reported to be relatively cheap compared to other planned locations. Malpractices and bureaucracy had dominated formal plot allocation for sometime in Tanzania (Kombe and Kreibich, 2000) compelling people to opt for plots in informal areas.Women were also able to realise homeownership in Msimbazi Valley. The study observed that many women owned houses (Ngware, 2002). Some had bought plots while others inherited them. .

In RangiTatu land was perceived as cheap and valuable because of the price, comparative size and possibility to keep an urban farm. Large peri-urban plots facilitate engagement in a variety of income generating activities as has been shown in Dar es Salaam and Nigeria (Kombe, 2005; Lupala, 2002; Ozo, 1991). The responsive informal housing market does in fact take over the lead in providing land for housing in Tanzania (Kombe and Kreibich, 2000). Indeed the flexibility to build different types of housing (multi-family, temporary; semi-permanent, incremental etc) which can be rented out to meet housing needsfuels the demand for land in informal areas in Dar es Salaam. Limbumba (2010) and Kombe and Kreibich (2000) indicate how the demand for rental rooms in KekoMachungwa; an inner city settlement has caused encroachment into fragile land.

### 5.1.3. The Urban Dwellers With Social Ties As Priority

The maintenance of social ties influenced respondents in RangiTatu compelling them to live in proximity to their relatives and kin. Indeed studies on migrants’ movement in cities suggest that locations with similar ethnic or economic composition as the migrant are attractive to him or her (Kapoor *et al.*, 2004; Lindert, 1992; Lupala, 2002). Social networks provide support to the urban poor especially during times of stress (Rakodi, 2002). Social networks and relations also assist in obtaining information on possible sources of accommodation and work opportunities. In the study on residential location choices in Dar es Salaam, Limbumba (2010) found that all the respondents interviewed on their location decisions reported that information on rental rooms and land availability was obtained through a network of family and friends.

### 5.1.4. The Poor Woman

Women living in the urban environment typically face more challenges than men. Those who migrate to the city are faced with taking up new roles unlike those in the rural areas paramount of which is making a livelihood in an environment where access to a monetary income is essential for survival. The poor women who moved to Msimbazi Valley found not only cheap accommodation, but also access to a market where the food vending business is thriving. As earlier mentioned, Msimbazi Valley is located within walking distance to Kariakoo Market, one of the largest markets in the country with diverse trading activities. Mitullah (2004) reports that, “vending has a special appeal for migrant women due to its flexibility. Women can combine street trade with other household duties, including taking care of children.” Therefore proximity to market areas becomes an added locational advantage.

### 5.1.5. The Youth

The responses in Msimbazi valley indicate how flexible sleeping arrangements are appealing to young men engaged in petty business that was sometimes performed during the evenings. Security guards, all-night food stands and vending for evening and night revelers is common in Kariakoo Market area as well as other city areas when traders are free from city police harassment (Msoka, 2007). In any case, the majority of unemployed people in Tanzania are youth (Msoka, 2007). Those who are skilled and unskilled but who also need to be accommodated in responsive affordable housing. From the reported case of *flexible sleeping arrangements* preferred by the youth, it appears that the informal market fills such a housing need.

## 6. Conclusion

Diverse accommodation options in the informal housing market appear to be a key factor that makes them work in the city. Moreover, the question of location of the informal settlement further adds to their appeal. Informal settlements are responsive in that their development is normally tied down to a collective need such as, rental housing in proximity to livelihood opportunities; housing developed along ethnic groups; cheap affordable housing that may not comply to public standards; spacious peri-urban settlements and so on. The social processes through which housing is obtained in the informal market is also critical because rent payments, land transactions; information on rooms and available land -rely on networks framed by friendship, kinship or even similar occupations (Kombe, 2005; Limbumba, 2010; Ngware, 2002). All the processes happen alongside failing formal housing markets and by-pass the formal channels and planning regulations to meet the housing needs of about 70% of the urban residents in Dar es Salaam city. One can conclude that the choices (location or otherwise) in the *formal* housing market are limited and sometimes unresponsive to the needs of most urban dwellers. It is now becoming increasingly clear that for instance; rental housing has not been given the attention it deserves. Many developing world housing policies have advocated for homeownership over rental tenure (UN-Habitat, 1996). But research indicates that urban residents go through different housing tenures during their stay in the city creating demands for a variety of accommodation options. And as indicated earlier, for many urban residents; a multi-step housing career through various submarket in the informal housing arena appears to correspond to the shifting demands for housing options or vice versa (Cadstedt, 2006; Sheuya, 2004).

Housing policies need to not only advocate for rental tenure options and housing arrangements in appropriate locations that meet the needs of the poor. However, this does not mean that remote locations are disqualified; a “remote” location can have the necessary and supportive social and physical infrastructure to enable poor people make a livelihood, what is needed is to understand and appropriately respond to the diverse needs of urban residents rather than provide a “one-fits-all” solution.

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