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Risky urban futures: the bridge, the fund and insurance in Dar es Salaam

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It was spring 2016. *Mzunguko wa pesa umekatika*, 'money's stopped circulating', was an expression on everybody's lips. It put the current hardship of life in Dar es Salaam into words and, reiterated in daily conversations, it took the form of a contemporary proverb. Cash flow was low. *Maisha magumu*, 'life's hard'. The austerity narrative had many expressions. Informal greetings would be met with a shrug and a casual *tunapambana na hali hii*, 'we're struggling with this situation'. After all, life went on but *vyuma vimekaza*, 'it's tight'.

During a meeting in Dodoma, Tanzania's capital, the country's president, John Pombe Magufuli, coined a new phrase that soon went viral, both in approval and ridicule: *watu wanasema vyuma wimekaza – weka grisi*, 'people say the steel is tight – use grease to lubricate it'. The meaning risks being lost in translation, but the message was clear. It called for patience, endurance and self-reliance in the face of austerity. More than half a century after independence, the phrase seemed to echo the moral legacy of *baba wa taifa*, the father of the nation and the mastermind behind a prominent strand of African socialism, *Ujamaa* (a Swahili word that translates as 'familyhood' or 'extended family'): the late Julius Kambarage Nyerere.

While Nyerere's idea of self-reliance, *kujitegemea*, was based on agrarian socialism (Nyerere, 1967), the concept translated well into an increasingly urban Tanzania. Money might be short, and formal work out of reach but, as a *boda boda* (motorcycle taxi) driver argued while waiting for customers in the busy Morocco intersection in Dar es Salaam, 'If you're unemployed or without money in the regions it'll be trouble. But here … there's *mishemishe* [a phrase loosely understood as "hustle"]. You can survive a month on ten thousand shilling [£3.50].' *Mishemishe* … there is always some hustling keeping you afloat.

This depicts a general argument one can make about urban life in Tanzania in that it entails a lot of 'making do' with very tight resources at hand and uncertainty over whether living conditions will ever change for the better; perhaps the only certainty is that the future will always be uncertain. It requires intricate skills, *ujanja*, a Swahili concept cleverly describing a sort of trickster intelligence, an ability to turn things around. But urban life is also formed, as my ethnography would soon reveal, by the negotiation of connections and of anticipation. Before long, a theme would surface that cut through my initial engagements and let the study diverge unexpectedly.

'I'm doing it for the connections,' Yahya, a teacher, asserted.[1] 'We don't have insurance here, you see, we make connections and friendships, it's our insurance.' After graduating with a BA in public relations, Yahya had not secured a job in the marketing sector but instead ventured into teaching. By teaching Swahili to foreigners, the idea was that the proximity to foreign revenue, potential investors and people with extensive networks would draw the teachers into the same circles, generating opportunities and opening doors. Securing those elusive connections by forming professional friendships was insurance that money could not buy and that a university degree could not grant. It was a practice that had to be learned and then refined, with daily posts on social media depicting business-like situations, surrounded by laptops and smartphones in the exclusive environments his job lent access to. The imagery invokes the idea that the display of a successful lifestyle, albeit 'staged', would also attract success; proximity to money would attract money in turn. However, the excessive display of wealth in that setting, working as a sort of backdrop, did not necessarily reflect his everyday calibration of relationships, which on the other hand were discrete and kept out of the public eye. The connections were, after all, leverage and Yahya was careful not to put his insurance at risk.

Some time later I was walking home after watching the World Cup Finals at a makeshift cinema together with a young artist known as 'Smart'. He was on the verge of a breakthrough in his career and had an elaborate set of strategies for keeping luck, *bahati*, on his side. 'They are not connected, you need to act on the same level,' he explained. For Smart, 'luck' was a practice of 'levelling up', of forging connections, knowing what and whom to hold on to and when to let go, detaching oneself when the connections were no longer viable or 'out of the league', to not put luck at risk. Sometimes it included occult rituals. As a prospective star there were many dangers along the road, and Smart had often described the risks of forming friendships, of having too many connections to maintain at the same time, as betrayal and jealousy often accompanied them. 'Irmelin, I'm a.k.a "Wires" now because I'm working even when connections are lost. You lose the network [on the mobile phone] but I'm still connected. I'm connected, like wires,' he said as we were wandering the narrow streets between the one-storey buildings in the *uswahilini* (dense, informal neighbourhood). Later he would sing a song describing how *maisha ni digitali*, 'life is digital', *wanawake ni digitali*, 'women are digital' and *upendo ni digitali*, 'love is digital'. Dar es Salaam and its residents had levelled up from manual to digital, entered a new era which Smart called unruly, *mtundu* (a word often used to describe naughty children) and ever-changing. An era that called for improved ways of how to cope with an increasingly unpredictable city.

In another part of town, 'smart city' discourse was live. Whether Dar es Salaam would become 'smart' was fervently discussed. Ironically the city was already known as Bongo ('brain'). It was already a deeply embedded 'fact' that you have to have brains to operate in Dar es Salaam. The smart city was more than just semantics. Bongo, in contrast, epitomised the smart city quite literally, a fact repeated in the urban vernacular describing the types of intelligence the residents of the city needed (such as *ujanja* and *akili,* trickster-ness and wit) to navigate urban life successfully. The smartness of the smart city was already running in the veins of Bongo's citizenry, who were no longer operating at a manual level, but as Smart had it, were *digitali*.

The three protagonists – the *boda boda* driver, teacher and artist – came from different walks of life, were heading in different directions and had different strategies for how to work with connections (*uhusiano*), when the network (*mtandao*) is shaky, in order to seize opportunities (*fursa*) and carve out space (*nafasi*)[2] for future actions. However, their stories shared a strong emphasis on anticipating future scenarios and the ways these could be controlled, which Yahya in the vignette above described as 'insurance strategies', Smart as 'practised luck' and the *boda boda* driver as 'clever hustling'. The interpretation of 'insurance' as a means of negotiating risky futures is important, neither corresponding directly with the Swahili word for formal insurance, *bima*, which connotes private insurance schemes, nor with the word for social security, *hifadhi ya jamii*, connoting large-scale welfare programmes. The way in which 'insurance' surfaces is rather through a series of practices and manifestations, as a set of skills and assets that often, but not always, include networking, speculation, building (and burning) bridges, hedging and hinging, plotting and scheming, making investments and sometimes withdrawing from those investments. As such, 'insurance' is a form of infrastructure that draws social and material life together in order to hedge against risk in times of uncertainty.

But for me it begins with a material connection, in the form of a bridge.

The bridge, the fund and insurance

Drawing upon eighteen months of ethnographic fieldwork between 2016 and 2018, this chapter gives an ethnographic account of how we might make sense of urban futures in cities like Dar es Salaam. The fieldwork on which the chapter is based was mainly conducted in close proximity to two 'field sites' – the Nyerere Bridge (popularly known as the Kigamboni Bridge) and one of East Africa's largest parastatal pension funds,[3] a key institution for Tanzania's nascent welfare state, having financed the bridge together with the Tanzanian Ministry of Works in a 60/40 per cent split. The chapter begins by setting out on a short journey some 680 metres across the Kurasini Creek, the tidal creek stretching through central Dar es Salaam, dividing the dense downtown neighbourhoods from the lofty Kigamboni district in the south. As we venture over the Nyerere Bridge we are, however, embarking on a much longer journey. From the journey a story of various insurance practices unfolds, based on participant observation, mapping and archival work, extended interviews and conversations with operators, civil servants, managers, politicians, worker, engineers and residents, all implicated in 'city-making'.

In this chapter I illustrate how the infrastructural investment in the bridge cannot be understood on its own – it is not freestanding. The bridge's connections reconfigure the cartography of the city, but its arrival was also meant to generate through tolled crossings an infinite supply of funds into the emerging 'modern' urban welfare system. This system in turn was tied to the ways in which citizens of Dar es Salaam might create providential safety nets to safeguard their own future by joining the associated social insurance schemes that were meant to flow from the bridge as cars flowed across it. The agency of the infrastructure, however, interferes with other city systems, rewrites its legacy and reconfigures the DNA of Dar es Salaam.

The inception of the Nyerere Bridge – named after Julius Nyerere – on 19 April 2016 came with bold promises that Tanzania was to move from the fringes of the global economy to a more prominent place, as claimed by the president in the opening speech. The bridge was, after all, funded independently of foreign aid, in a south–south as well as south–east partnership, involving the same Chinese engineering company that in the 1970s built the famous TAZARA railway (connecting Tanzania with Zambia) and a consultant engineering firm from Egypt. More than eight decades earlier, plans for a bridge had been included in the 1933 colonial administration's maps of Dar es Salaam, and every consecutive master plan thereafter had depicted a bridge crossing the Kurasini Creek. For three-quarters of a century colonial experts and Dar es Salaam's urban planners alike saw the bridge as central to the symbolic future of the city and infrastructural drivers of urban economic development. The bridge plan had traversed colonial, postcolonial, socialist, liberalising and developmentalist governments, finally to arrive in a globalised Tanzania in the twenty-first century. It was implicated in an extensive political planning strategy, given that the city could now access by road a part of town that was relatively little developed, where once the utopian 'Kigamboni New City' (Lindell et al., 2016; Møldrup Wolff, forthcoming) plans were rolled out, and where the largest oil terminal in the country sat. The bridge is, in the long run, supposed to connect to a large-scale roads initiative that would take much of the cargo from the harbour over the bridge (instead of through the city) and flow from the city to the regions and the neighbouring land-locked East African countries, while efficiently collecting tolls on every crossing. The state pension fund had a number of housing investments in the southern district, a district that had become a popular place for the wealthy to invest in large tracts of land, and the city had plans for industrialising its fringes. With the bridge, connections were now secured between people, places and plans.

In principle the tolls on the bridge would allow the infrastructure to pay for itself in the long term and also then to be added to the parastatal pension funds. However, the money – the pension savings invested by individuals added to government funding, primarily in order to hedge against market volatility – seemed highly restricted. Previous investments by the fund had not paid out as planned, and a majority of the individual members' instalments were being withdrawn prematurely, prior to reaching retirement age, which put a strain on cash flow. As a result, the pension fund was rumoured to be struggling to maintain its long-term liquidity. To tackle the risk of insufficient funds, new disclaimers were introduced or discussed, making it harder to make untimely withdrawals. The pension fund had traditionally been used as a sort of bank by people on the ground, a pay-as-you-go scheme where the members had the right to withdraw at any point, take their savings and pursue their plans elsewhere. Now, however, this practice has become increasingly difficult, to the great distress of the insurance collective – the members themselves.

Nyerere Bridge was just about to open officially when I arrived in Dar es Salaam, yet I was met with disbelief – 'I don't believe it before I see it' – when asking about its status, as if the busy news reporting, and the fact that you actually could see the structure almost complete if you went down to Kurasini, was nothing but 'fake news'. But the bridge was there, ironically epitomising the obscene inequalities of urban life: a behemoth with a six-lane highway leading to a narrow dirt road that was forced to close during the rainy season when it turned into a stretch of mud. Yet if the bridge's appearance was meant to be a symbol of growth and stability, it also assumed an agency of its own, acting on the DNA of the metropolis: soon it was featuring as a backdrop in music videos, wedding photos, WhatsApp profile pictures, even as the logo for the city's new Kigamboni district. Besides the everyday practices and plans it facilitated – its primary function as a bridge, connecting people and places – it impacted on things in and beyond the city, generating future-oriented responses at another level. This could, perhaps, be understood in parallel to the pension fund itself: smooth in appearance but not yet in operations and reach. The bridge is highly aspirational and globally generic in its aesthetic, a symbol of what could be achieved but was not yet accessible to the larger public, with many who struggled to pay the vehicle toll or regarded the bridge's location as inaccessible choosing alternative crossings instead. As Larkin notes, the significance of infrastructure projects sometimes is more about gaining access to certain clientele or government networks than it is about their technical function, and 'this is why roads disappear, factories are built but never operated, and bridges go to nowhere' (Larkin, 2013: 334). Certain that the Nyerere Bridge led somewhere, but not exactly sure where, I began to enquire into its workings, and my study set course.

Tanzania hosts some of Africa's oldest and most extensive social insurance schemes, which together with a growing private sector as well as community-based savings and insurance schemes make up an important, yet overlooked, arena for inquiry. Although the insurance sector is certainly not new, the scope and scale of its operations in Africa are. In the northern hemisphere, cities are rising vertically due to the influx of insurance companies establishing new urban bases, but little is known of the workings of insurance capital in Africa (Bähre, 2020), in particular the materialisation of national social insurance, or localised forms, in the continent's urban metropolises.

In sub-Saharan Africa an important aim of social insurance schemes has been – apart from the expansion of social security – to accumulate finance for socio-economic development (Charlton and McKinnon, 2000; Kpessa and Béland, 2012). Traditionally, the insurance schemes have anchored their assets in private equity and government bonds, but increasingly have come to include long-term investments in infrastructure. Such investments are of diverse nature, including public projects (such as schools and hospitals) and economic infrastructure (such as roads, bridges and electricity) and involving different forms of financing (debt, equity, public–private partnerships, etc.). In search of diversification of investment risk and new sources of return, institutional investors are spreading their investments across a wider spectrum, enlarging their portfolios, in contrast to what investment strategies previously have prescribed (Inderst, 2009; Sy, 2017; Wentworth, 2013).

Historically the preserve of governments and local authorities, infrastructure has become an asset in its own right for investors in the public as well as the private sector. The long-term liability associated with social security schemes corresponds with the temporal aspects of infrastructure and connotes a socially responsible investment – a long-term commitment of welfare as a promise from the state to its citizenry (Rankin, 2009). Despite the longer investment horizon, the financial hedging of Tanzanian insurance schemes is speculative, measuring investment risk against future returns, yet sometimes – paradoxically – with an increased risk as the outcome. As such, the promises infrastructure brings does not necessarily hold, and while performing stability, infrastructure might, on the contrary, operate through dissimulation, concealing the inherent provisional rhythms and uncertain times through which many African cities function

(Archambault, 2013; Cooper and Pratten, 2014; Myers, 2011; Simone, 2004).

Looking at the historical circumstances in which modern insurance emerges, a number of scholars have emphasised its colonial legacy (Baucom, 2001 and 2005; Borscheid, 2012; Rupprecht, 2007), connected to forms of financial governance beyond the state (Baker, 2010; Defert, 1991; Ericson and Doyle, 2004; Ewald, 1991 and 2019), and its development as a technology of managed risk (Knight, 1912; Lazzarato, 2015; Lobo-Guerrero, 2011 and 2016). Others have emphasised the particular imaginaries insurance is contingent on, inciting self-conscious attitudes of the self-insured subject towards risk, reserve funding and management for potential losses (Baker and Simon, 2002: 8). While insurance as a financial system has roots deep in the violent history of slavery, which arguably could be interpreted as an example *par excellence* of Foucauldian biopower (Baucom, 2005; Defert, 1991; Ewald, 1991 and 2019; Lobo-Guerrero, 2011), the more recent forms of practice effected by the independent Tanzanian nascent welfare state, in the form of social insurance (and particular pension savings), could also be understood as the localised continuation of the same governmentalising apparatus.

While insurance as a technology of risk management and financial governance has become embedded in life in the 'global north', life in Africa is often lived uninsured, within crumbling formal infrastructure systems, where only a small percentage is enrolled in a social security scheme (van Ginneken, 1999). State-supported social insurance is often aimed at the formal private sector and for public and civil servants, but the insurance market is slowly expanding to include also the informally employed majority.

Yet when formal institutions do not hold, were never in place or perhaps 'failed' to eclipse the totality of life, its double stepped in. The 'absent presence' of formal physical and bureaucratic infrastructures gives life to various 'instructures' (De Boeck and Baloji, 2016: 109) that become operational in the inoperability of its formal twin. 'Doing it for the connections', then, as Yahya put it, is what that absent presence of infrastructure incites when the connections that should be 'in place' prove inoperative and people search for 'insurance' elsewhere.

When this study set out, in spring 2016, the money, the pension savings invested – allegedly in order to hedge against market volatility and to promote socio-economic development – was highly restricted, and benefits were not always paid out to the members in a timely manner. Together with a general downturn in the Tanzanian economy, money seemed to be unusually short in Dar es Salaam.

Infrastructure's tripartite structure

I have so far introduced some of the key concepts central to my study that illustrates how insurance is a practised infrastructure enacted by different actors in the city, where the notion of risk might have multiple meanings and be negotiated on different levels and timescales. In the following section I will outline the general methodological question this chapter asks: On what terms is it possible to study simultaneously how the city connects a financial infrastructure (the fund), a material form (bridge) and the social life of insurance?

Studying risky futures in Dar es Salaam requires a different theoretical lens and methodology from that used to study the enclosed community residential quarter. My work is located in a 'relational force field' (Simone and Pieterse, 2017: xii) between a bridge, a social security fund and the notion of 'insurance', embedded within the legacy of anthropological research, which allows for the making-sense of data of different kinds. Attending to 'relational ontologies' (Benjamin, 2015; Pieterse, 2014) and 'urbane scholarships' (Macamo, 2018) as ways of understanding contemporary urban practices, however, is not a theoretical imposition but the very condition for being attuned to the field and surrendering to the world of empirical knowledge. Though admittedly everything is potentially relational, contingent and interactive, urban environments are also indisputably volatile and unequal, spatially and socially set within a history of colonial subjugation and resistance, still often governed by documents and declarations that proliferate historical inequalities. This chapter neither understates these structural inequalities nor champions endless chains of association, but argues instead for taking serious social, financial, temporal and spatial relations.

Given the complexity of the field, it can be both a methodological frustration and a conceptual difficulty to, in the words of Marilyn Strathern (1996), 'cut the network' – to delineate where the field begins and where it ends, and further, to decide and argue for what information is important to engage in and to relay, and what information is irrelevant and better kept out.

Ethnography reveals modes of reflection and reasoning that are embedded in everyday practices and are inextricable from material forms of existence (Da Col and Graeber, 2011). While local articulations and concepts are a source of theoretical inspiration in their own right, I have strived to develop theoretical terms that arise from ethnographic engagement, are grounded in local historical legacies, but resonate with certain established theoretical currents. Motivated by empirical findings from the field, a tripartite structure crystallised where I put the bridge, the fund and insurance to action as a heuristic device in order to conceptualise the themes of my work but also as a tool through which to make connections and uncover relational bonds. Each of the three has agency in its own right, but they also act on each other as well as work as an ensemble. By studying a material urban form (the bridge) and a providential organisation (the fund), I address a set of strategies and financial cultures/hedging repertoires that those engender (insurance) and engage in different aspects of risk and risk calculation, consequently making visible risky futures – how risks are envisioned, anticipated, remembered, acted upon and/or ignored. Here insurance is understood as a generator of the bridge and fund and not simply the linear consequence of the same, hence their interdependence. Rather than the traditional dialectical triad, I establish three 'platforms' (Guyer, 2016) from where to make connections.

As part of my work, I also conducted a three-month internship with the pension fund that funded the bridge. By attending to the 'lifeworld' of financial infrastructures, I lent myself to the conditions of working with and for the Tanzanian emerging welfare state. However, the ethnographic literature accounts for the administration (Bennet, 2001; Blundo, 2009; Das and Poole, 2004; Gupta, 1995), bureaucracy (Bear and Mathur, 2015; Ferguson, 1994; Strathern, 2000), financialisation (Bähre, 2012 and 2020) and organisation (Moeran, 2005; Wright, 1994) of forms of social insurance, but gave few hands-on clues how methodologically to approach an African social security fund and understand its emergent practices as set in the urban crucible. While anthropologists have explored the full spectrum from the insurance of life (Dao and Mulligan, 2016; Golomski, 2015) to the non-insured bare life (Duffield, 2008), the concept engages a much longer tradition of anthropological inquiry. As such, insurance could be placed in the motley crew of diviners, magicians, prophets, sheiks and other cultural brokers who trade with speculation to mediate the present with future uncertainties (Golomski, 2013: 10). But uncertainties have of course also been mediated through gifts, friendships and other reciprocal practices, involving human and non-human actors. And it is partly, but not only, within this tradition I locate the tripartite structure: the bridge, the fund and insurance.

The bridge is the material infrastructure putting places, people and things in connection. It constitutes a physical orientation point, an identifiable place in Dar es Salaam connecting two different parts of the city. Architecturally generic in its aesthetics, the bridge becomes universally recognisable and performs on the same scale as other large-scale projects in other global cities, a 'point of orientation' that structures urban imaginaries of which Dar es Salaam is intrinsically part (Weiss, 2004: 201). By generating circulation, spanning spaces and inciting global imaginaries, it holds a promise of future investments, in Dar es Salaam and in Tanzania. Its temporality is so vast that it came to life in urban plans decades prior to its inception and long had a life beyond the city not only in various documents, but also in popular culture and mythology. A focus on the bridge as a public infrastructure/public good (Bear and Mathur, 2015) reveals how the economic governance of Tanzanian social insurance schemes produces a tension between the collective hedging against various contingencies and the extractive aspects of investments and the returns on capital. Here the bridge, rather than hedging, protecting and securing, instead might institutionalise new architectures of risk through unexpected (material, political and ethical) effects.

The fund is understood as a social security infrastructure. It operates as a policy assemblage performing a number of bureaucratic tasks. Its operations aim to encourage a particular new financial behaviour among members of the public, based on providential planning. The fund is also a financial epicentre, holding large sums of capital, managing investments and safeguarding retirement savings against financial risks. It operates as an economic reserve where revenues might be channelled into alternative streams, financial 'secondary circuits' (Goodfellow, 2018), to places where access to finance is otherwise constrained. As such it is used as an economic reservoir by the government and by its members alike. Beyond the conceptual form, as an institution for social insurance, it sits in a particular historical place as one of Africa's oldest pension funds. While the fund conceals much of its governing documents and bureaucracy from the public, it reveals itself in investments that (often) take physical forms (such as the bridge) and in the daily compliance operations throughout the city.

Insurance is in one sense a conceptual spin-off from the bridge and the fund. Insurance could be understood as a practice of a certain kind of rational governance, with complex historical underpinnings, which take localised forms when hitting the ground in Tanzania and Dar es Salaam. It is a set of institutional and popular arrangements to provide a guarantee for compensation against loss, working through a number of co-existing economic and financial regimes. Formally, insurance is a technology of risk management operating through documents and bureaucracy. In one form it is integral to the formal policy assemblage, performing as conventional social insurance (such as the pensions scheme). It also performs in investments made to allocate money in the expectation of future benefits (returns). With respect to the private and public (and parastatal) infrastructures that promise to hold social security in place, I provisionally hold 'popular insurance' as the social practices of insurance that have been built up over long-term experience with everyday uncertainties, risks and hedging, and the marginal role of the formal sector in many people's lives. Insurance in its popular instance 'shadows' or 'doubles' the insurance schemes at times when policies 'fail' its formal workings. It implies a speculative mode of managing the future, generating speculative practices of calculation and anticipation, and emerging collective forms of financial rationality. As a concept it invokes urgent questions of how self-reliance, collective responsibilities and dependence are negotiated in one of the world's fastest-growing cities, Dar es Salaam.

The tripartite structure has an infrastructural logic, all being particular sites for infrastructural operations, whether they are material, bureaucratic or social. They are tightly interrelated, where formal functions are contingent on the informal. In an economy on the fringes of global finance, Tanzania is aiming at, but not fully achieving, the financialisation of everyday life. In the absence of a national context that permits the premises of a global financial market, a shadow market is maintained in its absence, both from below and from within. I provisionally conceptualise these financial strategies of market performativity as 'popular insurance'.

By looking at how two institutionalised infrastructures (the bridge and the fund) operate both in 'generic' economic systems (neoliberal/financialisation) and in the 'popular economy' (Gago, 2017), I try to understand the co-existence of different development models and how Tanzania negotiates the reverberating ideals of African socialism, Ujamaa, and self-reliance (*kujitegemea*) through notions of insurance in a contemporary urban context.

Studying 'risky futures' in Dar es Salaam entails a flexible and mobile methodology, ready to follow urban operation systems, but also to diverge and explore its 'leakages' (Simone and Pieterse, 2017: 96). The tripartite structure does not only reflect but is also defined by the engagement with these social and material operation systems, and from the viewpoint of the bridge, the fund and insurance, the constant shifting of the cityscape is conveyed.

Speculations

'I need "world-class insurance"', a jovial gentleman dressed in *kanzu* and *kofia* told the officer at the registration desk at third floor at Mafao House ('Benefits House'), the local pension fund office. 'I want the very best, full coverage, I don't care about the cost, just give me your best package. World-class, top-notch … Enrol me!' Bupe, the officer who was sitting behind the glass, carefully pencilled down his details on a yellow registration form and then transferred the information to a digital tablet, collecting biometric data. 'Give me your finger,' Bupe ordered. The man pressed his right thumb, and then his left, against the touch sensor for the tablet to register his fingerprints. He was instructed to move to a chair in front of a blue screen for his picture to be taken. Bupe tilted the tablet and took a headshot. Before the registration procedure was over, she presented an inkpad and asked the prospective member to sign the yellow form and mark it with his fingerprint, pressed against the yellow in blue ink. He laughed and rubbed the remaining ink off against his white kanzu. 'Wait!' Bupe said and turned on the printer that was standing on the desk behind the glass in her registration booth. Before long the printer spat out a plastic ID card, complete with the member's picture, number and the fund's familiar logo. Just like a credit card, it contained a small golden chip. 'It holds all your account details and biometric data, so you can use it at every pension fund office, even out in the regions. You can check your balance everywhere,' Bupe continued. 'This is how it works … First you have to make three consecutive instalments of at least 10,000 shilling per month. After those three months you can register for health insurance benefits and enrol with a hospital close to your home for comprehensive healthcare for you and four family members – only ONE

WIFE and only three children.' They both laughed. 'After fifteen years you are eligible for pension benefits.' The man already looked close to retirement age.

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In my work in Dar es Salaam, insurance works as hedging in contexts where institutionalised insurance programmes are being reformed or implemented but are not (yet?) comprehensive. Further, ethnographic fieldwork demonstrated how future-oriented expectations and idealisations, as well as past- and present-grounded critiques of these programmes and their effects, structure everyday life. Urban futures thus constructed, envisioned and narrated become involved in wider politics and economics. This provokes questions of what kinds of 'risk' are articulated and assigned in urban research, what forms of 'infrastructure' are assumed and assembled, what communities define, take up, redefine and broker concepts and practices such as 'investment', 'insurance' and 'hedge'. To the extent that social insurance programmes are directed towards reform and/or development, who and what are being 'reformed'? What kind of actors, institutions and social forms? As new forms of insurance backed by international financial institutions and development organisations are implemented throughout the world, how are the roles and practices of different organisations and communities – acting as international, national and local actors – reinforced or redefined?

With the global expansion of insurance – whether it is state or corporate, private, financed by development aid or in its popular form – are we also experiencing an ontological shift of temporality in relation to the concept of crisis? While crisis has been perceived as a short-term episode of hardship, now hedging is often against an imminent risk. Does insurance, then, engender an altogether different restructuring of individual financial behaviour against a new time horizon where the proliferation of risks is a mode of state, corporate and self-governance? Or did the residents in cities like Dar es Salaam always operate on multiple timescales concurrently, navigating an array of financial and economic modes?

The Tanzanian pension funds build upon generations of insurance, of hedging future uncertainties into the present as a means of acting upon them. Consistently, old and prospective members are to be convinced into taking these particular uncertainties that the fund *can* insure very seriously. The value of the pension fund is not self-evident. It is 'marketed' to potential members by making the future relevant through the depiction of certain risk scenarios communicated by the fund through its outreach and education programmes. The modern city subject of Dar es Salaam needs to believe in insurance and be attracted to the idea that there are very considerable benefits to being insured. Members pay for the guarantee of protection, yet the conditions that promise this protection do not always arrive, so they might have been paying for certainty in a situation of absolute uncertainty. This is of course not only true for Tanzania but seems to be the global irony of the insurance market: it often does not pay out when things are actually at stake. The future of pension funds globally in the wake of the 2008 global crisis or the COVID-19 pandemic is one where assumed certainties generated by pension promises melt into air in the face of market crashes.

But the bridge, then, becomes the tangible representation that guarantees that the fund will keep on giving, and that there is a prospect for comprehensive welfare – a concrete welfare utopia. And the insurance becomes something material, spanning time as the bridge spans the creek. But how can the traffic be guaranteed, a flow that secures income at the bridge, and by extension secures insurance from the fund? And what happens if, or when, the members become indifferent to the insurance process altogether – if the futures at hand simply stop mattering? What does this mean for intergenerational ethics with an ageing older generation and a rapidly expanding population of urban youth? Many young people are outside formal employment. Formal social insurance may seem utterly inaccessible or simply irrelevant to them because their starting point is based on other imaginaries and other risk scenarios that the insurance will never cover. The fact that many youth are occupied in the large informal domestic sector as servants (so-called *dadas*) or 'house boys', security guards (*walinzi*), ambulating street traders (*wamachinga*), female food hawkers (*mama lishe*) or self-employed in the urban transport sector, driving *boda boda* or *bajaji* (three-wheeled taxis), makes them unlikely recipients of insurance packages, due to the inherent precarity and informality of the respective sector. To accept even a small cut in monthly earnings, contributing to the membership fees of a pension fund, might be a price too high to pay for those who already live hand-to-mouth. The 'flow' of people constituting the very basis of the fund risks drying up if the idea of formal insurance is not believed in by those that need to buy in. Only 3.6 per cent of the working-age population – 4.3 per cent of the total labour force aged 15 to 64 – contributed to the Tanzanian pension funds in 2015 (ILO, 2017: 357), the overwhelming majority of whom were employed in the formal sector.

The residents of Dar es Salaam are involved in a lot of 'spanning' and 'speculation', perhaps similarly to the bridge, living in a certain temporality where things cannot be spanned, however, and the gap between formal and informal life will perhaps never be crossed, but where a lot of bridging nevertheless takes place.

Conclusion

It was a regular day interning with the pension fund. I was posted with one of the compliance officers, *afisa utumishi*, to participate on an inspection round, leaving the office in Illala by car. We were to perform a number of routine visits, checking whether business owners and employers enrolled in the pension scheme followed the procedures, contributed to their employees' monthly pension savings and kept up the correct paperwork. To avoid the traffic jam, we took the shortcut from Kigogo roundabout, leading through Jangwani valley, ending up in Msimbazi, at the back of Kariakoo, the beginning of my colleague Jalala's sector. Tekno's super-hit 'Pana' played on the USB stick, connected to the stereo: 'We go drive around for my Porsche, oh, Baby, Pana, They say you like *wahala*, oh.' We parked deep into the Kariakoo grids outside a small tyre shop on a corner of one of those streets, trading with everything automobile. Dunlops, Continental, Bridgestone, mixed with anonymous brands from India and China in stacks, balancing on the landing in front of the mechanics. The owner immediately showed up, greeting us with oily hands. Blue-collar hand shaking white-collar hand, smearing the white shirtsleeve slightly, while white-collar hand firmly grabbed its counterpart, ignoring the stains. Compliance visit behaviours often involved a calibration on both parts: for the employer, balancing the ducking and diving, sometimes escaping thorough inspection and excessive transparency, perhaps delaying contributions, while not being perceived as too difficult, risking reprimands; for the compliance officer, artfully extracting information, articulating convincing arguments for cheques to be signed, policies to be adhered to, while avoiding reaching an impasse or being rude. Customer service (*huduma kwa mteja*) was, after all, part of the pension fund's mission.

The members in each sector were few enough for officers and employers to develop a relationship, to have some knowledge of each other. Today Jalala was to find out how many mechanics the corpulent owner employed

– i.e. new potential members to the pension fund collective – and whether they complied with the minimum wage as stipulated by Tanzanian law. And yes, there were more mechanics employed now than last time, as Jalala pointed out, but, *bahati mbaya*, unfortunately, they were not in at the moment, the owner said, so it was impossible to have them fill in the registration forms and pay the statutory fees. *Labda kesho au kesho kutwa*, maybe tomorrow or the day after. And then the paperwork, showing the payrolls, might be ready too. Maybe. *Karibu tena*, welcome back. We took off, it was still early.

We slowly worked our way through the day's schedule: a regular update with the human resources manager at one of the city's luxury hotels, greeting their new sushi chef; a surprise visit to a local bank whose manager had mysteriously gone missing; a scheduled meeting with the regional administrative director of a well-known international airline to confirm the registration of new employees; and finally a drop-in at a small accountancy service, tucked away behind another office – nothing more than a crammed room – deep in a courtyard, which took so long to penetrate that the owner had fled through a second back door before we arrived.

* * *

In daily conversations in Dar es Salaam, there is constant repetition of the importance of meeting new people, to be in new situations, experiencing new things, to get exposure and acquire new ideas and alternative world-views, to circulate in extensive networks. What accounts as exposure is roughly anything unexpected and novel, although it does not necessarily have to last very long. Quite the opposite, in fact: exposures are sometimes better kept short, before they become complicated and create annoying implications or raise expectations higher than the relationship merits. Exposure presents opportunities for the speculative potentialities togetherness brings: of multiplying the chances for valuable experiences, for new things to happen, 'things' to add to the life narrative, as the author of one's own life, and make those new insights part of one's 'background' (Simone, 2019). This background gives a sense of the propensity of infrastructure, forming a social context for something to happen in the future that potentially could bridge previous gaps or prepare for new unexpected situations. Being exposed to something – whatever that may be – generates sensitivity to disparate dispositions, so that when the moment arrives the exposure will play out in a favourable way for the exposed. Curated, long-term exposures might eventually materialise in solid connections, yet only repeated experience with exposure can determine whether a relationship should be allowed to linger, as Smart in the introductory vignette claimed: too tight connections might indeed be a disadvantage.

Working for the pension fund constituted a serial cycle of exposures, not only to local situations but also to the lifeworld of other professionals, of aspirational lifestyles. During the inspection rounds I participated in during the internship, the compliance officers made connections with disparate social groups and individuals that enabled a kind of continuous education, a social grooming, that graduated in a scholarship, in savvy communication and how to navigate the world. Of course, it was just a job too, but it came with perks that transcended the routine tasks, and that did not necessarily come through formal education. It was, however, not just the compliance officers that accumulated exposure in their professional life. Yahya, Smart and the *boda boda* driver featuring in the beginning of the chapter all had their separate tactics for how to acquire a sort of life insurance, a background against which the exposures could be made sense of.

Dunia ni kijiji, 'the world is a village', is a popular expression, too, repeated in daily conversations across the city. Beyond the familiar cliché, it suggests that Dar es Salaam is an immanent part of the world, a cosmopolitanism not necessarily 'claimed', but rather taken for granted, as part of life as lived in the twenty-first century. While it perhaps could be recognised as a travelling trope widely popularised due to increased interconnectedness and digitalisation, it might also be understood as an expression of urban 'worldliness' (*mondialité*), of an urban citizenry belonging to the whole-world (*tout-monde*) (Britton, 2009; Glissant, 1997). It implies being residents of the global city, or the urban global village, on other terms than the financialised or contractual relationship with certain national or international policies or institutions, or restricted by physical borders – regardless of whether those same institutions or bordering regimes recognise Bongo as either a global or a 'smart' city. The extensive 'exposure' accumulated in life is the passport to urban citizenship, a guarantor that one is not a *mshamba*, a hick, or a nobody in the periphery, but an eligible member of the whole-world, a protagonist central to where global dramas play out.

The taxonomy of world cities embraces places like Dar es Salaam, making them the ‘background’ for national as well global dramas to be acted out, through universally recognised phenomena: here a bridge, the providential institution, and insurance, in localised forms and shapes, but nevertheless part of the whole-world. As such, Dar es Salaam is constructed in everyday practices and articulations through affective associations with the larger world map as a node in a global, urban network on no less equal terms than other global cities. The infrastructures of the bridge interface with the financial infrastructures of the ‘modernising’ state but are mediated by the cultural calculus of risk. Risky futures in Dar es Salaam demand an understanding of this triple interface.

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Notes

1 All names in the chapter are anonymised.
2 *Nafasi* is a multi-faceted term in Swahili that could be translated as 'space', 'opportunity', 'place' or 'chance'.
3 Before the harmonisation reform in 2017 and 2018 – where five of the country's pension funds were reduced to two – Tanzania hosted a number of pension schemes, directed at different sectors.

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