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DEVELOPERS' PREFERENCES TO TYPES OF EMERGING LANDED PROPERTIES IN INFORMAL URBAN SETTLEMENTS: CASE OF MLALAKUWA – DAR ES SALAAM

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ABSTRACT

Developers have liberty to choose developing various types of landed properties according to the situation and opportunities presented to them. However, many questions can be raised as to why and how an informal settlement can be a preferred choice for developing landed properties. This paper focuses on the types of landed properties developers choose to develop in informal settlements. Specifically, the paper dwells on driving forces behind the choices of landed properties, the challenges and opportunities as well as the engagement of Local Government Authorities in the development of the landed properties in informal settlements. A case study strategy was used since developers' preferences constitute a real life phenomenon. Among data collection methods used were observation and interviews. Observation involved mapping of typologies of landed properties in the area accompanied by photographic registration, measurements and sketching of various types of landed properties. Interviews and discussions on the phenomenon with developers, tenants, users, local authority and brokers were also conducted. The paper revealed that residential landed properties; especially self-contained rooms are the dominant emerging landed properties in the area. There is transformation of rooms by developers from single room to self-contained rooms to increase the value of the property in addition to commercial rentals (frames), which were found to be dominant along the roads. Findings show that developers choose to develop landed properties because of the market demand, financial gains, financial capabilities, location of the plot, population growth, and comfort in terms of acoustics and level of experience and passion. Challenges developers face include lack of inadequate information and coordination from the Local Government Authority, constrained development space in the informal settlement and limited knowledge on land regulations and policies. It can be recommended that developers' preferences for landed properties should be considered as among the key factors for informal settlements' upgrading plans and strategies. Local Government Authorities should also monitor the development of landed properties at the early stage of construction to ensure that the development is in tandem with the local needs of the residents and matches with the socio-spatial environment of the area.

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INTRODUCTION

Informal settlements are continuing to grow in developing countries including sub-Saharan Africa, accommodating a large population of urban dwellers and their livelihood activities. Mostly, studies on urban informal settlements in Dar es Salaam Tanzania have been focusing on the housing settlement, its transformation, modification or housing location choice (Nguluma, 2003; Rweyemamu, 2013; Hamdi, 1991;

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Limbumba, 2010; Kombe and Kreibich, 2000). However, little was still known and hardly documented with regards to developers' preferences to types of landed properties in informal settlement. Developers generally develop different types of landed properties according to the context, situation, opportunities they see and the limitations they have. According to Anyamba (2004), developers transform their properties to maximize on their property's economic potentials. This paper sought to reveal what developers prefer to develop in informal settlement that can assist authorities responsible for both short and long term sustainable redevelopments of the settlements. In the past, developers in informal settlements had the freedom

to develop whatever type of landed properties they wanted. Nguluma (2003) states that "developers in the informal settlements do not follow building regulations and the City Council do not bother to enforce them". This led to rapid and chaotic growth of informal settlements. However, it has now been observed that any developments in most of informal settlements today (2017) have to be approved by the Local Government Authorities within the settlements. Also the difference in sizes of plots available in informal settlements and the freedom to choose what to develop can lead to varying densities and uses (Kalugila, 2014). Due to the current situation where the authorities have a chance to influence development in informal settlements, the authority ought to understand the preferences of the developers in order to assign the correct typologies of landed properties, which are to be coherent to other uses in the area.

The study focuses on Mlalakuwa, one of the informal settlements in Kinondoni-Dar es Salaam. The settlement accommodates students and workers from various Universities especially Ardhi University and the University of Dar es Salaam as they are close to the area. Population increase due to various factors including migration from different hinterland areas and natural growth makes the neighbourhood most of the time busy (URT, 2012). It can be observed, along the roads, that there are a number of commercial frames for normal retail shops, urban agriculture activities, bear land, and inadequate provision of infrastructure and services. Both low and highrise buildings are found in Mlalakuwa. Some of the buildings are built following building regulations and some of them are not. Some of the buildings are fenced; some areas are still left open for development. All these building processes are continuing and have recently increased. Variation of choices and priorities by the owners and developers to typologies of these landed facilities to a large extent has influenced the dayto-day life of the community. Based on the foregoing, developers often times want to maximize profit according to the given situation and context. It can be argued that that there is inadequate knowledge on the influences behind developer's choice of types of landed properties for property development. It is important to know why and how developers choose certain types of landed properties in informal settlements.

Over a century, landed property has been considered as an economic concept and as a field of research especially in the American context. Describing the concept, Ely (1917) starts by distinguishing the terms 'property' and 'landed property'. He defines property as "exclusive control vested in some person or legal entity, private or public" and landed property as "exclusive control lodged somewhere with respect to land" (Ely, 1917). While acknowledging the variety of uses of land for which various classifications of landed properties can be made, Ely (1917) considers land as a great economic category besides capital, labour and enterprise. Thus, in an attempt to classify and categorize the various types of landed properties, a systematic approach ought to be developed. Rapaport (1970) argues that in trying to decide what something is, one is also trying to describe and categorise what it is, which he refers to as a taxonomic process. They help order complex objects and help in arriving at a generalization (Rapaport, 1970 cited in Lupala, 2002). However, since the aim of this paper is to analyse developers' influences towards the choice of landed properties, it is important that they are grouped according to function or space use. For the purposes of this paper, the landed properties are categorized as:

- Commercial landed properties which include shopping frames, hotels and garages;
- Residential landed properties, which include apartments and rental housing units;
- Industrial landed properties, which include carpentry workshops, tailoring and welding workshops;
- Recreational landed properties, which include bars and clubs; and.
- Institutional landed properties, which include churches, mosques.

Landed properties in informal settlements are acquired though various ways and for varying reasons. Parsa et al (2010) note that over 50% of owners at Mlalakuwa have acquired the properties through self-building and inheritance whereas as the rest have got the properties through agreement with original owners and through local leadership transaction. They further contend that the main uses of the properties are residential and commercial investment, which constitute the main source of income to urban residents (ibid.). The aforesaid implies that easy of access to the settlement for investing in landed properties as well as the need for income generation constitute among key reasons for the choice to invest in an informal settlements. Informal settlements are considered generally as residential areas where inhabitants have no security of tenure in relation to the land or dwellings they inhabit, with modalities ranging from squatting to informal rental housing (UN Habitat, 2015). Security in terms of land ownership can be argued differently because some settlers of informal settlements have security of their property especially with the ongoing upgrading programmes. Informal settlements are a global urban phenomenon because they exist in many parts of the world especially in the developing countries. In Tanzania they are home to high, middle and low-income socioeconomic groups of settlers. Unregulated redevelopment gentrification activities notably in saturated informal settlements such as Mlalakuwa give rise to land use conflicts and environmental problems as private real estate developers aim at maximizing profit (Kombe, 2017). However, the provision of basic infrastructure such as water and sanitation as well as the improvement of property rights through ongoing regularization programmes in Dar es Salaam contribute significantly to improved wellbeing of residents residing or owning property in informal settlements (Ibid.). The aforesaid constitutes among the incentives for landed property development in informal settlements. In this paper, various other factors that prompt developers to choose acquiring or/and developing landed properties in informal settlements are explored.

MATERIALS AND METHODS

Information for this paper is based on a field study that was conducted in Dar es Salaam Mlalakuwa in 2017. The issue of developers' preferences to types of emerging landed properties in informal settlements is a real life phenomenon; hence case study methodology was adopted (Yin, 2009). Of late, there are many developments in informal settlements. It was found prudent that through a single case study constituting an actual informal settlement, preferences, driving forces and other factors regarding developers in informal settlements could well be understood, giving an opportunity for developing "a nuanced view of reality" (Flyvbjerg, 2001). Interviews regarding the research questions were conducted and

discussions were held in the field. On collecting data other tools like photographing and mapping of the area were employed.

The Study Area, Dar es Salaam - Mlalakuwa

The choice of Dar es Salaam was motivated by the fact that the city is one among the rapidly urbanizing centers in the country as well as in the sub-Saharan region. Dar es Salaam is the largest seaport, industrial, commercial and administrative centre in Tanzania with a fairly long history of urban planning and settlement development. Because of the underlying socioeconomic and historical factors, it attracts more people and exhibits a variety of urban types as well as high rate of settlements development and transformation (Lupala, 2002). The majority (over 70%) of people in Dar es Salaam live in informal settlements and more than 50% of the urban land is informally developed. There are a lot of informal neighborhoods including Mlalakuwa, Kigogo, Manzese, Msasani, Kimara, HannaNassif and Tegeta. Some are new and some are old but the old ones are already developed and hence give a room for investigation. Mlalakuwa is one of the oldest prominent informal settlements, which is a sub neighborhood in Makongo Ward, located in Kinondoni district, Dar- es-Salaam. The area is located near Mlimani City mall and the University of Dar es Salaam at its western part and Ardhi University at North west and Makongo military base on its Northern part. It has a population of about 19,453 people; 9950 men and 9503 women according to the last census conducted in 2001 (URT, 2012). Since it is an institutional related settlement, it is predominantly occupied by students and workers from various Universities especially Ardhi University and the University of Dar es Salaam. Mlalakuwa has a rich history of landed property development from being a mere village in the 1950's to a vibrant settlement with mixed use development during the 2000's and currently predicted in the new master plan to be among the centralities of overall city development. Mlalakuwa unlike other informal settlements is situated around the universities, which constantly admit and discharge students, and the spirit of the time constantly change. Therefore, it is a settlement that keeps on adapting to new needs and demands of new people. Mlalakuwa is approximately 9.7 kilometres from the city centre and well connected to other parts of the city through Sam Nujoma and Bagamoyo highways; hence it is subjected to high development pressure and population, which in turn makes it a potential area for the investigation of landed property development.

Data Collection and Analysis

The primary units of analysis for this study were individuals: and developers, tenants, users, brokers and officials from the Local Government Authority. They are the ones who could describe developers' preferences and reasons for choosing a certain rental place as well as the challenges or support they get during the whole process. In-depth interviews were preferred than other data collection methods because the aim of the study was to understand the preferences of developers to types of emerging landed properties. To capture this, there was a need to have direct conversations with developers. Most of the main questions were posed to the developers and whenever it was difficult to get them their tenants could help. Other questions were directed to users, e.g., customers.

A total of 16 developers of landed properties were interviewed. The selection of the developers to interview considered each typology of landed property. The developers provided information such as the type of landed property they own. They also had an option of providing information about their monthly income from the properties, how they acquired the property, the opportunities they get in choosing the type of landed property to develop and the effect of economic trend to the choice of type of landed property to develop. They also narrated how the Local Government Authorities affect or support their day-to-day activities as well as choice and preference of type of landed property to develop in the area. A total of 10 tenants of landed properties at Mlalakuwa were interviewed. The selection of tenants also considered various typologies of properties in order to get rich information. The tenants provided information on the landlords' identity, cost of rent, duration of occupation as well as preferences of landed property. In addition to similar information provided by developers and tenants, officials of the Local Government Authority provided information such as how Mlalakuwa is described in terms of property development, types of owners of landed properties that exist at Mlalakuwa, how the local authorities affect or support developers' day to day activities and their choice of type of landed property to develop in the area and the procedures developers have to follow to develop a landed property in the area.

To obtain rich information about the preferences of developers of the landed properties and tenants of the spaces, 'brokers' (madalali in Swahili) were interviewed. Three (3) experienced brokers, who are well known at Mlalakuwa were interviewed. Brokers in the streets of Mlalakuwa helped in obtaining information about the developers of landed properties and their preferences, the whereabouts of the owners and the mapping of the properties. Through observation, different typologies of landed properties were observed, as well as other factors like the busyness of the area, population and activities at different times of the day. Also mapping of the entire area was done to allocate different landed properties and their frequency. The mapping of the informal settlement also supported the argument about the dominant typology of landed property, areas that are mostly developed and how the environment has affected various developments at Mlalakuwa.

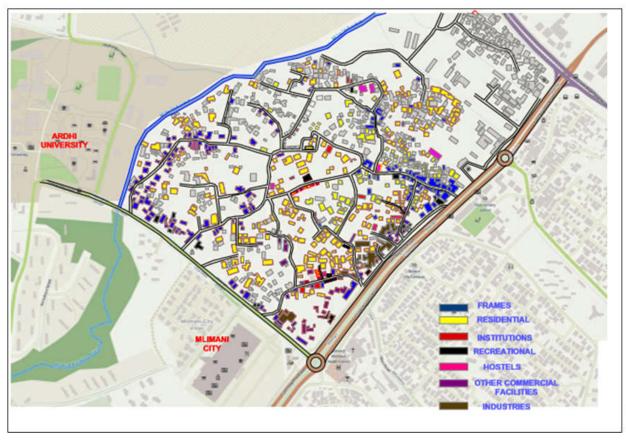
RESULTS AND DISCUSSION

Typologies of Landed Properties

According to mapping (Figure 1), it can be observed that the most dominant landed property found at Mlalakuwa are residential house properties. Furthermore it can be observed that, commercial rental spaces (frames) are the dominant commercial landed properties, which are found mostly along the main roads and the number decreases as you move into the interior parts of the settlement.

Dominant Commercial Properties

According to the interviews conducted, the majority of the developers has or chooses to develop frames and residential house properties at Mlalakuwa. Out of 16 developers that were interviewed, 6 had frames, 3 had residential house properties while 7 had both.





Source: field work, 2017

Figure 1. Distribution of typologies of landed properties in Mlalakuwa



Figure 2. A house with a frame at the verandah
Source field work, 2017



Figure 3. Commercial frames along the roads of Mlalakuwa
Source: field work, 2017



Figure 4. A street with shops opening to the street
Source: field work, 2017



Source: field work, 2017

Figure 5. Gas selling point along the roads of Mlalakuwa



Source: field work, 2017

Figure 6. Shopping arcade along the streets of Mlalakuwa

Dominant Residential House Property: According to observations made at the field, various sub categories of residential landed properties were found at Mlalakuwa, including one-room, two-room, master-room, complete family house and a room within the house.



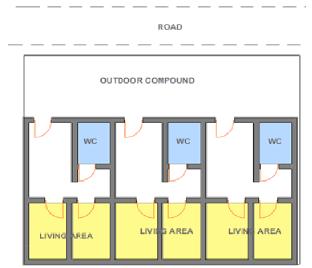
Source: fieldwork, 2017

Figure 7. Apartments as a residential landed property found at Mlalakuwa



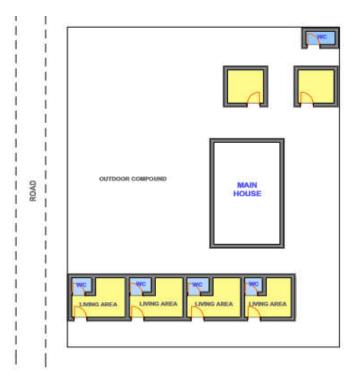
Source: fieldwork, 2017

Figure 8. Higher learning Students Hostels as a residential landed property found at Mlalakuwa



Source: fieldwork, 2017

Figure 9. Single room as a residential landed property found at Mlalakuwa



Source: fieldwork, 2017

Figure 10. Self-contained rooms (masters) as a residential landed property found at Mlalakuwa

According to an interview with the Local Government Authority official, the most dominant emerging typology of the residential landed property was the master's unit i.e. a room with a toilet inside; sometimes referred to as a selfcontained room. An interview with a broker at Mlalakuwa who has a working experience for more than 15 years revealed that most developers nowadays prefer to develop self-contained rooms because it is what the tenants prefer and gives them more financial gains. The broker said, People prefer living in a self-contained room at Mlalakuwa because, first of all, you have your own toilet, you don't share it with anyone else. Brokers get more customers who want self-contained rooms than single rooms nowadays. Most of the customers are students at the nearby universities, but also since rooms at Mlalakuwa are cheaper than those at Sinza, we get more customers moving from Sinza to Mlalakuwa.

Also, a developer at Mlalakuwa added,

Most people prefer to develop a master's rooms nowadays in order to increase their income. A one-room residence can be rented between TZS 40,000¹ to TZS 70,000 while a master's room can be rented between TZS 120,000 and TZS 200,000. This makes developers to prefer developing master's rooms. It is common to find those with one-room units modify them by introducing a toilet inside, thereby increase the value of their properties. Tenants' preference of a master's room is based largely on the fact that they want to enhance privacy and cleanliness as they avoid sharing a toilet. In response to the tenants' demand, the developers take advantage to increase the value of their properties by putting up more master's rooms thereby increasing renting prices.

Preferences According to Gender: According to the interview with one developer, preferences of residential properties differ with gender. A female tenant would prefer a

¹ 1 USD is equivalent to around Tanzanian Shillings (TZS) 2,200

self-contained room with floor tiles while a male tenant would be fine with a less sophisticated room to live in. He said, "ladies prefer rooms with tiles and gypsum while gentlemen just want a normal room to live in, they don't have strict specifications".

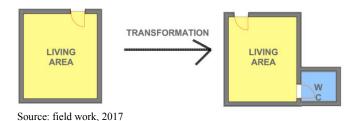


Figure 11. Transformation of one single room to a self-contained room

Developers may choose to develop typical types of rooms to attract a certain type of gender. Developers who wish to attract male tenants only develop normal (not well furnished) rooms whereas developers, who intend to attract female tenants only, develop well-furnished rooms with elegant finishes such as tiles and gypsum ceiling.

Characteristics of Owners of the Landed Properties

According to the interview with officials of the Local Government Authorities, most of the owners do not live at Mlalakuwa. They own properties there while they reside somewhere else. According to interviews with the tenants, out of 7 of them, 4 live at Mlalakuwa and 3 live outside Mlalakuwa.

Level of Employment

According to the interview with the developers, out of 16 interviewed developers, 7 were self-employed, 3 were government employees and 6 were retired civil servants. According to the local leaders, most of the developers at Mlalakuwa are retired individuals who owned the land during the 1980s and 1990s, and they took the opportunity to develop landed properties to increase their income.

Methods of acquiring the properties

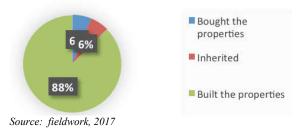


Chart 1. How developers acquire landed properties

Acquiring Landed Property

Mlalakuwa is an old settlement and majority of property owners as discussed earlier are retired personnel who have been at Mlalakuwa for many years. These people bought land many years ago and over the years they have been developing various landed properties. Apart from these retired personnel, there are those who bought the landed properties as they are

and have continued to develop them. There is also the next generation of the previous owners who happened to inherit the properties and continue with them. Reasons Developers Chose a Particular Kind of Landed Property. The study found out that the main reasons that prompt developers to choose a particular kind of landed property are market demand, the need for financial gain, financial capability, location and population growth. These factors are discussed hereunder.

Market demand

What is being demanded is what's being provided by the developers as one developer said, "What made me develop this place is due to high demand of office spaces and also spaces to conduct business..." Another developer added, "there is a high demand of places to live at Mlalakuwa that is why I decided to provide houses for rent". Furthermore, another developer said, "...couples are in demand of place to live so u have to target those customers in addition to students...". In the informal settlements like Mlalakuwa, housing and frames are the landed properties that are mostly in demand thus most developers are now opting for them.

Financial gains

Developers prefer to develop the landed properties that have high rent gains. Most of the developers as seen in 4.2.2 are retired or self-employed. Thus having something that brings in cash flow is of prior importance. Underscoring the foregoing, one developer argued,"...I have developed these frames so that I can get some money to feed my family, as you know, I am not employed" Another developer added; "I was in need of money for my children's' school fees..." The foregoing explanations imply that developers try to develop landed properties or modify the existing ones to boost their income.

Financial capabilities

Some developers preferred certain types of landed properties simply because they are within their price range. That is, they develop landed properties based on their financial capabilities and what their target customers can afford.

Location

The location of the plots contributes a lot to the type of landed property to be developed. What surrounds the plots plays a big role on what to be developed, As seen in the Figure 3 developers prefer to establish commercial facilities on plots along the roads due to high traffic of people thus pays off quickly as a developer contended, "...my plot is along the road thus it was a good fit for office development or business rental..." Another developer added, "the presence of light industry close to my house, made me establish a restaurant to feed all the industry workers". The plots located in the inner parts of the informal areas are much more preferred for the development of houses for rent due to low movement of people and calm environment for living.

Population growth

The population of Mlalakuwa area keeps on increasing as the years go by. This is because the area is well located for ease of commuting to different parts of Dar es Salaam and the presence of universities nearby. Due to this, developers prefer

to develop houses for rent in response to high demand of livable spaces. An interviewed developer confirms: "Today we have many rental houses here because the population has increased in the early years. There were very few people twenty years ago when it was just a forest but due to increase of people especially students I decided to provide residential houses for rent..." This has also made other developers to vacate the premises and put them up for rent and move to other areas simply because they are assured of the market in Mlalakuwa area for rental houses.

Opportunities and Challenges in Operating Different Landed Properties

Challenges

Sometimes there is lack of enough developmental space in informal areas. According to a respondent who is a female owning property at Mlalakuwa, plots she owns are very small and thus limit the scale of their developments. For example some developers with the ability to setup frames of larger area or multiple frames are restricted by the size of the small plots. According to some developers, their plots are crossed by underground water pipes and electricity poles, which reduce the effective plot space, thus affect the type of landed property they setup. This argument was further emphasized by the local leader who admitted that there is lack of space at Mlalakuwa. The aforesaid, tends to limit the developers in constructing structures due to the fact that during construction the vehicles can not easily access the site especially when bringing building materials. Thus, some developers are forced to block the roads causing conflicts with the road users.

According to some developers, land regulations prohibit development of the landed properties. For example building construction in valleys and swamps is unacceptable hence landowners in such areas do not get an opportunity to develop their land. Also, some of the public spaces extend into people's property thus reducing the developers' plot sizes thereby determining the type of landed property that can be developed is the area. Finally there are sometimes land conflicts between neighbors considering the fact that informal settlements often have invisible boundaries, as also noted by Mrema (2008), which create conflicts during development of their landed properties. According to a developer, the Local Government Authorities are not efficient at providing necessary information to developers who have limited knowledge on the laws and regulations regarding developing their landed properties. In that respect, some developers have developed their properties on public spaces as open spaces and access roads thereby causing land conflicts among the residents. This calls for awareness campaigns that would expose residents of informal settlements on laws, regulations and procedures relevant for developing landed properties in their plots. However, an interviewed Ward Executive Officer from Mlalakuwa claims that developers tend to establish their landed properties without following proper channels and procedures, which are well known and available at the Local Government office. He said '...people are reluctant to follow the set rules in establishing their properties. Even if you are developing one room you have to follow the proper channels...' Contrary to the Executive Officer's claim, an interviewed developer contented that the given regulations are known but the process for approvals when one requests for a permit to develop a property in the area takes a long time. Thus, developers often proceed with the construction of their properties in the absence of the stipulated regulations. The aforesaid reflect the clash between the formal and informal systems in the landed properties development in the informal settlement. The avoidance of regulations in the landed properties development informs the market-based view of informality, where the legalistic processes are characteristic. The issue of awareness in planning and building regulations and standards has also been discussed by other scholars, Rweyemamu (2013) underscores that "There is existence of unnecessary delays in the issuance of building permits which has been a lengthy process to the extent that some developers despair due to myriad of actors and steps, thus causing them to develop their structures without permits at their own risks and expenses". The issue put at faults both the concerned authorities, making the channels lengthy and the developers' unwillingness to follow up on the set regulations before development and thus becoming a challenge. According to Kombe and Kreibich (2000), public housing in Tanzania has not made an impact to growing demand for housing as can also be seen in many African Countries. Also people still move back to informal areas because of the social and economic benefits of staying in these areas such as Mlalakuwa. As a result, informal housing development processes continue to provide a heaven for housing and livelihoods for urban residents (Limbumba, 2010).

Opportunities

Good location of the settlement

As explained earlier, Mlalakuwa is a centre for most of the circulation routes in Dar es Salaam and close to CBD, which makes it ideal and attractive for many settlers who rent the available housing units setup by developers. Also it is easy for them to move to different parts of the city cheaply and within a short time. This argument has been further discussed by Kironde (1995) who claims that besides institutional weakness and urban poverty-related reasons, growth of informal housing has also been attributed to the question of location. He further states that residents prefer to live in informal settlements rather than planned plots due to closeness to their jobs, as is the case at Mlalakuwa. Thus, the location of Mlalakuwa invites many settlers to reside in the area thereby providing a big opportunity for the development of various landed properties such as rental houses and commercial frames. Also the presence of busy roads such as Sam Nujoma, University and Bagamoyo roads bordering Mlalakuwa make the area ideal for setting up commercial frames at relatively good rental prices due to the presence of ready market for their goods.

Availability of students

As explained earlier, Mlalakuwa is very close to major higher learning institutions such as Ardhi University, University of Dares salaam and Tumaini University (Dar es Salaam campus). Some students are necessitated to live off campus due to lack of enough accommodation facilities in the respective Universities whereas some prefer to live off campus in search of rooms with bigger space, independency and privacy. These students seek affordable houses for rent of which are available in the informal areas such as Mlalakuwa. Due to this, the development of housing units has become one of the preferred landed properties by the developers. Also due to the presence of students, the development of frames has

taken its course accommodating services such as salons, stationeries and food vending stalls, which are the most needed services by students.

Conclusion

Informal settlements have both positive and negative traits. They allow developers opportunity to establish various typologies of landed properties. Mlalakuwa poses an interesting opportunity due to the fact that it is rapidly developing and also it is surrounded by public institutions. The actors involved were found to be developers, tenants, users, brokers and the Local Government Authority leaders. The paper revealed that the most dominant typology of landed property that developers prefer in the informal areas is commercial and residential units due to high ingress and egress of people in the informal settlements. Other types were related to recreational, institutional and industrial functions. Landed properties are acquired through inheritance and buying, but mostly building motivated by among other things, market demand, need for financial gain, suitability of the location and population growth. The study has revealed that there is an importance of setting rules and regulations to guide the type of development of landed properties to be setup in an area. The local authority should establish and enforce building regulations, which allow the developers to invest in their landed properties but with considerations for formalization of the informal settlement.

There is an importance of developing properties with emphasis on the provision of open spaces. There is a need for authorities responsible for land use control in informal areas to limit emerging properties from interfering existing open spaces. This could facilitate the avoidance of further consolidation of the settlement, which would lead to the depletion of existing public spaces and increased environmental problems. The implemented landed properties should consider the presence of the ever-growing population in the informal settlements, which tends to suppress the existing infrastructure thus rendering it inefficient and poor. Zoning of typologies of landed properties is important so as to create an organised and legible settlement for the community. For example commercial properties could better be located along the main access roads whereas residential spaces be placed within the interior areas of the settlement in order to maximize the financial opportunities originating from the landed properties.

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