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Factors Affecting the Implementation of Community-Driven Informal Settlements Regularization: Lessons from Makongo and Pongwe Wards in Tanzania

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ABSTRACT

The financial burden of regularizing informal settlements in Tanzania remains a major constraint, driven by the scale of informality and limited fiscal capacity of urban authorities. In response, national policies have promoted community-based financing within a participatory framework. However, implementation outcomes remain limited, and the factors influencing effective community participation are not well understood. This study investigated the challenges of community-financed regularization, with a focus on initiation processes, cost determination, financial contributions, implementation progress, and community perceptions. Using a qualitative research design, the study examines two cases: the Pongwe and Makongo regularization projects in Tanga and Dar es Salaam, respectively. Data were collected through key informant interviews, household surveys, and focus group discussions. Findings reveal recurring patterns of partial implementation, primarily due to financial constraints and unequal contributions among residents. While many landholders are willing to contribute, participation is hindered by limited awareness, weak particip75atory structures, and the absence of mechanisms linking land titling to access to formal credit. Additionally, tensions between private sector involvement and community interests further undermine inclusive governance. The study concludes that effective community-based regularization requires enhanced institutional capacity at the grassroots level and stronger integration of titled land into financial systems. Without such reforms, participatory financing models are unlikely to deliver equitable and sustainable outcomes.

Keywords: Regularization, informal settlements, Community-Based Financing, Pongwe, Makongo Juu

INTRODUCTION

Urbanization in many Sub-Saharan African (SSA) countries continues to be marked by the rapid expansion of informal settlements, which increasingly dominate the urban landscape. In the context of Tanzania, recent statistics indicate that the proportion of urban land under informal occupation has increased from approximately 70% to nearly 80% over the past three decades (Sakijege, 2025; Muhoja, 2025; Magina et al., 2020). However, peri-urban zones of major cities and the peripheries of rapidly growing small towns are identified as critical hotspots for the emergence and intensification of informal settlements (Muhoja, 2025; Lerise et al., 2022). Over the past six decades, there has been a significant paradigm shift in the approach to addressing informal settlements in many African countries. During the colonial era, the initiatives were more on demolition of informal settlements as they were often viewed as centers of

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criminal activity (Lupala, 2021). However, following the wave of independence across the continent in the 1960s, this exclusionary and punitive stance came under increasing scrutiny, leading to a policy transition toward the upgrading and formal integration of informal settlements into urban development frameworks (Lupala, 2021). The upgrading initiatives, primarily led by central governments, focused on the provision of basic infrastructure. Despite their intentions, such efforts were heavily reliant on international donor funding (Sakijege, 2025), which introduced notable challenges, particularly the unpredictability of external financing and the absence of sustainable domestic funding mechanisms (Kasala et al., 2016). Additionally, the limited technical capacity within local government authorities further constrained their ability to meet the growing demand for planned urban land (Lupala, 2021).

These challenges have necessitated a shift from a state-centric model to a more collaborative approach in addressing informal settlements. As outlined by Munuo et al. (2025), the regularization model introduced under this framework involved the identification and registration of land parcels, cadastral surveying, land titling, and the provision of essential infrastructure such as roads and utility services. A central feature of this model was the emphasis on community members as key financiers of their own regularization projects, supported technically by local government authorities and private sector actors (Lerise et al., 2022; Kazaura et al., 2020; Kasala & Burra, 2016). This paradigm shift has been further institutionalized through Tanzania's Public–Private Partnership (PPP) Policy of 2009, which promotes joint financing arrangements between public institutions and a range of stakeholders.

Since the introduction of community-driven regularization policies, numerous scholars have underscored their potential as effective mechanisms for informal settlement upgrading (e.g., Ono & Adrien, 2024; Kasala & Burra, 2016). These studies highlight the capacity of community-led initiatives to mobilize residents and secure financial contributions for project implementation. However, despite the increasing emphasis on community participation, empirical evidence from other studies in Tanzania reveals a more complex reality. For instance, Rajabu (2024) found that nearly four years after project initiation, 62.2% of landholders had not paid the required fees, resulting in significant implementation delays. Similar challenges characterized by limited community engagement, delayed implementation, and frequent instances of partial or complete project failure have been reported by other scholars (Sakijege, 2025; Magina et al., 2020; Kusiluka & Chiwambo, 2018). While these studies have contributed valuable insights into the dynamics of land regularization projects, a persistent gap remains in understanding the specific factors that constrain effective community financing of such initiatives. This study aims to address this gap by examining the experiences of Pongwe and Makongo wards in the cities of Tanga and Dar es Salaam, respectively.

CONCEPTUALIZING COMMUNITY PARTICIPATION

As previously discussed, there exists a paradigm shift from a state-centric to a community-oriented approach in financing the regularization of informal settlements in Tanzania; a shift that is also advocated by regulatory frameworks (Lerise et al., 2022; URT, 2009). However, there is a broad scholarly consensus that individuals are motivated to contribute financially to initiatives

from which they perceive certain benefits (Simon & Ngereja, 2023; Mbilinyi et al., 2022). Following De Soto's (2000) argument regarding the advantages of formalizing property, property owners in informal settlements can benefit from access to credit using their property as collateral. Although this notion has been the subject of extensive debate, the crux of the matter is that land tenure security must transcend mere legal recognition to deliver tangible and practical advantages to landholders. Thus, attracting direct financial incentives to regularized schemes and effectively communicating these benefits to landholders may enhance their propensity to engage financially in such initiatives.

Building upon this premise, the study employs the concept of community participation (CP) to evaluate the extent to which community members comprehend and engage with the outcomes of regularization, particularly concerning their willingness to contribute financially. The analysis is informed by Arnstein's (1969) *Ladder of Citizen Participation*, which conceptualizes participation as a hierarchical model comprising eight rungs categorized into three broad types: non-participation, tokenism, and citizen power (Pambila et al., 2025; Ostad-Ali-Askari et al., 2021). The first category, non-participation, encompasses the rungs of manipulation and therapy, where CP is predominantly symbolic and intended to educate or pacify the public rather than foster meaningful involvement. The second category, tokenism, comprises informing, consultation, and placation. At this tier, citizens may be acknowledged but lack the authority to ensure their input influences decision-making processes (Arnstein, 1969). The final category, citizen power, includes partnership, delegated power, and citizen control, wherein citizens have degrees of influence and authority over planning and implementation. In reinforcing the ideas underpinning Arnstein's model, Healey (1998) asserts that genuine CP must transcend lower levels of engagement, such as mere inclusivity or high attendance at public meetings. Rather, it necessitates intricate processes of negotiation, compromise, and contestation among diverse stakeholders. Thus, real CP is realized when community members are empowered to assume control of initiatives, representing the highest echelon on Arnstein's ladder (Adjei Mensah et al., 2017; Mollard & Berry, 2009).

In light of these arguments, this study conceptualizes CP as a process whereby community members initiate and actively engage in the planning, decision-making, and implementation of regularization projects with the aim of realizing anticipated benefits. The study further posits that effective CP in the regularization process must occur within participatory spaces where residents voluntarily contribute financial resources free from coercion and are motivated by visible, tangible outcomes. While the study engages with the ladder of citizen participation model, it does not directly assess levels of participation as the ladder posits; rather, it seeks to discern how regularization outcomes are achieved when community members, rather than external entities, govern the regularization processes. Guided by the Ladder of Citizen Participation, this study examines: (a) whether the initiation of regularization projects is driven by community members; (b) the extent to which community members are involved in determining regularization costs, and whether these costs are collectively agreed upon; and (c) the degree to which regularization projects are fully implemented.

METHODOLOGY

Description of Pongwe and Makongo Juu Settlements

This study employed a multiple case study design, focusing on Pongwe Ward in Tanga City and Makongo Juu Ward in Kinondoni Municipality, Dar es Salaam. These two settlements were purposively selected due to their engagement in informal settlement regularization initiatives, albeit through differing modalities and within distinct time frames. Makongo Juu undertook its regularization program between 2016 and 2019, whereas Pongwe implemented its initiative from 2020 to 2023. The researcher had prior knowledge of the community-based financing approaches employed in both contexts and, therefore, sought to compare the diverse and context-specific experiences of community financing in the implementation of regularization programs. Both settlements exhibit peri-urban characteristics. Pongwe Ward, located approximately 15 kilometers from Tanga's city center, is home to 23,466 residents, with a population density of 302.8 persons per square kilometer. Despite the city's relatively low population growth rate of 2.2 percent (URT, 2022), continued in-migration has contributed to the expansion of informal settlements. In contrast, Makongo Juu, situated 10 kilometers from the Dar es Salaam city center, accommodates 43,796 residents (URT, 2022) with a markedly higher population density of 6,710.7 persons per square kilometer over twenty times greater than that of Pongwe highlighting the intense urbanization pressures experienced in Dar es Salaam's peri-urban areas (see Figure 1).

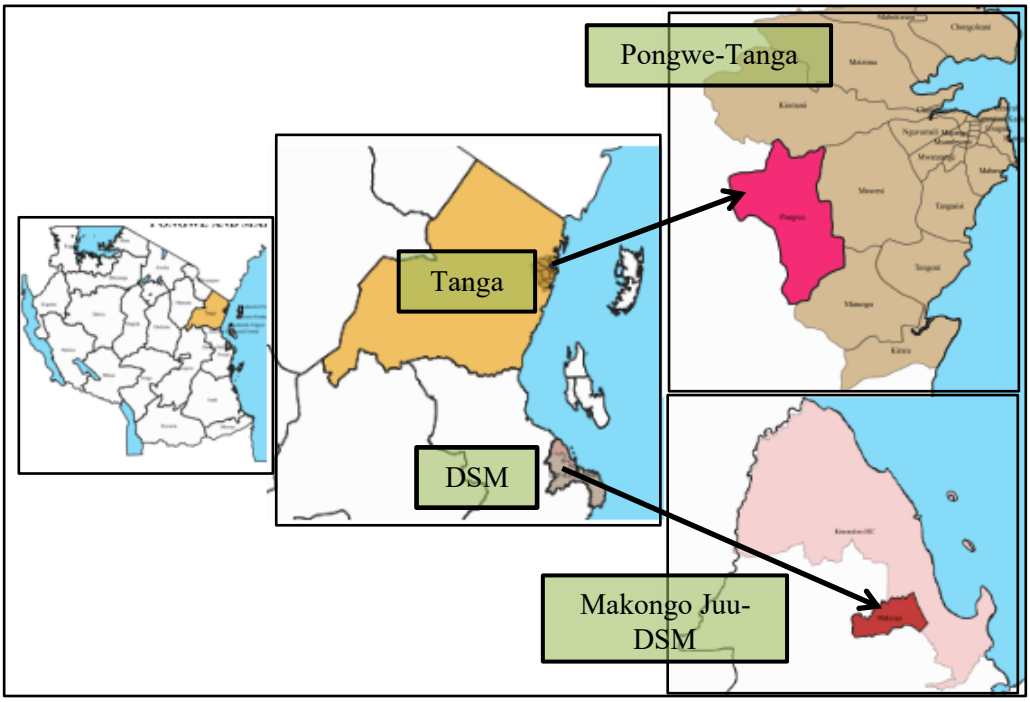


Figure 1: Location of Pongwe and Makongo in the National and Regional Contexts

Data Collection and Analysis Methods

This study employed a multiple case study approach to enable comparative analysis and draw lessons on community financing of the Pongwe Regularization Project (PRP as well as Makongo Juu Regularization Project (MRP) and relying primarily on qualitative methods (Stake, 2013). Qualitative data were gathered through participant observation,

in-depth key informant interviews, focus group discussions (FGDs) and household interviews. Two FGDs were conducted in each settlement to capture diverse perspectives on the factors influencing landholders' willingness to contribute financially to project implementation. Key informant interviews involved a broad range of stakeholders who were present during the implementation of regularization in both settlements. These included representatives from the Ministry of Lands, Housing and Human Settlements Development (MLHHSD), who were directly involved in project execution. Additionally, town planners from Tanga City Council (TCC) and Kinondoni Municipal Council (KMC) in Dar es Salaam participated as representatives of their respective planning authorities. Key informant interviews were also conducted with local government officials, such as Ward Executive Officers (WEOs), Mtaa leaders, and committee members responsible for the day-to-day operations of the regularization projects. Furthermore, representatives from private companies contracted to carry out the regularization processes were interviewed.

The study also involved interviews with landowners who participated in the regularization process, including those who contributed financially and those who did not. Respondents within each settlement were selected using systematic random sampling, based on a standardized sampling formula, resulting in a total sample of 209 landowners. With assistance from Ward Executive Officers (WEOs) and Mtaa leaders, 91 respondents from the PRP and 118 from the MRP were identified, yielding response rates of 96.2% and 97.8%, respectively. Data were collected using a structured survey instrument comprising both closed- and open-ended questions, administered through Kobo Toolbox to ensure efficient data collection and management. Qualitative data were thematically analyzed using NVivo, while quantitative data were processed in SPSS, with descriptive statistics used to generate frequencies and percentages. To enhance the validity and reliability of findings, data triangulation was employed by integrating multiple sources of evidence.

FINDINGS

Initiation of the Regularization Process

The study aimed to understand who initiated the regularization process in the settlements in order to determine whether community members were at the centre of decision-making regarding regularization initiatives. Findings from the two case studies illustrate a complex interplay of factors that influenced the initiation of the regularization projects, with diverse and sometimes competing interests among different actors. In the case of the PRP, available sources do not provide definitive conclusion regarding the original initiator of the project. According to the Town Planner from the TCC, the project was initiated by landowners themselves, who had submitted numerous applications for land surveys and formal land titles. As the official explained:

> "*Initially, there were individual requests for land surveying in Pongwe Ward. However, as the number of applications increased, we zoned the area for a community-led regularization process.*"

However, data from FGDs complicate the picture, indicating that a private company influenced the initiation of regularization process by lobbying for the opportunity to plan and survey plots in the area. During the FGDs, one of members said;

> "…*they* (TCC) *are saying it was a competitive tender process, but we know it was not. The truth is that people from the* (Makazi) *company lobbied local government officials, and influential grassroots leaders, for opportunities to conduct land surveys. That is how they stay in business*."

However, household survey results indicate that a slight majority of landowners (58.2%) claimed they did not initiate regularization process but were influenced by government officials and the private company through capacity awareness raising campaigns to participate in the project. Only 27.9% of respondents said they initiated the process with the desire to secure land tenure in order to resolve existing land conflicts and 13.9% reported being motivated by the prospect of obtaining formal land titles to improve access to credit through financial institutions. These findings suggest that the initiation of the PRP appears to be contested and multi-actor driven, rather than clearly attributable to a single group. The mixed-actor initiation suggests that the regularization process was shaped by both market-driven motives (companies lobbying to secure work) and state interests (government formalizing land use), with the community being positioned more as recipients than initiators.

In contrast, the MRP illustrates a case where community actors assumed a central role in initiating regularization, though their agency was mediated by historical trajectories, socio-economic profiles, entrenched land disputes, and market pressures. Key informant interviews highlight a longstanding pattern of contested land governance in Makongo, marked by failed planning interventions. As Lerise et al. (2022) observe, the area was initially a sisal plantation, later designated a greenbelt, an initiative that was never implemented. In 1991, the MLHHSD proposed a neighborhood plan, which residents rejected on the grounds that it did not address enduring land conflicts. In response, the community developed its own land use plan in 1995; however, it failed to gain formal recognition from the Ministry (Kironde, 2019). According to informants, this capacity for grassroots mobilization and alternative planning was shaped by the presence of a highly educated local elite, notably academic staff affiliated with Ardhi University and the University of Dar es Salaam.

A pivotal moment occurred in the mid-2000s when, following previous unsuccessful efforts, local residents formally petitioned the MLHHSD to initiate a regularization process. This request garnered significant ministerial support, ultimately leading to the official launch of the MRP in 2016. According to key informants, the initial community meeting was positively received, with over 90% of landholders in attendance expressing support for the initiative. In response, a community-led committee was established to guide the planning and implementation of the project. Household survey findings further indicate that the demand for regularization was largely community-driven, with 60.7% of landowners motivated by the desire to obtain formal land titles, resolve potential land disputes, and enhance access to credit. By contrast, a smaller proportion of respondents reported being influenced by government officials (24.6%) or by social networks such as relatives, friends, and neighbors (14.7%). The MRP clearly reflects a community-driven process, albeit one shaped by historical and structural factors. It exemplifies a genuinely community-initiated regularization process, where local actors, empowered by a history of self-

organized planning and the presence of a capable local elite, actively engaged the government for formalizing land.

Costs for Regularization

The study also sought to examine the cost of regularization under each scheme, with the objective of understanding the nature and structure of these costs, who was responsible for their determination, and the extent to which they were affordable, inclusive, and transparent. Additionally, the study aimed to assess the level of participation among landholders in contributing to these costs and to evaluate whether the anticipated benefits of regularization were effectively realized.

a) Determination of Regularization Costs

According to key informants, the total estimated cost of the PRP was TZS 885,700,000 (approximately USD 369,041.67). Each landholder was required to contribute TZS 170,000 (approximately USD 70.80 in 2020) per plot. This contribution was intended to cover the preparation of the regularization layout, cadastral surveys, and the processing and issuance of title deeds. In accordance with the Urban Planning Act (2007), funds were also required for the upgrading of access roads within the settlement. Informants from the TCC indicated that these costs were predetermined by the TCC in collaboration with a private company prior to the project's implementation. Further clarification from a representative of the Makazi Company revealed that the total project cost was first established, then divided by the number of plots to estimate the per-plot contribution. During community meetings, TCC officials, company representatives, and committee members explained to the landholders the rationale for regularization and the necessity of financial contributions. Although initial community responses were positive, interest and participation declined over time, and financial contributions eventually ceased. Data from the household survey indicate that 52.4% of respondents in the PRP agreed with the proposed costs, 34.3% were neutral, and 13.3% expressed objections.

In comparison, the MRP had a higher estimated total cost of TZS 1,167,758,000. Each landholder was expected to contribute TZS 450,000 (approximately USD 187.50), a figure nearly three times higher than that of the PRP, despite the projects offering comparable outputs. According to key informants, the MRP adopted a more participatory cost-determination approach. Regularization costs were established by KAUMAMA (*Kamati ya Urasimishaji wa Makazi ya Makongo Juu*), a locally constituted committee formed under the directive of the Minister for Lands. The committee comprised 20 landowners, including representatives from the MLHHSD and the KMC. KAUMAMA engaged technical experts to estimate the total project costs, which were subsequently apportioned across all plots. These cost estimates were communicated to residents through regular community meetings. Key informants noted that sub-committee meetings were held on weekly basis during the first six months of implementation. Additionally, coordination with *mtaa* leaders preceded public meetings, which were used to monitor progress and reach consensus. Decisions made during public meetings were considered binding for all landholders. In addition, the commitee located a convenient office space for landholders to visit at their convenient time, seek clarifications, and write down their comments and observe progress. Despite these participatory mechanisms, household survey data show that 48.7% of respondents accepted the proposed

costs, 36.1% remained neutral, and 15.2% rejected them, primarily citing the high cost.

b) Extent and Progress of Financial Contributions

Findings show that, the PRP was initially planned for completion within one year, however the project experienced significant delays and was not substantially implemented within the stipulated timeframe. According to key informants, a significant contributing factor to these delays was the slow and, in many cases, insufficient financial participation by landholders. Key informant interview with representatives from Makazi company, the project initially recorded promising progress, with contributions totaling TZS 133,076,100 (approximately USD 55,448.40) within the first six months. Thereafter, contributions declined significantly, with the company receiving TZS 26,716,800 (approximately USD 11,132) in the second six-month period, followed by TZS 23,953,000 (approximately USD 9,980.40), and eventually only TZS 16,801,000 (approximately USD 7,000.40). Cumulatively, these contributions accounted for only 22.5% of the total required funding for project completion. Since then, the company has reported receiving no additional funds, despite continuing to advance the project using its own financial resources. Official records further revealed that 43.5% of landholders had made no financial contribution, while 56.5% contributed either fully or partially.

In the case of the MRP, key informants reported that the initiative was launched in 2016, although no specific project duration was officially defined. The project was formally terminated in January 2019. The committee adopted a community-led financing model, which allowed for contributions from other stakeholders; however, such contributors were not permitted to assume ownership or exert control over the project. Notably, the committee succeeded in raising TZS 11,005,000 from various sources to support initial project activities. The methodology employed in determining regularization costs closely mirrored that used in the PRP. However as already explained, in the MRP, technical experts commissioned by KAUMAMA were responsible for estimating the total project costs, which were subsequently apportioned based on the estimated number of plots. During public meetings, it was agreed that each landholder would contribute a total of TZS 450,000, of which TZS 250,000 (approximately USD 104.20) would cover planning and surveying expenses, while the remaining TZS 200,000 (approximately USD 83.30) would be allocated to the issuance of title deeds.

It was further agreed during these meetings that the project would proceed despite the slow pace of financial contributions from landholders. Nevertheless, official records indicate that by the end of the implementation period, a total of TZS 597,595,000 (approximately USD 248,335.40) had been collected equivalent to 51% of the estimated total project cost. Moreover, the records reveal that only 43% of all landholders paid the full amount, 26% made partial payments, and 31% did not contribute at all. A comparative summary of the contributions and the corresponding percentages for both projects is presented in Table 1.

Table 1: Comparative summary of financial contributions in MRP and PRP

Aspect	PRP	MRP
Required contribution per land holder	TZS 170,000	TZS 450,000
Total project costs	TZS 885,700,000	TZS 1,167,758,000
Contributions collected from land owners	TZS 200,547,000	TZS 597,595,000
% number of required funds collected	22.5%	51.04%

Source: Official Records from PRP and MRP, 2025

Findings on financial contributions indicate that both the PRP and MRP experienced considerable shortcomings in achieving their stated financial objectives, albeit to varying degrees. In terms of implementation timelines, evidence shows that both projects were executed over a three-year period, despite the PRP initially being contracted for only six months. These findings are consistent with existing literature that highlights similar patterns of extended implementation durations, often ranging from three to four years, and in some cases resulting in partial or complete project failure (e.g., Magina et al., 2020; Rajabu, 2024; Sakijege, 2025). However, such prolonged durations are misaligned with the Guideline for the Preparation of Detailed Schemes in Tanzania, which recommends a completion timeframe of six to twelve months (URT, 2007). Furthermore, the results reveal notable discrepancies in regularization costs between the two projects. Despite the MRP's costs being approximately three times higher than those of the PRP, it recorded higher levels of participation from landholders. These findings suggest that the participatory mechanisms employed in the MRP appear to have fostered greater trust and engagement among beneficiaries, thereby contributing to more favorable outcomes despite higher financial demands.

Extent of Implementation and Outputs Produced

The study also aimed to assess the extent to which the objectives of the regularization schemes had been achieved. According to key informants, by the end of the PRP's initial implementation period, originally set at six months the project had only accomplished preliminary activities, including site visits, the preparation of a regularization layout, and the surveying of 729 out of 5,210 plots, representing just 13.9% coverage. However, following a two-year extension, the PRP managed to complete the surveying of all plots. Despite this progress, only 308 title deeds had been issued by the project's conclusion, accounting for a mere 5.9% of the total surveyed plots. Moreover, no upgrading of access roads was undertaken, largely due to inadequate financial resources.

In comparison, the MRP yielded relatively stronger outcomes by the time of its official termination in January 2019. At that point, the regularization layout had been finalized, and 3,121 out of 3,217 plots (97.02%) had been surveyed. The remaining 96 plots were excluded from the process due to a range of challenges, including absentee landowners during critical phases of planning and surveying, as well as unresolved land disputes awaiting adjudication. Notably, the MRP demonstrated comparatively higher resident engagement, with 27.2% of surveyed landholders applying for title deeds substantially higher than the uptake in the PRP. However, only a fraction of the corresponding title deeds had been issued by the end of the implementation period (see Table 2).

Table 2: Extent of implementation for PRP and MRP

Aspect	PRP	MRP
Plot Surveying	100% plots surveyed	97% plots surveyed
Title Deeds Issued	5.9% of surveyed plots	27.2% of surveyed plots
Access Roads	Not completed	Not completed

Site observations ~~have~~ also indicated lack of upgrading, and demarcation of access roads as indicated in the regularization plans. For instance, evidence from the MRP demonstrates that several structures slated for demolition to facilitate access roads remain intact, thereby continuing to obstruct accessibility (see Figures 2a and 2b).

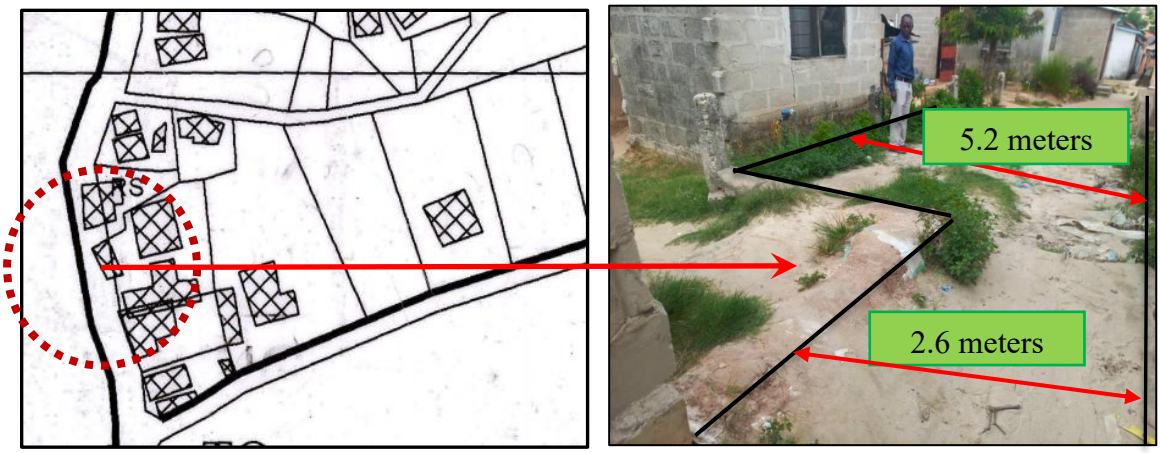


Figure 2 (a-left) Map showing the location of houses marked for demolition; (b-right) Photograph depicting houses that have not yet been demolished, *Source: TP Drawing reference number DSM/KMC/301/62016*

It is evident from the findings that both projects primarily emphasize the development of regularization layouts and the execution of cadastral surveys. However, both projects exhibit a notable deficiency in the issuance of title deeds, accompanied by a complete lack of enhancements to access roads. Insights from FGDs within the PRP further elucidate this issue. One participant, whose land had been surveyed in a different location, articulated concerns regarding the financial implications:

> "*Last month, I received a demand note from the TRA requiring me to remit TZS 210,000 for plots I surveyed three years ago in Iringa* (a region distant from Dar es Salaam). *This suggests that I may be liable for even greater fees for surveyed plots in this area.*"

Another participant contested the argument that title deeds facilitate access to credit:

> "*Nowadays, possessing a legal title is not a prerequisite for obtaining loans. One merely needs acknowledgment from three neighbors, a letter from local government, and evidence of asset or business ownership.*"

Furthermore, some respondents indicated that title deeds alone are inadequate for securing loans. One remarked,

> "*Representatives from financial institutions will not grant you a loan solely based on your title. They require assurance of your financial standing.*" Another stated, "*I fail to see why I should need a title deed*

> *for a plot I have owned for over twenty-five years, well-known to all my neighbors. If, throughout this entire duration, no one has ever contested my ownership, what purpose does my contribution serve?*"

These findings suggest that more emphasis is placed on the surveying of plots than on the acquisition of title deeds. Nevertheless, while the findings indicate a broader lack of awareness among landholders regarding title deeds, they also raise significant concerns about the economic value of land title deeds, a topic that will be explored in the subsequent section.

DISCUSSION OF RESULTS

A number of issues have been identified from empirical cases regarding the participation of landholders to finance regularization efforts. These issues are articulated in the subsequent sections of this part.

Multi-actors' Interests in Regularization

These findings suggest that the initiation of regularization projects is inherently contested and shaped by the interplay of multiple stakeholders, rather than being driven by a singular actor. The study reveals that the interests of government agencies, landholders, and private companies significantly influence how regularization processes are initiated and operationalized within settlements. In the case of the PRP, a private company played a central role in the execution of the project and in reinforcing community sensitization efforts, albeit with support from the project committee. In contrast, the MRP adopted a community-led approach from its inception through to implementation, prioritizing participatory decision-making and local oversight. The evidence highlights stark differences in the level of community engagement and governance between the two projects. The MRP demonstrated greater community empowerment, with residents exercising more control over key project decisions and implementation processes. While private sector involvement in the PRP contributed to the technical delivery of regularization activities, it lacked mechanisms for inclusive community participation and accountability, which were more evident in the MRP. As established in theoretical literature, private sector actors are typically driven by profit-maximization objectives. In this context, the findings point to a misalignment between the financial interests of private companies and the broader developmental goals of landholders involved in the regularization process. This tension is consistent with findings by Adams et al. (2019), whose study of the urban water sector in sub-Saharan Africa documented instances where private firms, in pursuit of profit, colluded with political elites to secure service contracts often at the expense of equitable service delivery.

As Healey (1999) and Arnstein (1969) contend, when project demand does not emanate from the community itself, attaining the highest tiers of citizen participation, particularly citizen control, becomes increasingly laborious. Consequently, the preeminent role of private actors in such contexts may stifle the emergence of authentic, community-driven processes (Adjei Mensah et al., 2017; Mollard & Berry, 2009). These findings underscore the critical importance of community-initiated and community-empowered regularization processes. They highlight the need to strike an appropriate balance between private and public interests in the design and implementation of regularization initiatives. The involvement of the private sector should be contingent upon

clear, demonstrable expressions of community interest and must be carefully structured to support rather than overshadow, community control.

Regularization Costs

A prominent concern within the findings pertains to the inconsistency in regularization costs across the two projects. This variability has also been documented from many other regularization projects, where inflated costs are frequently cited as a significant deterrent to community engagement (Sakijege, 2025; Rajabu, 2024; Magina et al., 2020; Kusiluka & Chiwambo, 2018). These studies have consequently advocated for governmental intervention to mitigate and harmonize regularization costs as a strategy to foster broader CP (Magina et al., 2020). The contrasting cases of the PRP and MRP illustrate that reduced costs do not inherently correlate with heightened participation rates among landholders. For instance, landholders involved in the MRP, despite incurring higher regularization costs and paying nearly threefold more than their counterparts in the PRP, exhibited markedly greater engagement in the regularization process. This outcome can be largely attributed to the grassroots-driven nature of the MRP, wherein local stakeholders assumed leadership of the regularization process from its inception through to implementation. These findings underscore the significance of community ownership and institutional design in shaping participatory outcomes within urban land regularization initiatives. However, they also imply that the relationship between regularization costs and landholder participation is more intricate than is frequently presumed, influenced by broader contextual factors that warrant further exploration.

Overreliance on Meager Financial Resources from Landholders.

Empirical evidence indicates that regularization projects rarely achieve full completion. Consistent with the findings of this study, existing literature identifies inadequate financial resources as a primary constraint to the comprehensive implementation of such initiatives (Lerise et al., 2022; Magina et al., 2020). This recurring pattern of partial execution is particularly prevalent in community-funded regularization projects and has been widely documented. A common trend in these projects is the priority given in the preparation of regularization layouts, cadastral surveys, and the issuance of title deeds while subsequent phases required by urban planning laws, notably compensation of affected properties, the development of access roads and other physical infrastructure, are often neglected. Given the reliance on financial contributions from residents, the findings reveal that many community members are unable to make timely or full payments, thereby hindering the execution of later project stages. As Lerise et al. (2022) observe, residents are socio-economically stratified, which influences both their willingness and capacity to contribute. Although some individuals may demonstrate a willingness to pay, economic hardship frequently impedes their actual participation, with adverse effects on implementation outcomes. These findings underscore the urgent need for strategic government intervention, particularly in financing critical components of the regularization process. This includes, but is not limited to, the provision of compensation and the development of access roads through appropriate public agencies. Without such support, the transformative potential of regularization efforts remains limited, especially in underserved and economically vulnerable communities

Lack of Interest in Accessing Title Deeds

Findings elucidate that a substantial proportion of landowners exhibit a marked disinterest in securing title deeds. These observations underscore a pervasive lack of awareness among community members regarding the legal and economic significance of land title deeds, a phenomenon that resonates with earlier research. For instance, Karni and Vierø (2017) contend that the degree of awareness among citizens profoundly influences their willingness and capacity to engage with initiated development projects. On the other side, the findings also highlight the disjunction between land titling and the perceived economic empowerment, a theme that is consistently acknowledged in the broader literature (see, for example, Sakijege, 2025; Kusiluka & Chiwambo, 2018). Findings from the PRP indicate that numerous residents do not regard land titles as a vehicle for enhancing access to formal financial services, a notion initially posited by De Soto (2000). Rather, they attribute greater significance to alternative forms of collateral, such as proof of business ownership, real estate assets, and social recognition from local leaders and neighbours, which they deem sufficient to secure loans. Furthermore, the financial burdens associated with acquiring title deeds are widely perceived as onerous, further dissuading participation in formal land titling processes. These perceptions substantially undermine the motivation of landowners to invest in the formalization of land rights. This conclusion is corroborated by Sakijege (2025), who notes that many titleholders are unable to utilize their registered plots as collateral due to the absence of a supportive financial and institutional framework. Consequently, the limited tangible benefits associated with formalization diminish community members' willingness to contribute financially to regularization initiatives.

CONCLUSION

This study examined the factors influencing the effective implementation of community-driven informal settlement regularization in Tanzania, with empirical insights drawn from Pongwe and Makongo Juu wards. The findings demonstrate that regularization processes are inherently multi-actor and contested, shaped by the competing and intersecting interests of government agencies, private firms, and community actors. While private sector involvement can enhance technical execution, it does not inherently foster meaningful citizen participation. The analysis further reveals that high regularization costs, unequal payment capacities among landholders, and limited government support significantly constrain the full realization of regularization objectives. Crucially, the study challenges the assumption that lower costs automatically lead to higher participation, highlighting instead the importance of community ownership, awareness, and institutional design. The widespread reluctance to acquire land title deeds underscores a critical gap in public understanding of the legal and economic value of formal tenure. This disinterest is compounded by the weak institutional capacity to translate land titles into tangible socio-economic benefits, such as access to formal credit, thereby diminishing incentives for participation.

In conclusion, the study finds that effective participation in financing regularization is hindered by limited awareness, weak participatory structures, and the absence of mechanisms linking land titling to financial inclusion. Moreover, unresolved tensions between private sector interests and community priorities undermine inclusive

governance. Addressing these challenges requires strengthening grassroots institutional capacity and integrating titled land into broader financial systems. Without such reforms, participatory models of regularization are unlikely to yield equitable or sustainable outcomes.

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