

Chapter 5: Between Need for Housing and Speculation

Urban Expansion in the City of Tarija, Bolivia

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INTRODUCTION

By 2050, around two thirds of the global population will be living in an urban environment. Therefore, recent international agreements on the issue of sustainable development have centred the debate around urbanisation and the considerable challenges cities face (UN-Habitat 2017; WBGU 2016). Seventy per cent of the world's economic activity takes places within cities; moreover, cities are responsible for 70% of worldwide greenhouse gas emissions, 70% of global waste, and over 60% of global energy consumption (UN-Habitat 2017). Furthermore, growing cities also consume large pieces of land as they continue to expand through rural-urban migration, migration between cities, and displacements through political conflicts or natural disasters, among other factors.

In recent years, the rate of urbanisation has become more critical in developing countries; in particular, Latin American trends in urbanisation are among the highest in the world and it is expected that the region's cities will continue to grow (UN-WUP 2018). In this context, informality is seen as a generalised mode of urbanisation (Roy 2005). The challenges posed by a development that often results in increasing social inequality and environmental damage have been widely discussed (Angotti 1995; Butterworth 1981; Rodgers *et al.* 2012). What comes to mind, here, is the often-used picture of a São Paulo favela that is segregated from the city's wealthier neighbourhoods. New approaches and agenda(s) where especially discussed in 2016, during UN-Habitat III (UN-Habitat 2017). Moreover, McGuirk's (2014) comprehensive research around housing and settlement development in various cities in Latin America has shown the failure of

politics, planning, and architecture to address this complicated issue, mainly due to the lack of success in linking formal and informal modes of urban development.

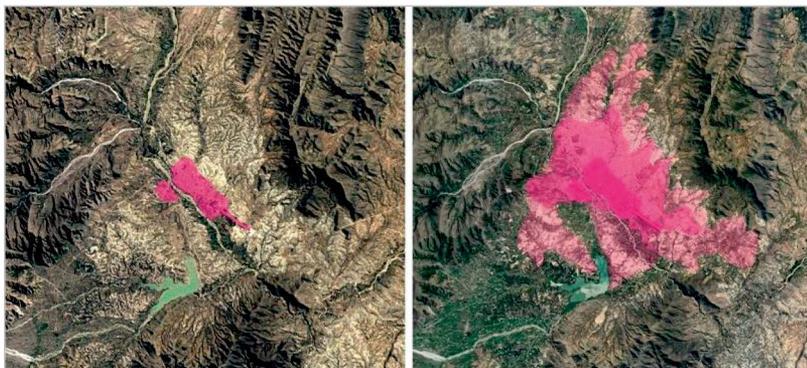
Not all cities have the same dynamic as mega cities such as São Paulo or Mexico City. Bolivia, for instance, has developed three metropolitan regions and 34 medium-sized cities; approximately five million people live in the metropolitan regions, which makes for almost half of the Bolivian population (PNUD 2015). And as research has mainly focused on the larger cities, dramatic changes in small- to medium-sized cities may have been overlooked. As mentioned before, cities are expected to grow due to migration. But is this the case for all cities? And what dynamic does their expansion follow? Furthermore, it is well-known that land markets will continue to play an important role in the future development of cities. But does a profit-oriented land market always act in the interest of the common good? How are planning institutions avoiding the negative side-effects of a speculative land market that benefits from a need-for-housing discourse? These initial reflexions address the issue of land speculation and challenge the common notion of the impact of an ever-increasing demand for housing; however, they can only be answered on a specific case-study basis. Therefore, building on the premise that densification in existing structures is a more economic and sustainable way of addressing the need for housing, this chapter analyses urban expansion in the city of Tarija, raising the question of whether urban expansion is triggered by migration and a demand in housing or whether it was promoted by land speculation.

BETWEEN NEED FOR HOUSING AND SPECULATION

Drawing from practical experience and various visits to the medium-sized city of Tarija, in Bolivia, this paper identifies a critical scenario: how a speculative land market, with few restrictions and constraints from the government, has dramatically expanded the city in terms of the surface area covered in recent years; large and fragmented settlements were produced on the periphery of the city, where basic infrastructure and services are lacking and the living conditions are not optimal. Figure 1 shows the gravity of this scenario, where the actual extent of

the urban land the city occupies is around four times larger than its actual consolidated area¹.

Figure 1: The growing city of Tarija. The consolidated city in 1989, based on GAMT (2008) in relation to the consolidated city and the expanded surface in 2018.



Source: Images Digital Globe, Google Earth (edited by author).

In this context, two realities clash: the formal part of the city, which is within the urban radius, and the informal section, which continues to emerge outside of the urban radius. Moreover, dwellers who settle on the periphery lack property titles as they are occupying an area that is not properly defined and are, therefore, in a permanent legal argument with the municipal government. They remain in the hope of one day becoming the rightful owners of the pieces of land that were sold to them in an illegitimate market; at the time, they find themselves situated somewhere between the formal and the informal urban land (Vargas Gamboa 2014).

The process of the regularisation of property titles is not transparent and also extremely time-consuming. People are lost in a never-ending list of requirements and fees, while there exists a speculative land market nation-wide where actors continue to sell pieces of land, that lack basic services, at ridiculous prices (ibid.). Further, selling land situated in rural areas for urban uses is a lucrative business that has dramatic effects on the environment as it destroys the natural

1 Due to the informal nature of the urban periphery and the lack of official plans, this polygon was broadly defined, based on the authors' analysis and maps that have not yet been published.

landscape and valuable water bodies (Figure 2). Therefore, this chapter raises questions about the role of land speculation in the city of Tarija and reflects on the severe consequences of neglecting this issue. This research question is addressed by searching secondary sources that describe the city's urban expansion from a historical perspective and link it to the drivers of urbanisation and population density. Furthermore, through a literature review on local, departmental and national development plans, and through semi-structured interviews and discussions with local actors, this research reflects on the city of Tarija and Bolivia's urbanisation and housing strategies and makes the case for changes in policies and regulations related to land acquisition and development.

Five semi-structured interviews were held in Tarija in September 2018; they ranged from 30 minutes to 3 hours in length. Among the interviewees were representatives from the municipal secretaries of development, culture, and land-use planning and the environment; the departmental neighbourhood committee; and the departmental farmers' federation. Moreover, in the framework of a transdisciplinary approach a real-world laboratory two workshops were held to tackle the issue of land speculation and the consequent environmental damage: one in January 2018, and the other in September 2018. During both events, informal discussions took place with a wider range of actors, practitioners and scholars as well as peri-urban and rural dwellers. Above all, during these workshops, a conceptual framework was conceived for future development²; it was then presented to different residents of the various neighbourhoods so as to gain valuable feedback on the concepts of the framework. In particular, this approach served to fill gaps in the research due to the lack of official documents and plans on the topic of the impact of urbanisation and land speculation on the city of Tarija.

2 The framework focuses on three aspects of land development in the context of the case study: first, on reclaiming ravines vital water bodies and securing them legally through zoning plans in a regional open-space network; second, small-scale interventions on the main roads should secure risk-free transit for pedestrians. And later, this transdisciplinary approach should be institutionalized, in time, and thereby serve as a mediator between the municipal planning authorities and the National Institute of Agrarian Reform for the development of policies and regulations related to land development.

Figure 2: Left-over and degraded rural spaces waiting to increase in value. Land speculation has been the primary factor in the degradation of the natural environment in the city of Tarija.



Source: Author, 2018.

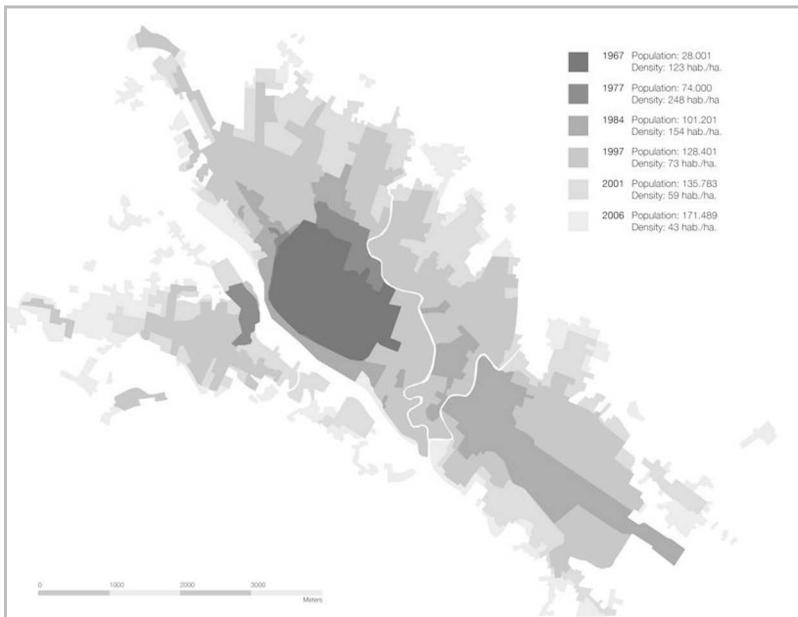
Urban expansion in the city of Tarija

The city of Tarija is located in a valley in the South of Bolivia, about 1850 metres above sea level, in an area that is defined by the South American Andes mountains. Founded in the year 1574 as a strategic city to support the expansion of the Spanish Empire towards the South, the city emerged next to the Guadalquivir River. It followed a traditional chequered urbanism, with a north-south and east-west orientation of its streets in the city centre. It is characterised by its traditional vineyards, its warm, charismatic and friendly people, and its rich folkloric culture.³ From 1574 onward, the city expanded from its core towards the surrounding mountains, reaching its peak population density in 1977, as is shown in Figure 3. A description of the city's urban expansion can be divided into three historic time periods: the colonial period, from 1574 to 1825; the republican period, from 1825 to 1952; and the modern period, from 1952 onwards

3 For more information on the city's character, see Lea Plaza Dorado *et al.* (2003) and Trigo O'Connord'Arlach (2017).

(Lea Plaza Dorado *et al.* 2003; Trigo O’Connord’Arlach 2017; de Mesa Figueroa *et al.* 1998). In colonial and republican times the city grew in terms of population, increasing its density in the now historical city centre. Moreover, land tenure was not possible for the indigenous and farmers’ community; thus, settlement development outside the city was constrained. In modern times, agrarian reform was introduced, making it possible to divide up the land in individual lots of property; thus, the development of settlements and the establishment of a land market (Urioste 2012). Moreover, regional economic development triggered migration towards the city, which led to its expansion from its core towards the surrounding mountains. New neighbourhoods and city districts were created by annexing existing villages into the city’s structure (GAMT 2008).

Figure 3: Urban expansion of the city of Tarija, 1967-2006. An increase in surface area and a decrease in population and built density.



Source: Author’s representation based on (GAMT 2008).

During colonial and republican times, city development was framed by the Spanish semi-feudal regime. Goods were produced in rural areas and traded in the city, and housing and political participation in the city was mainly reserved for aristocrats and wealthy members of society. In 1825, Bolivia proclaimed its independence from Spain and became a republic; however, its semi-feudal re-

gime continued to define society (Trigo O'Connord'Arlach 2017). In rural areas, the form of land tenure was as in colonial times the hacienda, which is Spanish for a large productive estate. Natives lived on large estates owned by nobles; at the same time, they were exploited by these landlords and did not have the right to own property (Larson 2017). Urban expansion in terms of the surface area it covered continued to be extremely low as the boundary between urban and rural areas was protected through social exclusion. However, the city centre became slightly denser in terms of population as the *casonas*, Spanish for a big house with several inner courtyards, were subdivided primarily among growing families and through inheritance (Lea Plaza Dorado *et al.* 2003). In the early 1930s, this dynamic was slightly disrupted through migration, due to the Chaco War between Bolivia and Paraguay. The Gran Chaco region was thought to be rich in oil and, after the war, Bolivia lost a great part of the Chaco region to Paraguay. Since then, new neighbourhoods with lower population densities started to emerge around the centre of Tarija (GAMT 2008).

The revolution of 1952 marks a point of inflexion in Bolivia's history, its social structures and the subsequent urban development. This period of modernity accounts for one of the greatest transformations in citizenship, political participation, land distribution and state control of the national economy and the country's natural resources (Vargas Gamboa 2014; Urioste 2012). Moreover, the right to vote was universalised, which gave women, the country's indigenous population and farmers a new role in society. In 1953, the state promulgated agrarian reform through the National Institute for Agrarian Reform (Instituto Nacional de Reforma Agraria, INRA). This reform regulated land tenure and land uses in rural areas and protected indigenous and farming communities from being subjected to the earlier semi-feudal regime. Since the 1960s, the state, through the National Institute for Colonisation (Instituto Nacional de Colonización, INC), supplied on request between 20 and 50 hectares of physical land per family as non-transferable and indivisible private property. However, over time, these large properties were either sold to developers at low prices or divided up by the families, themselves. During the dictatorial military regimes of the 1970s and early 1980s, in particular, and the democratic neo-liberal governments of the early 1990s, land with no arable value was freely distributed to political supporters. This led to the establishment of a land market that freely operated on rural territory. (Urioste 2012, pp.61–64)

From 1996 to 2006, the main goal of the INRA was to regularise property titles for land that had been freely distributed since 1952. This was quite challenging as the INRA only provided titles to productive estates and many families had already transferred (or divided up) their lands to third parties that exclusively

used it for housing. The process of regularising property titles was not transparent, extremely time-consuming and plagued by corruption as there were no records of previous transactions (Urioste 2012, p. 64). Since 2006 and the election of government of Evo Morales, Bolivia has seen profound socio-political changes (Lazar 2013). A new law of agrarian reform was promulgated to tackle the mistakes and corruption of the previous period; now the state had the ability to secure land for indigenous communities and to expropriate unproductive lands so as to avoid land speculation (ibid.). A government slogan is ‘la tierra es de quien la trabaja’, which is Spanish for ‘the land is for those who work it’. However, corruption and the lack of transparency remain, thus making it difficult to address these issues. The distributed rural land is still being subdivided and speculation continues in a market for private land (as Figure 1 shows for the city of Tarija).

Moreover, in the mid-1990s, the election of a neo-liberal government led to the closure of state-owned mines in the city of Potosí. This, combined with the discovery of natural gas reserves in the Department of Tarija, led to a pattern of heavy migration throughout the country and especially into the Department of Tarija and its capital, Tarija (Vargas Gamboa 2014). People in search of employment migrated to Tarija from different cities and rural areas around the country. The existing regulatory frameworks and municipal capacities were overwhelmed by the influx and the compact structure of Tarija collapsed (PNUD 2015; GAMT 2016; GAMT 2008; GADT 2015; Vargas Gamboa 2014). Land speculators soon took advantage of the situation as, at this point, the pace of growth of Tarija became critical. However, the city did not grow as much in terms of population as the surface area covered, as is shown in Figure 3.

Furthermore, with the government of Evo Morales, the construction of social housing intensified and many informal settlements were formalised through Article 247, which was promulgated in order to address the demand for housing that resulted from strong migration. It was during this period that Tarija grew the most in terms of the surface area covered; however, as there are no official plans to measure the actual urban surface area developed, this remains the task of the author, based on an analysis of Figure 3.

LEVELS OF GOVERNMENT AND POLICIES ADDRESSING URBANISATION IN BOLIVIA

The year 2025 will mark the 200th anniversary of Bolivia’s founding. In preparation for this occasion, and based on international agreements, the Ministry of

Autonomy of the Plurinational State of Bolivia proposes an agenda that includes thirteen pillars for development; it also identifies the role each level of government will play in the implementation of this agenda (Ministerio de Autonomías 2014, p. 13–14). At its centre is the promotion of an inclusive, participative and democratic society and nation; one that is without discrimination, racism, hatred or internal strife. Furthermore, the agenda proposes an inclusive and strategic collaboration between the country's four levels of government: central, departmental, municipal, and native indigenous farmers. The pillars of the 2025 agenda range from the eradication of extreme poverty through to securing basic infrastructure, the right to adequate housing and protecting the natural environment.

The role each level of government will play in the operationalisation of the above stated goals will then be quantified as a participatory percentage; that is, for each pillar and specific goal there is a clear statement of how responsible each level of government will be for the operationalisation of their part of the agenda. For instance, for pillar two, 'the socialisation and universalisation of basic services and infrastructure with sovereignty to live well',⁴ the central government will have 31% responsibility, 25% will be carried out in collaboration between the central government and the autonomous territorial entity (ETA) (the remaining three levels of government), and 44% will be the exclusive responsibility of the ETAs (Ministerio de Autonomías 2014, p. 39). Overall, the ETAs will have 45% of responsibility for carrying out the agenda under pillar two and the central government, 33%, and the remainder will be carried out through collaboration. The main point of the document is for the ETAs to be the key to the future development of Bolivia (Ministerio de Autonomías, p. 65).

Pillar number two addresses urbanisation, and ambitiously aims to achieve 100% coverage of basic infrastructure and services, such as water, electricity, mobility and communication. Moreover, it particularly focuses on securing access to adequate housing that comes with basic infrastructure and services. A review of the participatory percentage responsibility for carrying out Bolivia's 2025 agenda shows that the roles and tasks of the various levels of government are distributed as follows: The central government is mainly in charge of policy development regarding human settlements in rural areas (through the National Institute of Agrarian Reform), planning and housing. The central government

4 To live well, in Spanish 'vivir bien', was formulated in the national law N°300, Art.1 and stressed by Bolivian foreign affairs minister David Choquehuanca. It describes a model for development in harmony with the natural environment based on traditional customs and believes of the indigenous communities. See: <https://www.economia.solidaria.org/noticias/vivir-bien-propuesta-de-modelo-de-gobierno-en-bolivia>.

will work in combination with the ETAs in the planning and implementation of social housing projects. And the municipal governments will be mainly in charge of the development of land-use plans (framed by central policies), building codes, providing basic infrastructure, land for social housing, and property regulation in urban environments (MAEPB 2014, p. 40).

The issue of housing was also addressed through the (new) constitution of the Plurinational State of Bolivia (2009). Article 19 and Supreme Decree N°0986 state that everyone has the right to adequate housing and the state (through all levels of government) should promote adequate plans and financing for social housing, especially for the urban poor, the vulnerable and the inhabitants of rural areas. Moreover, Article 299 states that the central government in collaboration with the ETAs is responsible for housing and social housing, which is carried out through the National Housing Agency. Under Supreme Decree No. 0986, the National Housing Agency has been assigned the task of designing and implementing housing programs and/or projects. And although the ETAs are represented in this agency, the key decisions are made centrally. The municipal report for the city of Tarija, from 2017 and the departmental report for the Department of Tarija,⁵ from 2015, point out this decision-making hierarchy (GAMT 2017; GADT 2015). The municipal government is not involved in housing projects as it is mainly in charge of basic services, infrastructure and property regulation in urban areas and for imposing building codes (GAMT 2015). Furthermore, in the departmental government report of 2015, addressing the issue of housing is not listed among the city's strategies for overcoming the economic crisis the department presently faces due to the dramatic drop in the price of oil in 2015 (GADT 2015).

In the 2016 HABITAT III report of the Bolivian Ministry for Public Works, Services and Housing (Ministerio de Obras Publicas, Servicios y Vivienda 2016 (MOPSV)), urbanisation is seen as an opportunity. Thus, the report proposed a definition of an urban area as being an urban environment that is quantitatively defined as a human settlement of 2000 inhabitants or more, with buildings and spaces structured by a road system that is destined for housing development, and where economic activities are primarily those in the second, third and fourth sector (MOPSV 2016, p. 13–14). Furthermore, an urban environment must have access to basic services and infrastructure, such as water, electricity, sewage systems, schools, hospitals and areas for recreation and leisure. Urban environments can be sub-categorised according to their uses as intensive areas, exten-

5 Bolivia has nine departments, each with a capital city. The city of Tarija is the capital of the Department of Tarija.

sive areas and protected areas. Intensive urban areas can span from extensive high-density areas to areas of low density that include productive activities and serve as a belt to keep the city from expanding. Protected areas are meant to secure vital ecosystems. Furthermore, the document recommends that if there is a demand for housing then this should be accommodated in an intensive area (MOPSV 2016, p. 22). Regarding social housing, the government develops the policies and provides for the economic resources, and the municipal governments provide the land and basic infrastructure (MOPSV 2016, p. 30). In this positive vision of urbanisation, however, the issue of land speculation and its dramatic effects on the environment is presently being neglected. Although the purpose of agrarian reform is to avoid land speculation, the lack of a dialogue about and collaboration between this central government institution and the ETAs has hindered any progress in this regard.

The challenges for urbanisation in the city of Tarija

In recent decades, Bolivia has become predominately urban and almost half of its population is concentrated within the three metropolitan regions of La Paz, Cochabamba and Santa Cruz. The remaining population lives in small- to medium-sized cities, such as Tarija. Compared to the major Bolivian metropolitan regions, as of 2016 Tarija was relatively small with an estimated 247,000 inhabitants (INE 2017). Nonetheless, its spatial expansion and the dynamics along its periphery follow the same patterns as Bolivia's major cities. Firstly, as Figures 3 and 4 show, the city has expanded from its core, with few topographical constraints, as it has annexed villages and informal settlements in the process. Second, as was noted on the topic of agrarian reform, the lucrative business of selling rural land promotes the creation of settlements of an urban nature on rural land. This, combined with social pressure and corruption, promotes the expansion of formal urban areas, all to the benefit of land speculators who dramatically increase the prices of their land holdings, almost overnight. The actual urbanisation process occurs on a self-organised and incremental basis, as shown on Figure 4.

Nowadays, around 67.5% of Bolivia's population lives in an urban environment; the region with the highest urban population is Santa Cruz, where the urban proportion is an estimated 80% (PNUD 2015). It is estimated that Bolivia's urban population will continue to grow to 72% by 2025 and 53% of Bolivians will live in the three biggest cities. However, the censuses take from 2001 to 2012 show that small- and medium-sized cities have the highest urbanisation rates, making them also a force to reckon with in terms of the development and

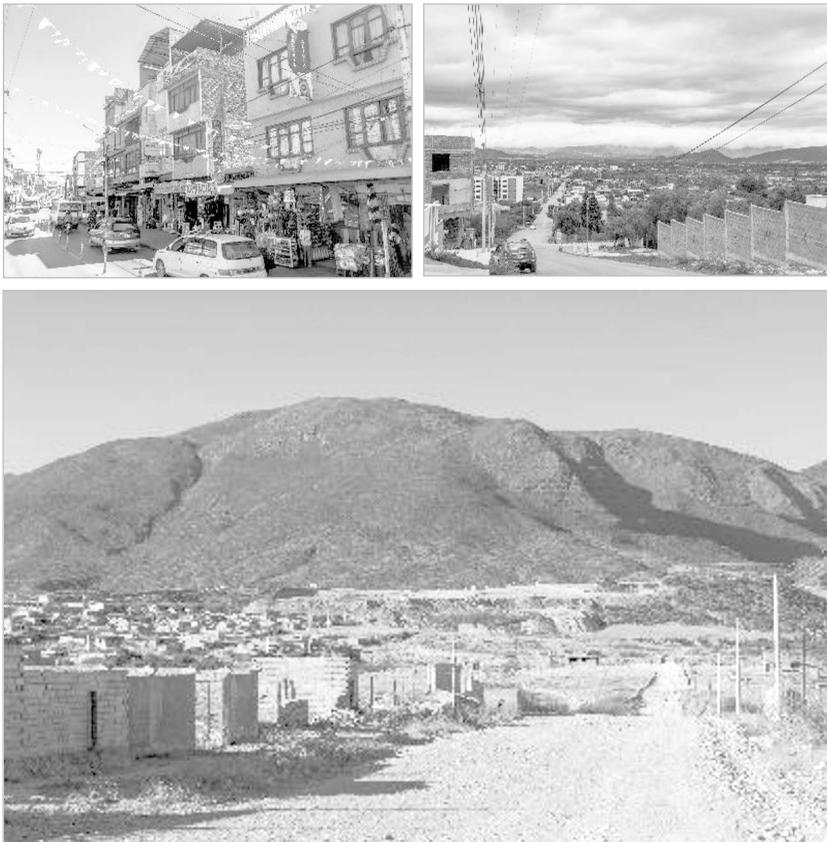
integration of the country's regions (MOPSV 2016, p. 34; PNUD 2015). So far, 34 intermediate cities with more than 10,000 inhabitants each have consolidated and their populations continue to maintain their agricultural customs and links to the rural hinterland. Consequently, the central government has proposed a multi-locality strategy for the 21st century (MOPSV 2016, p. 24). From 2006 to 2013, Tarija's urbanised area increased from 8,186 ha to 11,846 ha or by 45% (MOPSV 2016, p. 24). Over the same period, the population grew from 171,489 (GAMT 2008) to 212,856 inhabitants (INE 2012), and to an estimated 247,000 in 2017 (INE 2017), the latest year for which this data is available (INE 2017). This shows that the pattern of Tarija's development has been one of low-density in recent years because the population increase has not been as dramatic as the expansion that has occurred in urbanised areas.

Moreover, the urban expansion that has taken place has been informal, with inadequate municipal control and/or regulation. Land acquisition and housing construction took place without the approval of municipal planning institutions and urbanisation has mainly taken place on an incremental, self-organised basis (Figure 4). In this context, speculation accelerated and plots of land became over-priced. In response to this spontaneous growth and pressure from land speculators and social organisations, municipal governments expanded their cities' urban radiuses several times. This led to the creation of new settlements and neighbourhoods. These emerging neighbourhoods are not yet fully inhabited (Figure 2). However, they are self-organised and represented on local, departmental and national neighbourhood committees. According to the president of one departmental neighbourhood committees, since 2008, the neighbourhoods have increased in number from 60 to 170, nowadays. However, the exact number cannot be determined as not all of the neighbourhoods have been formally acknowledged by the municipality; doing so would imply the proper registration of land tenure, but this legal argument has not yet been settled. Therefore, the municipality refers to them as groups, and the number of existing neighbourhoods cannot be determined. Moreover, through an analysis of urban expansion, it also became clear that the new neighbourhoods are larger than the older ones in terms of the surface area they occupy; however, they also house significantly fewer people.

Addressing of the needs of Tarija's 170 neighbourhoods has proven to be a heavy burden for Tarija's municipal and departmental governments as more than half lack basic infrastructure. For many, expanding the urban radius may have solved the issue of property; however, it has yet to solve the issues of social disparities, lack of basic infrastructure and environmental damage. Land speculation has particularly benefitted from the expanding urban radius as the price of

rural land has increased by merely being listed on paper as being urban land. This gave rise to a lucrative business where speculation and corruption steered development (Vargas Gamboa 2014). This has resulted in the growth in the number of vulnerable dwellers with no basic infrastructure, who then organise themselves through neighbourhoods committees that then put pressure on the government to appropriately develop their habitats (Figure 5).

Figure 4: Sequence of urban development. From the core towards the periphery, different stages of self-organised and incremental development can be observed.



Source: Author, 2018.

Figure 5: Vulnerable housing on a ravine. Migrants from the rural area who were deceived by land speculators.



Source: Author, 2018.

CONCLUSIONS

In recent years, the city of Tarija has seen a large expansion in terms of the surface area it occupies. This expansion has mainly occurred informally. However, there are questions as to whether this expansion was triggered by migration and the consequent demand for housing or by land speculation. An analysis of the city's urban expansion, from an historical perspective, in terms of surface area and population growth, has shown a dramatic decrease in both the built and population density in recent years. A review of policy and development agendas shows that efforts have been made to secure adequate housing for everyone in the city; however, those interviewed during the study noted the urgency of tackling land speculation and also voiced concerns over the lack of strategies to address this problem. Furthermore, the general public sees informal urbanisation as harmful for the consolidated city of Tarija; therefore, the general discourse around city development does not include these areas in their plans. Rather, legal efforts have been intensified to protect existing structures against encroachment from emerging informal surroundings.

I would argue that an informal mode of urbanisation does not harm the development of a city. Further, this type of development provides opportunities to develop cities in new and more inclusive ways, as informal urbanisation is more capable of adapting to new socio-economic circumstances than the generalised formal bureaucratic mode of urbanisation. Different innovative approaches throughout Latin America offer examples of successful informal modes of development (McGuirk 2014). Moreover, discussions on this topic have raised a whole new set of questions that will challenge planning institutions in the future. But what will happen to the lands that are not yet inhabited? Which constellation of actors is needed to oversee the development of these areas? And what strategies are needed to accomplish development here? Reforestation and agricultural land use were also discussed in the study interviews; however, densification through social housing or privately developed forms of housing could also be topics of discussion. For these types of initiatives, it is crucial to understand site-specific circumstances, discuss them in a transdisciplinary manner, and integrate them into development plans that recognise the need to find a median between top-down and bottom-up approaches.

Addressing the overall question of land speculation in the city of Tarija is quite challenging. First impressions argue that the expansion that took place due to speculation was out of proportion in relation to the influx of migrants, as the city's low population density has shown. Further, the question of whether migration will increase or decrease remains an open one. Moreover, there is a clear consensus between those interviewed for the study and the discussions around land use that assert that land speculation has deprived the city of valuable natural land, has destroyed important water bodies, and has been the main driver behind urban expansion in terms of the amount of surface area used. This was, thus, a highly inefficient way of achieving urbanisation, the severe consequences of which are shown in Figures 2 and 5. Therefore, it is crucial to prioritise this issue in local development plans and to tackle it with the same intensity as the issue of land ownership is currently addressed. To continue neglecting this critical issue would only promote even more uncontrolled and unjustified expansion, where the main victims are those who dwell on the periphery of the city.

To conclude, three important points can be raised that are relevant to a general understanding of the issue of land speculation. First, the centralised housing policy and programmes in Bolivia makes it difficult to put development agenda(s) into operation, as centralised programmes cannot respond to site-specific circumstances and, in a way, disagree with the key role of the ETAs. This highlights the importance of establishing a median between top-down and bottom-up approaches. Second, there is the issue of land ownership. In the context of the

case study, land for social housing must be provided by the municipal government; however, the municipalities often do not own land in housing-intensive areas as this land is mainly privately owned. Thus, the land provided is mainly in extensive areas, thereby promoting the type of low-density urban expansion identified in Figure 3. Last, the State of Bolivia has made great progress in developing financing systems for housing and social housing at very low interest, making housing available to an increasing number of people every year (AEVIVIENDA 2018). However, this serves and promotes the land market as people who previously did not have the resources are now able to buy land for housing. Land speculators then take advantage of this situation (Vargas Gamboa 2014). The need for housing and low-density development creates conditions for a profitable land market; therefore, different actors involved in land speculation and development have promoted this type of model. However, from a planning and environmental perspective, the densification of existing structures is a more economical and sustainable way of urbanisation. It is, therefore, crucial to challenge the existing discourse around the demand for housing and to propose urbanisation strategies and policies that are based on site-specific circumstances and trade-offs between institutions, actors, and future dwellers.

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