Influence and Invisibility
Tenants in Housing Provision in Mwanza City, Tanzania

Jenny Cadstedt
Abstract

A high proportion of urban residents in Tanzanian cities are tenants who rent rooms in privately owned houses in unplanned settlements. However, in housing policy and in urban planning rental tenure gets very little attention. This study focuses on the reasons for and consequences of this discrepancy between policy and practice.

Perspectives and actions of different actors involved in the housing provision process in Mwanza City, Tanzania, have been central to the research. The examined actors are residents in various housing tenure forms as well as government officials and representatives at different levels, from the neighbourhood level to UN-Habitat. The main methods have been interviews and discussions with actors as well as studies of policy documents, laws and plans.

Among government actors, private rental tenure is largely seen as an issue between landlords and tenants. Tanzanian housing policy focuses more on land for housing than on shelter. This means that house-owners who control land have a more important role in urban planning and policies than tenants have. In Tanzania in general and in Mwanza in particular, housing policy focuses on residents’ involvement in upgrading unplanned areas by organising in Community Based Organisations. This means that owners who live for a longer period in an area benefit more from settlement improvements than tenants. Tenants are relatively mobile and do not take for granted that they will stay in the same house for long. This raises the question of tenants’ possibilities to influence as well as their rights as citizens as compared to that of owners. The question of citizens’ rights for dwellers in informal settlements has received increased attention during the last years in international housing policy discussions. There is an evident need to intensify and diversify this discussion.

Keywords: rental tenure, tenants, housing provision, housing career, housing strategy, housing policy, urban planning, Sustainable Cities Programme, unplanned settlements, community participation, citizenship, secure tenure, Mwanza, Tanzania.
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_Jenny Cadstedt_
Map 1.1 Tanzania, with the regions on the mainland. (Drawing by Katarina Strömdahl.)
1 Introduction

Climbing up the steep stony hill is a demanding endeavour. Eventually, I reach the top and notice Moses, his wife and a couple of children sitting on the ground in front of the rented house. They seem to be making some sort of handicraft. He, his wife, their five children and one grandchild live in two rented rooms in a house on one of the hilltops in Mabatini, one of the oldest unplanned areas in Mwanza City. The owner of the house lives in Dar es Salaam but he has someone who lives in the house and takes care of it. Moses and his family had to pay two months’ rent in advance when they moved to the house but now they pay for one month at time. When the landlord increased the rent by 30 per cent, they were told one month in advance. They have rented rooms in this house for three years and before that they rented in various places in an area not far from here. Moses and his wife earn their living by making handicrafts out of waste material that they then sell in the city centre. During the rainy season, business was bad and they could not pay the rent on time. They got many complaints but were not evicted. Moses says that the caretaker has decided that they are not allowed to use the space in front of the house and should only be inside the house. However, they break this rule when they sit and make their handicrafts outside the house. Some problems with renting, as compared to having a house of one’s own, are, according to Moses, the money that goes to the rent payments every month and the landlord’s rules. The fact that the rent may be increased, especially as finances in general are difficult, is also a negative aspect of renting. Because of this, Moses bought a plot in a nearby unplanned area up in the hills six years ago. They are now constructing a mud house on the plot and plan to move there in the coming month. (Interview with Moses, September 2003.)

Moses and his family’s housing situation is common in Tanzanian towns. Researchers estimate that a majority of urban dwellers in the country rent privately in unplanned areas (Kironde, 2000:37). The private rental situation is, however, not a theme of discussion in the national housing policy (United Rep. of Tz., 2000), while the rapid growth of unplanned settlements in urban
areas is. According to the policy, the problems of housing in unplanned areas\(^1\) are poor service and infrastructure, ‘lack of secure tenure on the land’ and houses not built according to the building regulations (United Rep. of Tz., 2000:25). Among the recommended measures in the policy document are planning with the dweller’s involvement and the upgrading of neighbourhoods by non-governmental organisations and residents organised in community-based organisations\(^2\) (ibid. 21, 26). The only discussion of rental tenure in the national policy document (ibid. 17, 39) is that public rental tenure with its regulated rents should be discouraged while investments in private rental tenure should be encouraged. One way to do this, as recommended in the policy document, is to review the rental legislation, as it favours the tenants’ interests over those of the landlords (ibid. 44). The fact that the rental situation for the majority of tenants who rent from private people is in practice not significantly regulated by the law (see Kabwogi, 1997:425, 427, 433-434) is not mentioned in the policy document. There is no discussion about the actual security of tenure for tenants who, as in Moses’ case, can face a rent increase of 30 per cent with one month’s notice. Tenants are also exposed to the conditions of the landlords, who can decide upon certain rules in the house. In Moses’ case, the family was, for example, not allowed to use the outdoor space.

In this study I will show that the housing situation of a large proportion of urban dwellers, the tenants, is not discussed in the national housing policy discourse. This discourse emphasises the need for the involvement of various actors within different sectors, not least the residents themselves, in improving the urban housing situation. Tenants and other urban residents do act in various ways to improve their housing situation, as the example of Moses illustrated. In this study, dwellers’ actions are central in order to understand the provisioning process of housing in relation to the policy. The recommended governance process in Tanzanian housing policy is heavily influenced by governance ideals at the international level, with United Nations Human Settlements Programme, UN-Habitat, and the World Bank as influential policy makers. Within these institutions, the neo-liberal trend is prevalent; the government is seen as an enabler, a facilitator in service provision, including housing, while the providing actors are within the private sector and the civil society. This international policy discourse is revealed in the document from the UN’s second world conference on human settlements, Habitat II, held in Istanbul in 1996. The objectives of the conference were ‘adequate shelter for all’ and ‘sustainable human settlements development’ (UN-Habitat, 1997: par. 25).

While Habitat II is a conference of States and there is much that National Governments can do to enable local communities to solve

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\(^1\) I give the definition used in this study on p. 37

\(^2\) These terms are defined on p. 38-39
problems, the actors who will determine success or failure in improving the human settlements conditions are mostly found at the community level in the public, private and non-profit sectors. It is they, local authorities and other interested parties, who are on the front line in achieving the goals of Habitat II. Although the structural causes of problems have often to be dealt with at the national and sometimes the international level, progress will depend to a large degree on local authorities, civic engagement and the forging of partnerships at all levels of government with the private sector, the co-operative sector, non-governmental and community-based organisations, workers and employers and civil society at large. (UN-Habitat, 1997: Habitat Agenda: par. 56.)

Tanzania was one of the countries who signed this Habitat agenda and a few years after this, the current Tanzanian policy was adopted.

The emphasis on the involvement of actors of various kinds in different forms of collaboration, such as partnerships, as seen in both the international and Tanzanian housing policy discourse is also seen within the current urban planning approach. Also the Tanzanian urban planning has been influenced by the wider international discourse. Through participation in UN-Habitat and the UNDP Sustainable Cities Programme, an urban planning approach called Environmental Planning and Management (EPM) has been introduced in Tanzania. This approach is an example of what is usually labelled Strategic Planning, where actors from different sectors participate and collaborate on tackling existing problems in an urban area (Borja and Castells, 1997). This is to be compared to the Master Plans previously used within urban planning, where land use in a town was regulated by the government for decades in advance (ibid.). In Tanzanian cities, the housing situation with its growing unplanned areas is one such problem prioritised in the Sustainable Cities Programme. Mwanza City, the second largest city in Tanzania, started to work along this environmental planning and management approach in 1998.

It was through reading the documents that provided the base for this planning approach, such as environmental profiles and action plan drafts for how to deal with housing in Mwanza, that I became interested in the rental issues. Like in the National Human Settlements Development Policy (2000), rental tenure was not discussed or even mentioned in these documents, which described the housing situation in Mwanza. How was it possible to develop plans and strategies for improving the housing situation based on community participation if the housing situation of a large proportion of dwellers was not considered? That question trigged my interest.

The neglect of rental tenure in national policies and development projects is not limited to Tanzania. Researchers and UN-Habitat have, since the late

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3 United Nation Development Programme.
1980s, pointed to this as a general trend (see, for example, UN-Habitat, 1993, 2003, Gilbert, 1990, 1993, Rakodi, 1995, Datta, 1995, Kumar, 1996). In some studies, the question of the impact on tenants of measures such as upgrading and the legalisation of unplanned areas has been looked at (Andreasen, 1996, Vaa, 1995). Andreasen (1996) is, however, one of the few researchers who explicitly have brought up the issue of tenants in relation to this participatory type of urban planning. He does it in an East African context and asks if this planning approach is realistic in housing areas with a high proportion of tenants (Andreasen, 1996:364). He asked this question ten years ago in relation to the Habitat II conference in 1996 and the Sustainable Cities Programme. Today this question remains unanswered but is even more relevant when the participatory urban planning discourse is well manifested, as is seen, for example, in Tanzania where the municipalities are supposed to follow these ideas.

Previous housing policies in developing countries have been criticized for not having given enough considerations to the real conditions of poor people. An example is the *site and services schemes* that were implemented in many countries, Tanzania included, in the 1970s and 1980s, with support from, among others, the World Bank. The main idea was to allocate surveyed plots to low income groups of people, who would build their houses themselves. These areas were in practice often inhabited by middle income groups. The areas could be located too far out on the outskirts for poorer groups, who could not afford transport to the city centre, where they earned a living. The houses had to be built according to standard regulations, making the construction costs too high for poorer groups (for discussion of these schemes in general, see Hamdi, 1995, for Tanzania, see Mosha, 1995, Kironde, 1991, Campbell, 1990). However, the current housing policy discourse emphasises the agency of the residents, especially when organised in associations, in housing development. I contend that through studying the housing practices of urban residents, of which rental tenure is an important part, and the actors involved, and comparing them to the governance ideals in housing and urban planning policy, the prospect of developing realistic policies might increase.

The Aims

This study examines the housing situation in Mwanza City, where a large proportion of residents are tenants who rent privately in unplanned areas. I relate the empirical findings in this respect to the Tanzanian housing policy discourse. Public policy stresses the involvement of various actors in housing development. Unplanned areas are to be upgraded through community participation and residents’ security of tenure will increase through the legalisation of plot holdings. By analysing the housing careers and housing strategies of residents and relating them to the current housing and urban planning policy, I want to highlight discrepancies between the official discourse and housing
experiences and discuss possible consequences. The study thus encompasses policy ideas at the international and national levels but my focus is on the city and neighbourhood levels, where much of the policy implementation process takes place. It is there that outcomes and consequences become visible. In the neighbourhoods, the everyday practices of residents can be examined. The studied consequences concern the possibilities of successfully implementing the policy but also some implications for the broader governance process regarding influence and citizenship.

Thus, the study has three aims. The first one is to examine the housing practices of residents in Mwanza, with a focus on rental tenure. Renting accommodation is very common, and for some it is a temporary condition while they are working on forming their lives. For others, it becomes a dead end in their housing careers, which affects their socioeconomic situations. I look at how residents act in terms of housing and renting, what their desires are and how their strategies develop in a situation with many constraints, such as gender structures, land policy and the labour market.

Secondly, I analyse some factors behind the neglect of rental tenure and the agency of tenants in the Tanzanian housing and urban planning discourse, which emphasises the involvement of various actors and bottom-up urban planning. Tanzanian policy is heavily influenced by the international neo-liberal discourse and the promoted role of the government in housing is as a facilitator and an enabler in the housing market. This has led to the deregulation of the rental market in order to encourage investment in private rental tenure and to discourage public renting. I will argue that the focus on renting as mainly a private matter is one reason for the little attention given to the tenure form in policy documents and urban plans. Much of the current housing policy focuses on land use and infrastructure rather than on shelter, which also contributes to a neglect of renting practice in policy. However, even if much of the regulation of rental tenure is handled by the private sector, it does not mean that it does not affect the possibility of the government implementing its housing policy.

The third aim of this study is to analyse the implementation process of the national policy at the local level in Mwanza, with the purpose of finding out how the discrepancies between policy and practice are handled and what the possible consequences of these might be. The housing policy emphasises community participation in housing development, such as in upgrading projects. The actual housing process, however, includes high mobility among tenants, which does not promote stable communities. ‘Secure tenure’ is a key concept within the current international housing policy. In Tanzania, the promotion of legal rights for land holders in unplanned settlements is one practised way of increasing the security of tenure. The security of tenants who live in a tenure

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4 This is not specific to Tanzanian housing policy but is the international trend, see Stren (1990) for this in a general African context.
form where they are more dependent on the landlord’s rules than on the legislation is not given attention in the policy document (2000). UN-Habitat argues that security of tenure is an essential aspect for the wider citizenship of urban dwellers in cities in the South⁵, in their possibilities to exercise influence and to have ‘a right to the city’ (UN-Habitat, 2004: 28). I discuss the tenants’ situation in relation to this. This in turn relates to the aspect of the governance ideals in the policy with community participation and bottom-up democratic urban planning in relation to the actual process of rental tenure and housing.

The Analytical Context of This Study

This study draws upon a mix of studies and perspectives concerning housing practices, policy discourse and governance processes.

Housing Practices

The examination of peoples’ housing practices in Mwanza concerns rental practices, the housing careers and strategies of people and the role of rental tenure in these. Like housing studies in general, the literature on rental tenure is wide. A substantial part, especially in the northern part of the world, focuses on public rental housing, subsidies, rent control and other economic aspects of tenure forms. That strand of research is not discussed in this study (except for the few studies concerning this in Tanzania, such as Tenga, 1990, Kironde, 1992 and Kabwogi, 1997 on the function of the rental legislation, especially the system of rent control), which instead deals with private rental tenure. Of greater interest is earlier research on the private rental sector, especially in Latin America, Africa and Asia. The geographer Alan Gilbert has conducted substantial studies on this theme, mainly in Latin America. Most of the studies within the field that I am interested in were conducted by urban and regional planners, geographers, architects or researchers in development studies. Many studies concentrate on describing and exploring the housing market, and in particular the rental market, in one location (for example, Aina, 1989, Pennant, 1990, van der Linden, 1990, Green 1990). However, there are some comparative studies of countries and continents (see van Lindert and van Westen 1991, Edwards 1990, both on Africa and Latin America, Gilbert, 1993, Gilbert et al., 1997).

There are very many factors that influence the character of the housing market and tenure forms in a particular place, including government policies, land market, the market for building materials, labour market, household preferences,

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⁵ “South” refers to the “global South,” which is a term that I use for what is usually defined as the third world or developing countries.
legislation, housing finances, household income and migration patterns. Several studies in cities in the South highlight the importance of some of these (see Andreasen, 1987, Green, 1990, Rakodi, 1995, Mohamed, 1997, Ikejiofor, 1997). Others concentrate on one of the involved actors in the rental arrangement (for studies on landlords, see Kiduanga, 2002, Kumar, 1996, and Lee-Smith, 1990, and for tenants, see Grant, 1996). There are also researchers, such as Datta, 1995, Gilbert, 1993, and Kumar, 2001, who study both. A few reports focus on gender differences in relation to rental tenure (for example, Miraftab, 1997, Datta, 1996b, Sithole-Fundire, 1995). My study is a combination of some of these types. It investigates the rental market in unplanned settlements in relation to the wider housing provisioning system. It explores the actors involved but emphasises how tenants act to improve their housing situation.

Although several studies (for example, Datta 1995, Mohammed, 1997, Watson and McCarthy, 1998) have mentioned the fact that rental tenure is neglected in governmental housing polices, they have not gone deeper into how this neglect is reflected in the implementation of housing policy and urban planning at the city level. This study combines an examination of the housing provision with rental tenure in focus and of the policy implementation.

**Housing Careers**

A central concept in studying the housing practices of urban dwellers is their housing careers. The term ‘career’ makes associations to progress and some researchers use housing career in that way. Pickles and Davis, for example, argued in 1985 that the concept should include more than only the ‘residential history of a household’ (Pickles, Davis, 1985:85). They wanted it to imply a ‘natural progression,’ like the one people strive for in their work (ibid.). Clark et al. define housing careers as ‘… a career metaphor emphasises the distinct steps which individuals and households take as they go through the process of improving their housing’ (Clark et al., 2003:145). Gober, however, defines the concept as ‘… the way people change their housing as they progress through the life course…’ (Gober, 1992:175). She turns against the tradition of relating housing careers to certain expected stages in the life cycles, which assumes how the career should be. By studying these changes in relation to all the changes during peoples’ life courses, the normative assumptions disappear. (Ibid. 174-75.) This study is inspired by that definition of ‘housing career’ and here it is used to grasp all the changes of the housing situation a person goes through. The reason to still use the term ‘career’ is to stress that the respondents in the study do strive for a progression, to improve their housing situation. It is, however, not assumed that all changes lead to progress.

**The Agency of Poor People: Their Strategies and Resources**

A study of housing experiences and housing practices raises the question of agency, intentions and strategies in relation to structures. The question concerning
possibilities for agency by poor people who face many constraints in their socioeconomic context is relevant to the housing situation of many residents in Mwanza. This study is part of a research network of studies at the department of Human Geography, Stockholm University, based on poor people’s provisioning of basic needs such as water, food and housing in African cities in the era of neo-liberalisation and structural adjustment programmes (see, for example, Lourenco-Lindell, 2002 on food provision in Guinea Bissau, Lind, 2003 on housing in South Africa, Kjellén, 2003 on water in Dar es Salaam). The focus on poor people as actors is prevalent in studies with a ‘livelihood approach,’ which Rakodi describes as ‘a way to improve understanding of the situation and actions of poor people...’ (Rakodi, 2002: xx). Livelihood studies examine how people manage their livelihoods, how they draw upon various types of resources, including physical, social and financial, and act in situations with many structural constraints (see Beall, 2002, Phillips, 2002). The main argument is that their vulnerability to external circumstances and scarce resources does not make them passive victims waiting for government intervention, but rather that they are actors who influence decisions at city and national level (Rakodi, 2002:7-9, Beall and Kanji, 1999:4). The sociologist Long (2001) reasons in a similar way in his studies of state intervention and development projects in Africa and Latin America. He writes that people must be seen as actors and not as ‘passive recipients’ of policies or development projects (Long, 2001:13, 25). His view of actors draws upon Giddens’ structuration theory (1984), which, in very simplified terms, comes from the idea that agents and structures represent a duality instead of being two separate phenomena. They are two sides of the same coin. (Giddens, 1984:25.) In Giddens’ view, structures are not external to individuals but internal, as rules and resources that in a larger sense constitute a social system. Structures thereby result from agents’ actions, even if individuals can not control them. (Giddens, 1984:24-27.) Drawing upon Giddens’ reasoning, Long concludes that agency refers to the capacity people have to find ways of acting even in situations under constraints (Long, 2001:16). Long talks in terms of social actors in order to stress that actors do not have a free choice when acting but that they do it from their social context. He expresses this by saying that the strategies actors develop do not ‘arise out of the blue but are drawn from a stock of available discourses (verbal and non-verbal) that are to some degree shared with other individuals, contemporaries and maybe predecessors’. (Long, 2001:18.)

In this study, the basic perspective is to consider residents in Mwanza actors in housing provisioning, but within a socioeconomic context with many constraints. Within the housing sector, it is very obvious that residents are not passively waiting for government policy or development projects. However, they are still affected by the policies to a certain extent. To discuss this in

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6 The research programme is called People, Place and Provisioning and was supported by Sida/SAREC from 1998 to 2003.
terms of residents having strategies for their housing careers is not unproblematic in the vulnerable situations many dwellers face, since strategies imply planning. The problems with the strategy concept in a situation of poverty where people face a situation with small margins are discussed within the livelihood approach, where it is still used to emphasise the agency of poor people (see Rakodi, 2002:7-8, Beall and Kanji, 1999:7, Long, 2001:27).

In studying women’s access to housing in Zimbabwe, Zambia and Botswana in the late 1980s, Schlyter (1988, 1989) and Larsson (1989) used the concept of housing strategies. They made a point of discussing individuals’ strategies and not only discussing households as having one common strategy. Schlyter (1989, 1988) and Larsson (1989, 1995) also acknowledge that the application of the strategy concept was problematic in their studies. They discussed ‘strategies of adaptation’ to come to terms with the many constraints the women in their studies faced (Larsson, 1995:33). Schlyter writes that she was not at ease with the concept at certain stages in the study because of the fact that the women often just had to adapt to external events and could not make real future plans. However, moving from individual housing stories to considering the pattern of several women’s stories, she found the concept relevant. (Schlyter, 1988:141-142.) She applied the concept not only to conscious planning but also when she discovered a pattern of action in the analysis of several stories (Schlyter, 1989:17). In his study of agricultural change in Peru, Long also realised that there was a risk that he as a researcher overemphasised farmers’ rational decisions. He tried to solve this problem by focusing on the farmers’ experiences, on their definitions of the situation and on their desires. (Long, 2001:27.)

In this study, the strategy concept is handled in the same ways as discussed above, and I use the wider definition used by Schlyter for patterns recognized in the analysis. People’s actions and their possibilities for planning and developing strategies for their housing situation are influenced by the resources they have access to. The variety of resources poor people draw upon in managing their lives is central in studies of livelihoods, although it is common to discuss them in terms of capital of various kinds, such as economic, social and physical (see Rakodi, 2002:7-9). In this study I use the term resource in a pragmatic way and differentiate between financial, physical and social resources. Resources are not only needed to get access to housing but the house itself can also constitute a resource of different types (see Payne, 2002). This has to be considered when discussing people’s preferences for certain housing tenure forms.

The capability to act relates to the concept of power; Giddens, for example, has written that the capability to influence or to change a state must be seen as exercising power of some kind (Giddens, 1984:14). The most influential writer on power as being exercised and not as a property is Foucault, who has argued that power can be seen as ‘a mode of action upon the actions of others’
Foucault distinguishes between power and domination and argues that to be able to talk of the exercise of power, the subject of the exercise has to be able to respond (ibid.).

The focus on people as actors in housing in this study means that they have the capacity to act and in that way exercise power of some sort. However, the possibilities of acting and exercising power are not equal for all actors and are dependent on their various resources. This is illustrated in the relationship between landlords and tenants, where both can exercise power of some sort and act in ways that affect the other. The resource that the house represents for the landlord does, however, put him/her in a superior position, compared to the tenant.

In housing studies in the South, an essential variable for people’s access to housing related to their resources and the societal structure is gender. The importance of highlighting gender aspects in housing has been given increased attention in research since the mid-1980s, when it was discussed that men and women not only often have different access to land and housing but also have different housing needs. Moser argued that women in the developing world have three roles to fulfil. These are in the reproduction sphere performing domestic work, in the production sphere earning an income and also in the community sphere managing services in the neighbourhood. (Moser, 1987:13-14.) This makes women’s situations and housing needs different from men’s (ibid.). Another strand of housing studies from a gender perspective has been concerned with highlighting the widespread existence of women-headed households. Schlyter and Larsson, among others, have looked into the importance of housing, as a resource, for women-headed households and the differences in their investments in housing compared to married couples (see, for example, Schlyter, 1988, 1989, Larsson, 1989, 1996). Studies have also shown that women have not had the same chances as men to access houses in official housing programmes and projects (see Schlyter, 2002). Datta (1996b) and Sithole-Fundire (1995) have studied rental housing from a gender perspective. Many studies deal with differences in access to housing and the inheritance of land by women and men (for example, Lee-Smith 1997, Rwebangira, 1996, Kamata, 2003, Kalabamu, 2005). In this study, the gender aspect is highlighted in the examination of housing practices as a variable making housing careers and the possibilities of acting different for the husband and wife in a couple.

**Policy Discourse, Government, Governance and Citizenship**

Together with the housing practices elaborated on above, policy discourse, government, governance and citizenship make up the conceptual framework of this study. In the Tanzanian context, urban policies as expressed in documents and plans have often not been implemented to a significant degree. They do still give information on the discourse of the government. Such reasoning is
developed by Ferguson in regard to development projects. He claims that although the projects do not fulfil their outspoken aims, they do contribute to the development discourse (Ferguson, 1990: XIV-XV, 8).

Discourse is a multifaceted concept that is used in different contexts with various meanings. Fairclough defines it as follows: ‘discourse is a mode of action, one form in which people may act upon the world and especially upon each other as well as a mode of representation’ (Fairclough, 1992:63). Foucault has argued that discourses categorise accepted, normal behaviours and conditions versus unacceptable, abnormal ones (see, for example, Discipline and Punishment, Swedish translation, 1987 about what is considered criminal or not). In housing studies, Gurney (1999) has used Foucault’s reasoning to demonstrate how home ownership has come to be viewed as the normal housing tenure in Great Britain. He writes that ‘homeownership has been subject to a process of normalisation’ (Gurney, 1999: 163). His conclusion is based on both a study of policy documents and on interviews with owners (ibid.). Gurney argues that the normalizing of home ownership compared to rental tenure at the discourse level leads to a form of exclusion, which is not social or economic but ‘cultural, linguistic and psychological’ (Gurney, 1999:180). By analysing policy documents, plans and laws concerning housing, I aim to show that the reasoning in the policies to a great extent ignores the tenants’ situations. I will specify in the text when I am referring to the Tanzanian official housing discourse and when I am referring to the wider international discourse, which is mainly represented by UN-Habitat.

The implementation process of the policy at the city level and in neighbourhoods is in focus in this study. The emphasis on actors’ reasoning and actions is also used in examining how various actors within the government structures handle the issue of housing in general and rental tenure in particular. Long argues for the need to problematise policy implementation and view it as a process where negotiations between various actors take place (Long, 2001:31). Related to this perspective is the political scientist Migdal’s view of the state (2001). He considers the state part of the wider society, consisting of many different actors in interaction with other social forces. These actors face different pressures in relation to other actors both outside and inside the state, and they have different positions in the state hierarchy. In order to grasp these various positions, Migdal argues for a disaggregation of the state into different levels and he refers to this as making an ‘anthropology of the state’. (Migdal, 2001:99-100, 116-117.) This perspective on the state not only implies a recognition that it contains many parts that operate at various geographical levels but it also emphasizes that all these actors act in their specific contexts, which derive both from their positions within the state and also in relation to other actors in society. Because of these different situations, actors will handle and tackle policies and the official discourse in various ways.
This perspective by Migdal (2001) is used in this study when analysing how the housing policy and the actions to improve the housing situations are tackled by representatives at various government levels. I not only look at the state in the form of the national government and its local representatives but also at the local government and its representatives down to the neighbourhood level. Since the local government is responsible for implementing much of the policies adopted by the national government, this is relevant. I proceed from the existing government levels within the Tanzanian system, and the government actors considered in the study are the Mitaa (which means ‘street’ in Kiswahili) chairmen in the neighbourhoods, the representatives and officials at Ward level, officials and politicians at the City Council level, the Regional Commissioner and the national governmental level, mostly in form of the Ministry of Lands and Human Settlements Development and the laws that pass in the National Parliament. To let the various geographical levels of the government be seen from one or more of the actors’ points of view in this way is naturally a rough simplification of a complicated system. However, the policy implementation process is dependent on the actors at various levels, which makes their positions, ways of thinking and actions relevant to consider. At the city level, plans, documents and minutes from meetings also help represent the City Council’s views. I draw the disaggregation one step further than Migdal (2001) because I also distinguish between officials and politicians.

In the current international and Tanzanian housing policy discourse, the agency structure in housing provision is largely focused on collaboration and on partnerships between different actors from both the public and private spheres. This is not specific to housing but has become the norm within service provision within the neo-liberal discourse. This increasing focus on the participation of actors other than the government has made governance a central concept for analysing the relationships between the state and civil society (Swilling, 1997:3). However, the concept is also commonly used in a normative sense as ‘good governance.’ It was introduced by the World Bank at the end of the 1980s, when it argued that there was a need for ‘good governance,’ which included transparent reporting and accountable politicians and officials within the authorities, and an independent civil society in Africa. (Swilling, 1997:4 quoting Landell-Mills, Serageldin, 1991.)

Elander (2002) has studied changes in urban governance in European cities and argues that in the 1990s, local governments in many European countries faced financial pressure and, through decentralisation processes, they got more responsibility from national governments. To handle this situation, the local urban governments started to collaborate with other type of actors and to initiate partnerships. Elander writes that ‘local government became urban governance’. (Elander, 2002:191.) In his discussion of the character of urban governance, in cities in the South, Devas (2002) emphasises that it does not only concern
formal organisations that take part in the governing process of the city. The governance concept refers to the formal and informal relationships, processes of control and influences in a city. He distinguishes between urban governance and urban management, but maintains that there is no clear boundary since the management is the implementation of political choices and they take place within the urban governance. (Devas, 2002:206-207.) Concerning urban governance in Tanzania, Halfani argues that an important aspect is the growth of the so-called informal system, which has developed on the basis of the weak capacity of the formal official system to perform its functions, which has lead to a powerful ‘informal’ governance system (Halfani, 1997:140, 141). This is seen in the housing sector through the growth of unplanned areas and through the fact that the official allocation of residential plots is very low while an ‘informal’ land market in which people privately buy and sell land dominates.

One aspect of governance touches upon the issue of whose responsibility provision and regulations of specific matters is, which is relevant considering the neglect of rental tenure in public policy. The discussion of this in regard to housing is characterised by the two-fold role of housing, as both a human right (see the UN Declaration on Human Rights, 1948) and as a market commodity with economic value. Housing studies have documented the increasing role of housing as a market commodity in the neo-liberal epoch (see King, 1996, Ronald, 2005). The distinction between public and private can also be used not only in regard to private actors versus actors in the governmental sphere but also in regard to what are considered private issues to be handled in the domestic sphere versus the official public sphere, which is governed by formal (in the sense of state-backed) regulations. Feminist writers have related the issue of citizenship to the distinction between public versus private in explaining the traditional neglect of women as citizens, compared to men. Lister (2003) argues that women have not been considered citizens to the same extent as men have because many of their activities belong to the private sphere. This has, for example, meant that issues of domestic violence or rape within marriage have long been ignored by governments. (Lister, 2003:119-122.) In the discussion of the neglect of renting in policy, I will relate these arguments to the rental situation, which to a large extent is seen as a private issue.

The debate on citizenship has intensified, with studies questioning whether community participation in urban development actually leads to the assumed empowerment and increasing influence of poor people, as it is associated with in the policy discourse (see Mohan and Stokke, 2000, Cooke and Kothari, eds. 2001, Kumar and Corbridge, 2002, Jones, 2003). The critique has led to questions about inclusion and exclusion in participatory processes and the possibilities of community participation in promoting citizenship and citizenship rights (see Cleaver, 2004, Hickey and Mohan, eds., 2004). In my study, this debate can be used for a discussion of tenants’ positions as citizens, when they are not discussed in plans and policies emphasising community participation.
Related to the participation debate and the questions of poor people’s citizenship is the study by Parta Chatterjee (2004) on the relationship between poor groups of people in India and the government. He argues that few of the poorer groups belong to the traditional organised civil society (Chatterjee, 2004:38), which is stressed within the debate of ‘good governance’. He claims that the relationship between these people and the government is not based on consideration of people as citizens with universal citizenship rights but on people being classified as specific ‘population groups’ that can be helped by governmental agencies for moral reasons (ibid. 40). He draws upon Foucault’s thinking on governmentality and asserts that people, such as those below the poverty line, are governed by being identified and classified in specific population groups that are targets for certain welfare measures. People who trespass legal boundaries in making their livelihoods, for example by street vending without licenses or squatting on land, can, according to Chatterjee, get temporary political support if they manage to identify themselves as a specific group or a community. He calls this the ‘politics of the governed’. (Chatterjee, 2004: 40, 53, 57, 59-60.) In the discussion of the neglect of tenants, I relate to Chatterjee’s thoughts and ask if a reason for this can be that tenants are not identified even as a population group in this sense.

Two useful studies in understanding how residents act to change their housing situations are the one on ‘quiet encroachment’ by Bayat (1997a+b) and the one on ‘exit–voice–loyalty’ by Hirschman (1970). Bayat studies the actions of the urban poor in Teheran and argues that they mostly act silently, individually and sometimes illegally, by, for example, occupying land in order to improve their lives, and not primarily by protesting politically. However, in his understanding, this has political consequences in the long run. (Bayat, 1997b:7-8.) He calls this ‘quiet encroachment.’ Under certain circumstances, such as common threats, these individual actions can develop into temporary collective actions that Bayat (1997a+b) labels ‘street politics.’ I find this quiet individual action similar to how tenants in Mwanza act to improve their housing situations. The ‘exit–voice–loyalty’ theory by Hirschman (1970) departs from the basic idea that when people are dissatisfied with something they act in one of two ways: they drop out, leave, or exit from what they are dissatisfied with or they protest and raise their voices to change it. The theory was developed in a study of economics but Hirschman argues that it can be applied in various contexts, such as marriages or organisations (ibid.). In this study, this reasoning can be applied in order to understand the actions by urban residents regarding their housing situation and how tenants tackle the gap between policy and practice.

The various studies and perspectives that have been brought up here constitute the analytical context that this study draws upon to various extents.
Outline of the Dissertation

In order to pursue the different aims of the study, it is structured in the following way. This chapter has thus far presented the aims and the analytical context of the study. The remaining part of this chapter will discuss the methods used and finally give some definitions of extensively used terms. After a background chapter on Mwanza and the housing situation in the three selected case study settlements, the examination of the housing practices of residents in the areas is the focus of Chapters Three and Four. Chapter Three concerns the characteristics of rental tenure in the three areas in Mwanza in the context of previous studies of private rental tenure in cities in the South and the very few conducted in Tanzania. The chapter looks at the tenants’ perceptions of renting and discusses this in relation to their socioeconomic conditions. It illustrates how the prevalent type of renting influences the tenants’ everyday lives and how renting arrangements between landlords and tenants are regulated, i.e. the governing processes of renting. Chapter Four focuses on housing careers and housing strategies by residents in the study settlements. It examines the role of rental tenure in the housing careers, what resources people draw upon and what limitations of resources constrain the fulfilment of their strategies. Although financial resources are the most influential, social contacts and networks are also essential to the housing provision of residents. In this chapter, the effects of gender on housing careers and strategies are discussed. After these two chapters on the residents’ housing practices, the study turns to the international and national policy levels in Chapter Five. It illustrates the major changes in housing policy in Tanzania in the 1980s and 1990s, with changed roles for the government in housing development and an increasing focus on actors from the private sector and from communities. Through an investigation of policy documents, the chapter demonstrates the dominance of community participation, the enabling role of the government, deregulation, slum upgrading and the legalisation of unplanned areas in the international and Tanzanian housing policy discourse from the end of the 1980s and the beginning of the 1990s until today. This examination shows how the privatization and deregulation discourse has affected the policy on rental tenure and led to the discouragement of public rental tenure in Tanzanian policy and the encouragement of private rental tenure through a less strict legislation. Apart from this, the chapter shows that little attention is given to rental tenure in Tanzanian policy, while it has become more discussed by UN-Habitat in the last two decades.

After having moved from the perspective of urban residents in Mwanza to the view from international and national levels through the examination of the policies, Chapter Six focuses on the various actors in the government in Mwanza and the implementation process of the national housing and urban planning policy in the city. By studying the policy implementation process from the various actors’ perspectives, their positions in relation to each other and to
other parts of the society – in a way similar to Migdal’s disaggregation of the state – the governance process of housing can be better understood. The discrepancies between the actual housing situation and the policy also become clear.

An example of the complicated governance processes in housing is also given in Chapter Six, in a decision from 2003 by the Mwanza City Council to stop further growth of unplanned settlements under the threat of demolition. The chapter illustrates that rental tenure is very little discussed at the city level and at the national level. It is mostly seen as a private matter. The feminist strand within the citizenship literature is used here in a discussion about tenants’ positions as citizens. The discussion also applies Chatterjee’s idea that governments do not consider people citizens but rather as population groups, in order to answer why tenants are not considered as social actors by the government.

Chapter Seven continues the theme of tenants as actors in the governance process but focuses on discussing how they act to change their situation and why they do not do it collectively. It can be expressed as follows: if previous chapters have dealt with the neglect of rental tenure by the government, then Chapter Seven discusses why tenants do not act to make themselves visible to the government.

The last chapter, Chapter Eight, contains a summarising discussion on the main findings of the study.

Methodological Considerations and Research Design

At the start of this study, I was familiar with Tanzania and had some knowledge of the implementation of the Sustainable City Programme in Dar es Salaam and Iringa (see Cadstedt, 2000, 2001) and of the national housing policy. This was the major reason for choosing Tanzania for this project. The decision to study Mwanza City in particular was based on three reasons. One was the very small amount of urban research done on Mwanza, the second largest city in the country, as most urban studies in Tanzania focus on Dar es Salaam. The private rental sector in Tanzania is in general very little studied and the few studies that do take place are mainly conducted in Dar es Salaam (see, for example, Kabwogi, 1997, Kiduanga, 2002). A second reason was the high population growth rate in Mwanza, which puts severe pressure on housing. An objective of the study was to examine the implementation of the Environmental Planning and Management approach. Mwanza was among the first towns, besides Dar es Salaam, to start the implementation process of the approach through participation in the Sustainable Cities Programme.

My interest in the views, strategies and actions of the actors implies that most of the information I use is of a qualitative character. Quantitative data is mostly used as background material. Within Mwanza City, I selected three neighbour-
hoods where I could study the housing provision in detail by interviewing dwellers and local representatives.

The main source for the study of the housing policy discourse has been policy documents from the national government and from the United Nation's Programme for Human Settlements, UN-Habitat. Certain laws and plan documents for Mwanza City have also been studied. Two interviews were conducted with the Assistant Director for Housing at the Ministry of Lands and Human Settlements Development to discuss the implementation of the policy. At city level, interviews and conversations with actors, such as town planners, within the Mwanza City Council were used to a large extent in the study of the implementation of the national policy in Mwanza City. The analysis of the policy documents and urban planning documents has focused on the statements in the documents concerning three specific aspects. The first is the recommended agency structure in the improvement of the urban housing situation and who the actors are supposed to be, in order to understand the recommended governance in housing. The second is related and concerns how unplanned settlements are to be dealt with and by whom. The third aspect is based on statements about rental tenure. This means that I have not made what is usually considered a discourse analysis, in which expressions have been studied in detail.

During this study I spent almost 8 months in Tanzania, primarily in Mwanza, but also in Dar as Salaam to visit ministries, institutions, archives and the university. The fieldwork has been conducted in five periods:

- An introductory study January-February 2002
- A main data collection period July-September 2003
- A short follow-up study in June 2004
- A follow-up study in April-May 2005

I stayed in neighbourhoods close to my study areas and during certain parts of the time I was a tenant in a private house with a resident landlord. I was also offered an office space at the planning department at the Mwanza City Council. This gave me valuable access to plans, maps, reports and, more importantly, to the officials at the Council, as well as the chance to observe the activities. However, I at first hesitated to sit in the City Council building because I did not want to be associated with it in my relations to the dwellers in the three case study settlements. Nor did I want the Council to believe that I was doing research in their favour and that they could direct it in any way. My anxiety proved to be unfounded. The Council is not located in a part of the town where the dwellers I came into contact with spend much, or even any, time. I was received with friendliness at the City Council and the staff showed general curiosity for my study but never tried to influence it. The only problematic aspect I faced was how to distinguish between the official view of the Council and the personal views of the officials. This problem could have arisen even if
I had not spent so much time at the Council and at least I now had the chance to discuss issues repeatedly with the staff.

While I was interested in the housing situation in Mwanza City as a whole, I also used three unplanned settlements (see Map 2.1, p. 44) as case studies regarding contact with dwellers and the lower levels of the state apparatus. I did this in order to be able to get an increased understanding of housing provisioning patterns and relations in some neighbourhoods. I visited and walked around many parts of Mwanza and discussed and read about the general situation to understand my study areas in relation to the rest of the city. In the three study areas, interviews in various forms were the major tools.

Interviewing

Interviewing is an efficient way of obtaining a lot of information in a short time but is problematic in that knowledge is socially constructed within the relationship between the researcher and the researched (see, for example, Kvale, 1997, for a recent discussion about this in geography see, for example, Limb and Dwyer, eds, 2001). The following statement by Aitken expresses this very well: “We are more than researchers, with clipboards and tape recorders, and the people we interview lead plural, complex, shared lives, much of which is hidden” (Aitken, 2001:83). To conduct a study about housing in unplanned settlements, where people do not have legal documents for the plots and where intervention by the authorities is often seen as a threat, can be a challenge. To be able to know which houses I had been to I used a map based on an aerial photograph of the area. Although I tried to be careful when looking at it, this affected people because they thought that it meant that the area was to be planned (upgraded or regularised), which could mean demolitions. It was in the newest of my three study areas, which is currently expanding, that this was most obvious. Here I was asked on several occasions if I had come to buy the hill where the area is located. Eventually I realised that this was because a part of the area had been used by an organisation for building a private school. The person who had informed the dwellers occupying that land was white and now my presence ‘as a white person’ in the area raised suspicions that this would happen again. After some time and explanations, many dwellers gained some degree of confidence in me but it required that I was careful in all my questions. During my final field work, when I was known to the dwellers, I returned to some informants with whom I had good contact. I wanted to ask about and discuss how they felt about the area where they lived and what it meant to them. For example, what would they miss if they lived somewhere else? In one case, the respondent said in another language to a friend who was present that they knew I wanted to remove them from this hill when I asked that question. This shows how sensitive the issue of housing can be and how careful one has to be as a researcher in all situations, even when one has returned
to the same people several times. At the same time as it gives some information on the housing situation, it demonstrates that it is necessary to reflect on what this means for the quality of the collected information. Regarding a substantial part of the material, I agree with Mohammad’s statement (2001:13) when she says that it is more useful to ask whose and which truth it is instead of whether it is true since it deals with how actors have viewed their personal housing experiences. Concerning more factual information, such as rent levels or renting conditions, a certain degree of reliability exists when the same or similar information is told by mutually independent respondents.

Due to Tanzania’s aid dependence and all the donor projects, there was an obvious risk that my presence and the fact that I was asking about the housing situation would raise hopes and expectations for the establishment of aid projects in the areas. Academic research problems are not the same as practical problems but to be able to advocate a study ethically it is necessary to deal with the issue of how it will affect and benefit the respondents. For me, this has been an ongoing reflective process during the whole project. In explaining my study to the dwellers, I stressed that I view it as an opportunity for dwellers to tell their stories, and to give their opinions on the housing situation. For most of them, this seemed to be a good enough reason to participate, even if it sometimes was difficult to know if it was in fact this or the generous hospitality of the Tanzanian people that made them willing to talk to me. In a very few cases, people refused to talk to me, all of them young women. I believe that the low social status of young women in the society, the rarely experienced situation of someone being interested in their opinions, and the fact that they are often not perceived as heads of households and should therefore not talk about housing matters, are possible reasons for this. There was also an expressed fear at the beginning of my interviews about not being able to give the ‘right’ answer. This problem was, however, mostly solved after some more explanation about it not being an issue of right or wrong.

Because of the sensitivity of some of the questions, all the dwellers have been guaranteed anonymity and are therefore presented with pseudonyms. Nor do I give the names of officials or political representatives, but rather only their titles. Some statements or opinions can be of a sensitive character, and although most of them can be identified by their titles it is unnecessary to give their names.

Data Collection in the Settlements

The first stay in Mwanza in 2002 had the aim of making me familiar with the city and its housing and planning problems and policy. This included the collection of secondary material, such as plans, reports, maps and interviews with planners within the Mwanza City Council. In order to get some detailed information about the housing situation, especially regarding tenure forms, I
prepared a simple questionnaire with structured questions with given alternative answers.

**Selection of Study Areas**
Helped by the officials, I selected three areas at various distances from the city centre and of various ages: Igoma, Mabatini and Kawekamo. The community development officers employed within the Wards conducted the small survey with 30 housing units in each of the three areas. To let them do it was a time-saving process as my Kiswahili knowledge was then limited. The results from the survey gave me input for further development of the project and further questions but are not referred to in the thesis. For the further study, I decided not to include Igoma because, although it is located 10 km from the city centre, it can be classified as an old, consolidated, relatively dense area and in those aspects it is similar to Mabatini. The reason for its early development is its location adjacent to an old industrial area with good communications with the city centre. Instead of having two older consolidated areas, I limited the study to Mabatini and Kawekamo. The former is one of the oldest, and thereby most crowded, centrally located, unplanned settlements in Mwanza and there are few areas of this age in the town. The other possible areas have been given more attention by organisations and authorities and I was told at the City Council that people there were tired of others coming to investigate their area. I found this to be reason enough to select Mabatini. The choice of Kawekamo as a newer area in a different part of the town, about 5 km from the centre, was mainly due to chance. In two of the alternative areas an aid project was going on and I did not want to be associated with that. At a later stage in the study, I wanted to study a currently expanding settlement where tenants had bought plots in order to build their houses there. The area chosen was Kiloleli Shuleni, where some respondents had mentioned that they had bought plots. From the studies in the two other areas, I was interested in studying an expanding area where former tenants built houses. I wanted to know about their housing careers, their paths from being tenants to becoming owners in the current context. This has meant that the data collection procedure differed in the last selected area compared to the other two. I now believe that it was a good strategy to add a newer area as the third location because that increased my understanding of renting in outskirt areas and what it is like to acquire a house in Mwanza today. In the other areas, houses were built several years ago. The selected neighbourhoods represent three different stages in the development of Mwanza, which has helped me to get a picture of the growth of the town. The number of interviews of different kinds was not firmly decided before the field work, but was adjusted according to the time limits and the information the interviews gave.
The Structured Questionnaire

In all three neighbourhoods, I started by giving a short, simple, structured questionnaire to dwellers in 100 housing units in each area (see the Appendix). There were two reasons for doing this. One was to get estimates of the general housing provision situation, especially the proportion of dwellers in various housing tenure forms, if landlords were resident or present, if households rented rooms or houses and if people were migrants or born in Mwanza. There are no such coordinated statistics, which I needed in order to be able to select people in different housing tenure forms for interviews. The second reason was that the survey was a tool used to get acquainted with dwellers. A benefit that I had underestimated was that the mitaa chairmen got to know me. It is very difficult, probably even impossible, to conduct a study in settlements in Tanzania without the acceptance of the mitaa chairmen, which also increases the trust of the dwellers. In the beginning, the chairmen wanted to accompany me, which I do not think affected the results of the short, structured survey significantly. It would, however, have been problematic to have them present during the interviews, as those touched upon more personal issues. I suspect that some individuals would have refused to participate in the survey if the mitaa chairmen had not been there. This is an ethical issue to consider. Is it not the right of all individuals to say no if they do not want to participate in a survey? At the same time, I believe that the presence of the mitaa chairmen assured many of them that the survey was all right to take part in. When I returned to a number of dwellers to conduct the interviews, they did not seem to be surprised that the leaders were not present.

Interviews on Rental Tenure and Housing Careers

After having compiled the questionnaire in the two first areas, I chose a sample of dwellers for further interviews from the housing units that had been included in the structured survey. The sample was to a certain extent strategic and can not claim to be statistically representative for the area. I wanted to talk to both the young and old, migrants and people born in Mwanza, singles and families, men and women, tenants, sharers and landlords and so forth. Dwellers who spend a lot of time at home are overrepresented in the sample, which means that I interviewed more women than men. Two thirds of the interviewees were women, which naturally affects the results but it has also meant that I discussed the relationship to other tenants and landlords with the dwellers who generally spend the most time at home. All contacts with dwellers took place at their homes, either inside the house or in the space outside it. The interviews were semi-structured with issues prepared in advance but with flexibility so topics could be added or removed in accordance to the situation. I conducted 60 interviews of this kind, 30 in Mabatini and 30 in Kawekamo. See Table 1.1, p. 33 for the number of respondents in different tenure forms.
When I added the third study area, Kiloleli Shuleni, I conducted broader interviews of the life history type but with a focus on the housing experiences of the individuals from childhood through the present, and their future plans and ideas. I discuss this type of interview further in Chapter Four about housing careers. The majority of the interviewees were home owners, and some were also landlords, but since the area had a relatively high proportion of tenants, they were also represented in the sample. In contrast to many housing studies, I did not aim to talk to the head of the household. This would have given more reliable information about the construction of the house and other such details but it would not have given information about the situation of the different individuals in a household. The interviews were mainly focused on the individual and his or her experiences. Individuals do not, however, live isolated but are members of a household and their strategies and housing situations are dependent on their position and relationship within that household. I therefore also asked questions about the household and in a few cases the partner of the interviewed joined during some parts of the interview to fill in information about the house. I conducted 49 interviews of the life history type in Kiloleli. I found this interview type fruitful and decided to try it in the other two study areas. From the questionnaire sample I chose 20 people in each of the two areas and conducted life histories with them. In total there were 149 interviews with dwellers, 89 of the life history type (49 in Kiloleli, 20 in Mabatini, 20 in Kawekamo) and 60 more focused on the renting and sharing situation (30 in Mabatini, 30 in Kawekamo). See Table 1.1, p. 33.

The life history approach was naturally more profitable in interviews with older dwellers who had experienced more, and it gave a picture of changes in Mwanza. Since I was interested in the housing situations, careers and strategies of various groups of people, I had to accept that the amount of information varied between informants, as did the length of the interviews, from 20 minutes with some of the young women to two hours with some of the elderly men. If it was not possible to reach a person selected from the survey for an interview, I tried first to replace him or her with another family member. If this failed, I replaced the person with another dweller from the survey sample with some similar characteristics of housing tenure, sex, age and other such things.

Interviews and more informal conversations were conducted with one of the Mitaa chairmen in Kawekamo, one in Mabatini, one Mtaa secretary in Mabatini and the Mtaa chairman in Kiloleli Shuleni. At Ward level, interviews and conversations were conducted with the Ward executive officers and the Ward councillors in Nyamanoro and Mbugani Wards, where the three case study areas are located.

The first of the two follow-up field work periods consisted only of two weeks and was an opportunity for me to get clarification on some issues, both with a few dwellers and with the City Council staff. For the last period of field work, which was five weeks, I had written a first draft of the thesis and wanted
to check some things and see the development of, among other things, the activities of the Mwanza City Council in surveying plots and the review of the Rent Restriction Act. I also returned to almost all the interviewed tenants to find out whether they had moved or were still residing in the same house. In the writing process, I discovered that I wanted to further discuss a few aspects, such as awareness among the dwellers of tenants’ legal rights and possibilities for collective mobilisation. For this, I selected some respondents to return to and I chose residents I had made good contact with and who would not mind taking more time to talk to me. I conducted these interviews with 18 dwellers, both current and former tenants, some in each of the three areas. They had become familiar with me and we had had informal conversations during the earlier fieldwork periods. In the text, I specify when I refer to information gathered from these 18 interviews. During this final field work, I also made some observations of everyday life in three tenants’ houses. I would sit in the compound talking informally with the tenant, whom I already knew, and reflect on the everyday activities. Since I was living as a tenant myself, I had my own opinion on how everyday activities were affected by the tenure form and I wanted to compare this to the situation of others in my study area. I lived in a house in a planned area, which made it possible to reflect on differences. One of the three observed houses was also selected to be in a planned area because of this.

Table 1.1. Number of interviewees

<table>
<thead>
<tr>
<th>Tenure form of interviewee</th>
<th>Sharers, caretakers</th>
<th>Tenants</th>
<th>Landlords</th>
<th>Owners but not landlords</th>
<th>Total number of interviewees</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of interviews focusing on renting/sharing</td>
<td>8</td>
<td>37</td>
<td>15</td>
<td>0</td>
<td>60</td>
</tr>
<tr>
<td>Number of interviews of the life history type</td>
<td>8</td>
<td>20</td>
<td>27</td>
<td>34</td>
<td>89</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>16</strong></td>
<td><strong>57</strong></td>
<td><strong>42</strong></td>
<td><strong>34</strong></td>
<td><strong>149</strong></td>
</tr>
</tbody>
</table>

The categories should not be considered totally separate from one another. All interviewees in the landlord category also live as house owners. A few respondents presented themselves as tenants, so the interview focused on renting, but later it turned out that they could be classified as sharers. In those cases, they were living together with a relative who was the one renting the accommodation. A couple of landlords were actually caretakers of a house owned by a relative.

This working procedure means that I used different types of interviews with varying focus with different people in different areas. Often the same issues
have been touched upon but not in all the aspects. Although I had questions and themes prepared before the interviews, I let the interview situation affect what I brought up. I was careful not to make the dwellers feel uncomfortable during the interviews and excluded issues if I judged that the respondent would feel uneasy with it. This procedure can be criticised as biased if I decided to avoid certain issues. I believe, however, that it would have been more risky if I had asked questions that for some reason I felt would make the person feel uncomfortable and thus give ambiguous answers. This adaptation to each interview context and the different types of issues discussed with different populations means that I do not give figures or percentages based on what people said. This would give the impression that I worked along statistically correct methods and can give exact proportions, which I can not. The exception is for some background information received through the simple structured questionnaires. Instead I mostly use broader categories such as ‘a majority’ or ‘a few’ within the population who was asked a question.

Information on the particular rental situation could have been triangulated by interviewing both the tenant and the landlord of the same house. I made the judgement that it would have made it more difficult to gain the confidence of the interviewed tenants and to talk about the conditions of the renting situation. I interviewed the landlord and the tenant from the same house in two cases to find out if their answers varied. In both cases there were small variations in the amount of rent payment. In one of the cases, the landlord mentioned some strict rules in the house while the tenant said that there were no particular rules in the house. These discrepancies are interesting and should not be ignored. I still consider the information in general to be reliable because, after having talked to as many dwellers as I did, it is possible to distinguish particular patterns. This could also be viewed as a way of cross-checking to a certain extent. Regarding the development of the settlements, I was able to use more than one source. Group discussions with some elderly dwellers were supplemented with interviews with state representatives, and with plans and drawings from the regional and city offices.

**The Structured Survey in Relation to the Interviews**

I conducted the interviews predominately with people who had answered the questionnaire in the survey or other people from their households. The interviews were longer but included some of the questions raised in the questionnaire. It soon became apparent that people, to a larger extent than I had expected, answered differently in the brief survey than they did in the more detailed interviews. One example of this was the issue of how many rooms the respondent had access to. Here it differed depending on whether people counted only bedrooms or included the sitting room or a possible kitchen. During the interviews, we often sat inside the house, so I could observe, and the respondents asked if I meant this or that, which was not as common during the short survey.
In the interview situation, we had often already met and the trust might have increased, which gives more room for questions.

In the short structured survey in Kiloleli, I added some questions about how long people had been in Mwanza, when owners started to build their houses, etc. There turned out to be different answers to these questions in the later interviews. I believe that it showed that it is very difficult for people to remember the time correctly when answering single questions, while it is easier in a long discussion about their life history. The problem of retrospective data is discussed further in Chapter Four. The questions with the smallest degree of discrepancies between the survey and the interview were those about where people came from, if they lived in their own or a rented house, if there were other households in the same unit and approximately how many people there were.

From this I conclude that it was advantageous to conduct both a survey and interviews and I realise how complex it is, even if you ask questions that seem simple and not sensitive. This is not to suggest that interviews give the whole picture or one single truth. They should be viewed as narratives told in a particular situation at a particular time.

My daily experience through living in Mwanza and as a tenant meant a lot to my understanding. This became clear one day when I was sitting in my room in Mwanza, in a house where 10 tenant households and an owner lived. I heard voices getting louder in the shared backyard and I realised that two of the tenants had started to fight. The conflict concerned the behaviour of a child of one of the tenants. I remembered what tenants in the study had said; when conflicts arise in houses with several households, it is mostly about the children. I also got many examples of various thoughts and experiences of relations between the landlord and the tenants by sitting in the backyard playing with the children, talking to their mothers or washing clothes together with them. Every morning at 7.30 when the light in my room was switched off from outside, I was reminded of the rules and the rights of the landlord. I also think that the understanding one receives by living in neighbourhoods, spending months in the town and having a social life with the residents in Mwanza is a way of cross-checking whether the collected material makes sense, not at a detailed or individual level but as a general pattern.

Working with an Interpreter

Kiswahili is official language in Tanzania and in urban areas most people speak it. Kiswahili is the teaching language in the public primary schools (grades one to seven) while English is the spoken language in secondary school and at college. I only met one person in one of my study areas who did not speak Kiswahili but very few of the dwellers spoke English. This made it necessary for me to work with an assistant because my knowledge of Kiswahili was very rudimentary in the beginning. The assistants, who were different in
the various field periods, were unemployed college students and students waiting to start college. It was not possible to find an available assistant living in the study areas whose English knowledge was good enough. However, it seemed to be sufficient for most dwellers that I was accompanied by someone from Mwanza City. During the last periods, my language skills were much better and I could ask questions and understand the replies to a much greater extent. At a very few occasions, I suspected that the assistant did not translate exactly everything the respondents said because he did not view it as important. I saw how my efforts to speak Kiswahili were awarded in creating a relationship with the dwellers and led to many laughs about my mistakes. An advantage of there being two people during the interviews was the division of labour. I did not use a tape recorder. As I mentioned, the young girls had difficulties in feeling comfortable giving their views and I suspect that this would have been worse if they had also been recorded. Many of the interviews took place in the space outside the house and the environment was often noisy, which would have affected the tape recording. I tried it on one occasion with the result that the interviewed man had to put in a lot of effort to keep his children and the neighbours away from the tape recorder a great deal of the time. Since I would have needed translation by the assistant, I would not have been able to catch the nuances in the language myself even if I had used a tape recorder. The extra time the interpretation and writing took was beneficial for the conversation because often the respondent added something or asked us questions. On the same day that the interview took place, I wrote down my notes on the computer while I had the situation fresh in mind and could add reflections.

Some of the secondary materials were in Kiswahili, such as the older housing policy document from 1981 and the minutes from the City Council meetings.

The procedure of analysing the data has, of course, been going on from the moment I asked, or didn’t ask, follow-up questions to the answer of a question until the text was completed. The most challenging material to analyse and present was the housing careers of individuals (see Chapter Four). As the chapter shows, I, after having read and gone through all the housing histories several times, ordered them based on the variables I thought were important in the material. Another issue of presentation is about citing parts of the life histories, which I have done in Chapter Four. In doing this, there is a risk for what is usually called ‘anecdotalism,’ which is when the researcher selects a few examples and does not give criteria for how and why they were selected (Silverman, 2000:176). I have, if I do not say otherwise, chosen stories that demonstrate aspects of patterns I saw in several of the stories even if all the stories are unique in their details.
Definitions of Relevant Terms

Housing and Housing Provision
The concept of housing is very wide and a definition of its uses in the study is necessary. There has been a tendency to broaden the concept to involve the provision of service and infrastructure when talking about access to housing, and the term ‘human settlements’ has increasingly been used. Tanzania's current national policy on housing is called National Human Settlements Development, while the previous one was called National Housing Development Policy (translated from Kiswahili). This was a deliberate attempt to widen the concept to include broad aspects of housing (United Rep. of Tz., 2000:16). The World Bank, which is an influential international actor in the housing discourse in cities in the South, has also over the past decades broadened its engagement in housing. In its report Housing: Enabling Markets to Work (1993), the World Bank stresses the importance of talking about the housing sector as a whole. It declares that it has changed from having supported projects of housing provision to focusing on making the whole housing sector work more efficiently. This is done by encouraging deregulation and the development of housing mortgage facilities. (World Bank, 1993:1-8.) These changes have contributed to a broadened concept of housing, as seen in the Tanzanian policy documents.

In this study, housing provision refers to the process of getting a place to live, to an accommodation. However, governments do sometimes include the provision of service and infrastructure in the term housing provision. It is very difficult and even meaningless to discuss housing provision and housing policy without dealing with the matter of access to land. Therefore, access to land is also dealt with in this study to a certain extent. Urban planning is thus seen as one aspect of government housing policy since it concerns land use and land control. An aspect of housing that has not been included in the study is the building material sector, which deserves a thesis of its own.

Private Rental Tenure and Unplanned Settlements
Rental tenure can mean and include many different arrangements in different places, as will be elaborated upon in Chapter Three, but a short definition and limitation is appropriate here. The basic definition in this study is the tenure form where a person makes regular payments for an accommodation, either for a room or a house, excluding the renting of land. The type of rental tenure dealt with here is private as opposed to public, i.e. houses let by the public sector.

The deeper study of housing provision in Mwanza has taken place in three unplanned settlements. There are many different terms used for settlements, which in some aspects are not regulated by the formal system or are illegal in regard to land holding or the construction of houses. Common terms are
‘informal,’ ‘unplanned,’ ‘spontaneous,’ ‘irregular,’ ‘illegal,’ ‘unauthorized’ and ‘squatter’ settlements. All the terms indicate that these settlements have not arisen within the official, conventional system and are not totally compatible with it, but the degree of illegality does vary between countries and cities. Another term that is often used when discussing these types of areas is ‘slum,’ but that word refers to the quality of the area and the houses and not to the establishing process or legal status. Unplanned or informal areas can have that character because service and infrastructure were not provided when the area expanded. Often, the location on the outskirts can make access a problem in unplanned areas. This is evident in Mwanza, where many unplanned areas are located on the hillsides and hilltops, which also makes it more difficult to provide them with service. Planned areas where the service has not been maintained can be called slums, so it is not a term that distinguishes unplanned areas as such. In Tanzania, the allocation of formal and surveyed plots has been very small compared to the demand (see, for example, Kombe, 1997, Kironde, 1998) which has led also people with resources to build houses in unplanned areas (see International Council for Local Environmental Initiatives, 1996 for this in Mwanza). There is often a mix of houses in regard to building material and quality in unplanned areas. This is the case in the three study areas in Mwanza. Terms such as shanty towns are sometimes also used in the international debate. However, this term also indicates low quality and large areas. Beside these terms, there are many others used in different countries for describing this type of areas.

I use the term unplanned areas in the Tanzanian context because the areas in question were not surveyed and planned in a legal sense before they expanded. This term is not unproblematic because the absence of formal governmental planning does not mean that no planning has taken place, especially after the area has grown and sub-areas are eventually surveyed. Beside this, the general characteristics of the unplanned settlements in Mwanza dealt with in this study, are the location on hillsides and hilltops, poor accessibility, poor sanitation and waste management, a mix of construction material and the quality of houses.

The reasons for choosing to study unplanned areas is that they get a lot of attention in governmental policies, they are objects for various measures, such as upgrading and regularisation, and a majority of the urban dwellers in Tanzanian towns live in them (see United Rep. of Tz., 2000).

Non-Governmental Organisations and Community-Based Organisations

The terms Non-Governmental Organisations (NGOs) and Community Based Organisations (CBOs) are used extensively in both the international and the Tanzanian housing policy discourse. These types of organisations have come to represent the so-called civil society in the housing policy discourse. The terms can be defined in different ways. However, I give UN-Habitat’s definitions since it is very relevant to know how it views the terms that it
frequently uses. Since Habitat is an influential policy maker in housing, its definitions are relevant for national views on NGOs and CBOs. Habitat defines NGOs as follows:

The term NGO is applied to a wide range of organisations which are not established by or operated by government. NGOs are usually private, non-profit organisations which are run by their members. Typically, an NGO is concerned with one particular area of activity: women's rights, education, environmental protection, small-scale employment, etc. Most NGOs are local in scope, but some are regional or national, with active local branches, or even international in scope. NGOs often acquire considerable expertise and experience in their particular areas of activity, and some employ professionals or specialists to manage their work. (UN-Habitat, 2001, section 3.)

UN-Habitat defines CBOs as the following:

These are organisations based in and working in one or more local communities (neighbourhoods or districts); they are normally private, charitable (non-profit) organisations which are run by and for the local community. Typically, they were created in response to some particular local need or situation – often related to the local environment – and they usually support a variety of specific local improvement actions (for instance, environmental upgrading, youth education, employment promotion, etc.) which are generally undertaken by or with the local people. (UN-Habitat, 2001, section 3.)
Which is the second largest city in Tanzania? Ask that question to a non-Tanzanian person who is familiar with Tanzania and it is likely that the reply will be Arusha or Dodoma, but probably not Mwanza. This is, however, the city with largest population after Dar es Salaam. Dar es Salaam has about 2.5 million inhabitants while Mwanza’s population is approaching half a million dwellers (about 475,000 residents in the Population and Housing census from 2002). The reason why a foreigner would not answer Mwanza is that the town is not associated with any large tourist attractions, such as Kilimanjaro or national parks, nor to the large headquarters of any famous national or international institution. The location of Mwanza in a national perspective is also peripheral, in the northwestern part with poor connections to the coast and to the central parts of the country (See Map 1.1, p. 10). This does not, however, mean that the city is peripheral in the Lake Victoria region but rather the opposite, with its strategic location along the road between Kenya and Rwanda and Burundi, and on the lake shore with Uganda on the other side of the lake (see United Rep. of Tz., 1992:10). Mwanza is growing rapidly and has more
than doubled its population between the two latest national population censuses in 1988 and 2002.

This chapter aims to present Mwanza City and to give background to the current housing situation in Mwanza in general and in the three case study areas in particular. In order to understand the current land and housing situation, a brief look at the development since the time of the colonial epoch at the end of the 19th century will be made. The national land and housing policy ideas are discussed in Chapter Five but here it is only Mwanza that is brought up.


I have also used some official documents and letters about Mwanza township from the National Archive in Dar es Salaam. For basic information on the current situation in Mwanza City, useful sources have been the Mwanza Master Plan (1992), the Mwanza City Strategic Plan draft (2002), the Environmental Profile (1998) and the Gender Profile (2000); the latter three were produced within Mwanza’s participation in the Sustainable City Programme. Statistical figures are not always up to date nor is it always clear how they have been produced but these profiles can give a broad picture of the city development. The information on the three neighbourhoods is mostly based on primary data from my interviews with local representatives, from the short basic survey with a sample of dwellers, longer interviews with dwellers and group discussions with some older dwellers in the areas, as described in the method section in Chapter One.

Where and What is Mwanza?

Standing in the centre of Mwanza City by the shores of Lake Victoria, the striking features, apart from the water, are all the stony hills surrounding you and the relatively flat land in the city centre. The closest hills are covered by houses among the stones, while the ones further away are mixes of houses, trees and stones. Along the lake shore, vendors sell fish and further away along the shore the big Mwaloni fish market is visible. Some boat construction also takes place along the shore. The name of this chapter comes from the dominating characteristics in the city: the water, the rocks, the houses and the people.

The city has a swiftly increasing population, mostly due to high migration. According to the Population and Housing census, in 2002, 74 per cent of the
residents are below 30 years old. More than half of the total population in the city (51.5 per cent) is below 20 years old. (United Rep of Tz., 2002.)

Mwanza City is the regional headquarter in the Mwanza region in the northwestern part of Tanzania (see Map 1.1, p. 10). The region consists of 8 districts, of which two constitute Mwanza City: Nyamagana district and Illemela district (previously Mwanza district). The other districts are Geita, Sengeremea, Ukerewe, Kwimba, Misungwi and Magu. According to the Population and Housing Census in 2002, the region has a population of close to 3 million people. Mwanza received city status in the year 2000 and was the only city in the country beside Dar es Salaam until 2005.

Mwanza City is located about 1000 km from the economic hub and the real capital of the country, Dar es Salaam. Parts of the road network between the two cities are very poor and many buses between Mwanza and Dar es Salaam pass through Nairobi, Kenya, instead. Mwanza has been connected to the railway since the colonial epoch but the passenger trains to Dar es Salaam take at least 36 hours with many delays. Flight traffic is developing and there are daily flights to Dar es Salaam from Mwanza.

In the Mwanza Master Plan (1992), it is stated that Mwanza was founded in 1892 by the Germans as an administrative and commercial centre (United Rep. of Tz., 1992:8). Referring to an imperial decree from 1894, Austen writes that the Germans established a military station in Mwanza in 1894 in order to avoid riots from the people (Austen, 1968:33). Mwanza developed into an important place for the export of cotton, which has been a major cash crop in the surrounding areas, and for other goods to and from Europe during the colonial era (United Rep. of Tz., 1992:8, Austen, 1968:35-36, 54). Today, the Mwanza region is also important because of its mining activities. The gold mines in the Geita district are among the largest in Africa. In the national development plans of Tanzania after independence, Mwanza was supposed to be one of the nine so-called growth centres in the country (United Rep. of Tz., 1992:1) and in the Master Plan the town is described as one of the six major industrial centres in the country (ibid. 2). According to the Master Plan, Mwanza had the second highest employment ratio among the regional towns in the late 1960s but by the mid-1980s, it had suffered a worse decline in comparison to the other towns in general (ibid. 49). The real per capita incomes in Mwanza declined between 1985 and 1990 and unemployment is viewed as a major problem (ibid. 58, 64).

Mwanza City has also become a place for fish processing industries, as the fish Nile perch was introduced to Lake Victoria in the 1960s (Murphy, 2002:618). This industry grew in the city in the 1990s and consists mainly of frozen fish fillets that are exported (ibid. 598, 618). In his study of the manufacturing sector in Tanzania, Murphy writes that there are very few manufacturing companies in Mwanza involved in exports (Murphy, 2002:593). In the Environmental Profile (1998), it is stated that the companies in Mwanza employing
the highest number of people are: Tanzania Railways, Tanzania breweries, Nyanza Bottling, Nile perch fisheries, Mwaloni fish dealers, Vic Fish Ldt., Mwanza fish industries and Tanganyika Bus. It is also stated that many people are engaged in the so-called informal sector. The importance of the water and the rocks for the residents of Mwanza is seen in the statistics by the Mwanza City Council concerning the most common ‘informal’ activities in Mwanza City. These are stated to be: fishing-related, activities related to other food items, house maids, quarrying, and brewing and selling illegal alcohol. Among the main crops cultivated are cotton, rice, sorghum, sweet potatoes, cassava and maize. (Mwanza Municipal Council, 1998.)

**Population**

Like many urban areas in Tanzania, the rapid population growth of Mwanza started around the time of independence. According to the population figures given in the Mwanza Master Plan (1992), the population growth of Mwanza district (which at that time included the town) has been as follows:

1957: 19,900
1967: 34,861
1978: 143,332
1988: 223,013
2002: 474,679


Along with the population growth, the physical size of the city has also increased. The hilly topography has, together with the lake, directed the physical growth of the town, which according to the Master Plan has taken place along the three major roads leading out from the city centre, the Musoma, Shinyanga and Makorongoro roads. (United Rep. of Tz., 1992:3-4.) See Map 2.1, p. 44.

**Land, Housing and Urban Planning in the Development of Mwanza City**

Here I give a brief glimpse of the development of Mwanza City. When the colonial period started in Mwanza, the dominating group of people occupying the area was the Wasukuma and there were more than fifty chiefdoms in Sukuma land (Austen, 1968:12-13). ‘Sukuma’ means ‘north’ and refers to the name of the land they lived on (Austen, 1968:12, Hartley, 1938:17). This land stretched from Shinyanga to Lake Victoria (Hartley, 1938:17). Hartley argues that the village council and the elders took care of land administrations and land conflicts (Hartley, 1938:18).
Germany colonised what today is mainland Tanzania as a part of German East Africa at the end of the 19th century. In 1895, a decree was passed that declared that all land in the country was, as Kironde translates it, ‘unowned crown land,’ vested in the German empire (Kironde, 1994:110, Ministry of Lands, 1997: 6). Kironde (1994) describes this as important for the Germans in order to take control of land for the desired plantations. The decree meant that the governor could do whatever he wished with the land (Kironde, 1994:109-110) and so-called freeholds of land, especially agricultural land, were given to settlers (United Rep. of Tz., 1997:6). Kironde writes that the decree did not concern land that people could show ownership or ‘real rights’ to (Kironde, 1994:110).

Germany lost control of the Tanzanian mainland after the First World War and it became the protectorate Tanganyika, under British rule until 1961. Mwanza was invaded by the British in 1916 (Austen, 1968:111). Since the
British used ‘indirect rule’, where the colonial officers ruled through the chiefs, it was important for them to have strong chiefs. Austen writes that the British had problems changing the socioeconomic patterns in the many chiefdoms in Sukuma land. (Austen, 1968: 139.)

With the Land Tenure ordinance in 1923, all land was declared public and people had ‘rights of occupancy’ to it (United Rep. of Tz., 1997:7). After 1928 the right of occupancy could either be granted by the governor or ‘deemed granted,’ which was land held under customary tenure (Kironde, 1994:164-165). Kironde describes how the Township Rules from 1923 together with other laws made it possible for the governor to decide in which areas in a township only European-style houses could be built, which areas should be reserved both for trade and for residential use and where the so-called ‘native quarters’ should be (Kironde, 1994: 161). This so-called zone planning was adopted in Mwanza and looking at a few letters and documents from the colonial administration, it is possible to get a glimpse of the discussion about land use in the town.

In a letter to the Chief Secretary of the colonial government, the Provincial Commissioner in Mwanza 1927 described the situation in Mwanza:

> The town has been surveyed topographically but not into numbered plots nor on any plan of expansion and in consequence residential and trading sites are inextricably mixed (in present conditions) and in the Market Street area congested and insanitary state comparable only to an English City slum has arisen, so much so that it was impossible to recommend grant of Rights of Occupancy to applicants in this area, as a result all applications from Mwanza town are held up pending some solution.  

He suggested that all the plots be surveyed and numbered.  

The African Association protested against the zone plan and wrote in a letter to the Chief Secretary in Dar es Salaam in 1947 that it would divide Mwanza into three parts, one for Europeans, one for Indians and one for Africans. The association claimed that this would mean that Africans were removed from their homes if they were located within the areas reserved for others and the association wanted the government to choose areas for Europeans and Indians where there were no African buildings.

The Commissioner answered the African Association that ‘… the zoning plan for Mwanza is in no way based on racial considerations’. He claimed that there were only two restrictions applied in each zone: according to the use of the building (commercial, residential, and so forth.) and according to the minimum value of the building in each zone. He argued that about 30 per

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7 File 10592, Mwanza Township Memorandum on Mwanza port and town, 1927
8 File 10592/6 p. 63.12/24 1927
9 File 10592, ref. no. AA/MZ /26 1947.
cent of the area of Mwanza Township had been reserved for houses of African type.\textsuperscript{10}

There are many letters concerning the physical extension of Mwanza Township during the period after the Second World War, when it was a concern to keep order and to provide the new areas included in the township with service. Regarding the rules in these areas, the district commissioner wrote in 1950 to the provincial commissioner:

\begin{quote}
The immediate purpose would be to prevent the country being ruined by haphazard erection of permanent or semi permanent buildings rather than to impose on the inhabitants the rigid rules of town life.\textsuperscript{11}
\end{quote}

During the colonial period after the Second World War, more governmental efforts to provide Africans with housing were made (see Kironde, 1994: chapter five) and in Mwanza two public rental housing estates (Ghana and Pemba) were built for low income civil servants in the 1950s through the governmental African Urban Quarters programme (Luanda, 2002: 3). Today, these buildings are owned by Mwanza City Council and are still let at a regulated rent.

**Housing in Mwanza after Independence**

After independence, the high urban population growth rate put a lot of pressure on the urban housing situation. The first attempt to provide a Master Plan for Mwanza took place in 1975 and the second a few years later, but both times scarce finances hindered the completion of the plan. The third attempt in 1992 resulted in the current plan and before that various detailed planning schemes were used. (United Rep. of Tz., 1992: ii.) The figures presented in this section are taken from the Mwanza Master Plan (1992), documents produced within the Sustainable Mwanza project, the Mwanza Strategic Plan draft (2002), and a few surveys produced by other institutions, such as the International Council for Local Environmental Initiatives (ICLEI) and the World Bank.

The unplanned settlements in Mwanza have grown rapidly the last decades and the City Council estimates that about 75 per cent of the population in Mwanza lives in unplanned areas (Mwanza City Council, 2002:9). According to the ICLEI report (International Council for Local Environmental Initiatives, 1996: 2-3), the unplanned settlements started to grow in the early 1960s through squatting on land by people who subdivided it when the population grew rapidly.

\textsuperscript{10} File 10592, ref. 887/446.
\textsuperscript{11} File 10592, 12/12 1950, ref 103/1/368.
In the Master Plan, it is stated that according to the national socioeconomic survey in 1986, the total number of houses in Mwanza City was about 28,000. Of these, only 700 housing units were said to belong to the public National Housing Corporation (NHC) and 425 units to the Registrar of Buildings. All the others were privately owned. (United Rep. of Tz., 1992: 80.) However, only a few pages later in the Master Plan, it is stated that the private sector has provided 68 per cent of the houses in Mwanza – a figure that is far less than in the previous statement – and the public sector 10 per cent and as much as 20 per cent by various institutions that have built houses for their employees (ibid. 83). It is at least confirmed that the public sector provides a very small proportion of the houses in Mwanza compared to the private sector. Considering the selling of public sector houses and the fact that there is no construction of new ones in Mwanza, it can be assumed that the public sector’s share of housing in Mwanza is declining.

The housing types in Mwanza mentioned in the Master Plan are the Swahili type, semi-detached houses, blocks of flats and traditional Sukuma houses (round houses), with the first style dominating heavily (United Rep. of Tz., 1992:80). The Swahili house is a very old style from the East African coast. Wells, et al. describes the urban version of it as a rectangular house with four, six or eight rooms. A corridor runs through the house and the rooms are accessed from the corridor and are thereby independent of each other. In the enclosed backyard of the house, toilets are located and domestic activities also take place there. Because of the independent rooms, the Swahili house is suitable for letting. (Wells et al., 1998:398-399.) Also in the Mwanza Master Plan, it is
stated that the reason for the amount of Swahili houses in the city is renting (United Rep. of Tz., 1992: 80). It is argued in the plan that most of the houses in unplanned areas in Mwanza are owner-occupied (ibid. 87). This statement does not, however, mean that tenants do not live in the houses as well, but there are no figures on tenants. The International Council for Local Environmental Initiatives (ICLEI) conducted a survey in some areas in Mwanza in 1996 and concluded that ‘owner occupied houses account for 70 per cent while 30 per cent are tenant occupied’ (ICLEI, 1996:3). These figures do not reveal whether owner-occupied houses can also be occupied by tenants.

The specific location of many unplanned settlements in the hills complicates the infrastructure and service situation. Environmental impact, such as land degradation is often mentioned, as a problem resulting from the construction on hills (see United Rep. of Tz., 1992:97, International Council for Local Environmental Initiatives, 1996:7). The ICLEI report makes the point that it is not only low income dwellers who live in unplanned settlements. Some of the hills, such as Ibungiro, are occupied by high income dwellers while others, such as Mabatini, are primarily occupied by low income dwellers. (ICLEI, 1996:8.) The short supply of surveyed plots has led to a situation where people with more resources have also settled down in unplanned areas. There are also variations within the unplanned settlements.
The Administrative and Political Structure of Mwanza City

This section aims to give some information about the administrative and political structure in Mwanza. After independence, the chief system was abolished (Warioba, 1999:8) and the administrative and political structures in Tanzania have varied during the decades since independence in 1961. The tendency has been to have the presence of the national government within the local authority (see Warioba, 1999:11), which is still the case in that a member of the National Parliament is also a member of the City Council (interview with the city mayor June 2004). In 1972 and 1973, district councils and urban councils were abolished while the regional level was to have more power but this was changed by an act in 1978 (Warioba, 1999:45-54, Max, 1991:82, 90-91). Since 1992, Tanzania has had a multiparty system with three elections, but the former socialist party CCM still dominates. Along with the change from a one party system to a multiparty system, a governmental level in the neighbourhoods was introduced, the so-called Mtaa (‘street’ in Kiswahili) in order to facilitate the relationship between urban councils and the residents (Ngwilizi, Minister of State, 2002: 16). The structure still goes through changes and a countrywide Local Government reform process has been taking place since 1996 with an emphasis on decentralisation with more power for the local governments, improved service and improved governance (Baker et al, 2002:10). The responsibility for tasks concerning land use regulations, surveys and planning has varied between the regional and the municipal level.

The Mwanza City Council is the Local Government in Mwanza City. The political body within the Council consists of 31 Councillors. One of these is appointed to be the chairman and she/he is the city mayor. (Interview with the city mayor, June 2004.) At the time of the study, all but one of the Councillors belonged to the CCM party (ibid.). The population in each of the 21 Wards in Mwanza City elects their Ward Councillor to the City Council. The other Councillors are members of the Parliament or female councillors who have reserved seats. (Ibid.)

The administrative body of the City Council is led by the City Director, who is appointed by the national president. Below him are departments with officials responsible for matters such as finance, education, health and urban planning. Within the urban planning department, the officials include land officers, land valuers, cartographers and town planners. In order to facilitate decision making in the City Council, there are executive committees (see Figure 2.1, p. 51) dealing with the respective issues, for example the Urban Planning Committee, with Councillors and heads of the departments present (Warioba, 1999: 89-91, Max, 1991:148-149). It is however only the Councillors, the

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12 In 1998 the ‘Government policy paper on Local Government Reform’ was approved by the Government (Baker et al, 2002:10)
13 These are appointed by the National Electoral Commission after proposals from the respective party (Commonwealth Local Government Forum: 239).
elected members, who have voting power in the committees (interview with the city mayor, June 2004).

The institutions of Wards and Mitaa are decentralised parts of the local government. The Ward Councillor, who is a member of the City Council, is the chairman of the Ward Development Council, where the members are the elected representatives from the Mitaa. The leader of the administrative section in the Ward is the Ward executive officer (weo), who is appointed by the City Council. Beside the weo, other employed officers are responsible for specific issues in the Ward such as education, health and community development.

Every Ward is divided into a number of Mitaa. Although ‘Mtaa’ means ‘street’ in Kiswahili, these divisions usually cover more than one street. In each Mtaa, a committee of six members is elected from the parties by the residents and one becomes the Mtaa chairman. The plan is to also have executive officers at the Mtaa level (see Commonwealth Local Government Forum) but at the time of this study, this idea was not implemented yet. In 2006, it has started being implemented, but is not yet finished (telephone interview with weo, 7 February 2006).

The CCM party has local representatives in smaller units than the Mtaa, the so-called ten cells, although they usually cover more than ten houses. When Tanzania was a one-party state and there were no Mitaa, these ten cell leaders had an important function and people still often go to them with various matters (interview with the city mayor, June 2004). Figure 2.1, p. 51 tries to illustrate these various levels in the local government structure in Mwanza.

At the regional level, there are no elected representatives (Max, 1991:89). Along with the Local Government Reform Process, the regional administration has been restructured, and in 1997 regional secretariats were established (UN-Habitat, 2002a: 71-72). The local government is supposed to have more power and the regional level is not to duplicate the functions of the local government (Ngwilizi, Minister of State, 2002:12). The regional secretariats are supposed to facilitate the work of the local government (Baker et al, 2002:14). The Regional Commissioner, who is appointed by the national president is the national government’s representative in the region (ibid.). The regional administrative secretary is also appointed by the president and is head of the regional secretariat and adviser to the regional Commissioner (ibid). The Regional Commissioner is under the Ministry of State, Regional Administration and Local Government, within the President’s Office. On the official government website, the mission of the Ministry is stated to be ‘… to effectively manage the critical interfaces with Local Government Authorities and Sector Ministries …’. The head of the Ministry is the Minister of State Regional Administration and Local Government. (United Rep. of Tz., official website, 8 February 2006.)
Warioba writes that the Minister is a so-called ‘proper officer’ for the City Councils, while the Regional Commissioner is ‘assistant proper officer’ for these and the ‘proper officer’ for the District Councils (Warioba, 1999:85, 180-181). According to Warioba, the Minister of Regional Administration and Local Government can dissolve the City Council if it ‘… fails to perform the duties…’ even if this is an extreme measure (ibid.181). However, Ngwilizi argued in 2002 that the roles of the proper officer and assistant proper officer are being redefined in order to remove the ‘… existing command and control
relations and emphasizing on intergovernmental relationship…’ (Ngwilizi, 2002:12).

With this background on Mwanza City, it is time to look at the three case study areas within Mwanza City and through them give insight into the development of unplanned settlements in Mwanza and the housing situation there.

The Three Settlements

I have studied parts of the areas Mabatini, Kawekamo and Kiloleli. For information on how the smaller areas within the three settlements have been selected see the Appendix. The presentation will start with the oldest area of the three, Mabatini.

Mabatini

Mabatini is located about 2 km east of the Mwanza City centre in Nyamagana district and belongs to Mbugani Ward. In 2000 the Ward had a population of about 29,000 inhabitants (interview with weo Mbugani Ward, 2003). Mabatini consists of several Mitaa and my study took place within Kleru and Mtoni Mitaa. According to the population records in the Ward, in January 2005 Mtoni had 2,663 inhabitants and Kleru had 3,045 people. In the following text, when I use the name Mabatini I refer to the two studied Mitaa, Kleru and Mtoni, and not to other parts of Mabatini, which includes, among other things, a police housing quarter. The part of Mabatini covering Kleru and Mtoni stretches from the Nyerere road up to a military area in the hills (see Map 2.1, p. 44). ‘Mtoni’ means ‘along the river’ in Kiswahili and the Mirongo River passes through the area and has caused some serious floods in the history of the settlement. The area along the river and close to the Nyerere road is rather flat, while other parts are located on steep hillsides and hilltops. There is one larger street, Kleru Street, which is passable with a motor vehicle. Houses of Swahili type are common in the older parts of the area, close to the roads, areas that could be described as consolidated and where there is electricity and water access. All houses are not, of course, connected to these services. It was not until 2002 that the main road, Kleru Street, was provided with drainage systems and governmental water taps. The latter was earlier only available along Nyerere Road (interview with Kleru Mtaa secretary, 2003). The area, especially the flatter parts, is very densely populated without available land for subdivision. In the mountainous parts, however, the expansion of houses is still ongoing. One primary school is located in the area (see Map 2.2, p. 53) but there is no medical centre. This fact, together with temporary houses, lack of roads and bad sanitation, are the major problems mentioned at the Mtaa and Ward levels (interviews with weo, Mtaa secretary Kleru, Mtaa chairman
There is no marketplace in the area but along Kleru Road there is a street food market in the evening.

Map 2.2. Mabatini. The area within the boundary shows the case study area in Mabatini. (Source: Drawing by Katarina Strömdahl based on a map by the Mwanza City Council, based on an aerial photograph from 2000.) Some additional houses were constructed in the northern part of the area after the aerial photograph was taken. Foundations are also included on the map.

Through group discussions with a few residents who have lived in Kleru and Mtoni since the 1950s, and through conversations with the Mtaa chairman of Mtoni and the secretary of Kleru Mtaa, I got insight into their views of the development and changes in the area from the 1950s. At that time, they say, one chief represented the people of today’s Mwanza City and the subchief, who was appointed by the chief, allocated land to dwellers. Relatives of two of the group discussants got land from the subchief when they came to Mabatini

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14 All the group discussions, two in Mabatini, one in Kawekamo and one in Kiloléli were conducted in respective neighbourhood in 2003.
in the 1950s. This corresponds to the arguments made by Austen and Hartley as referred to in the beginning of this chapter. According to the group discussants, some Asians had been allocated land in Mabatini and had cultivated food crops. Later they subdivided and sold plots but relatives of at least one of them still own land here. The group discussants argue that people started to take land for free during the years before independence when the Asian landholders began to move. It was after independence that people settled down here in large numbers and that the subdivision of land took place. One of the major industries, Mwatex, opened in the 1960s and was located some kilometres further east along the Musoma road. There were state-run buses during some years and in the 1980s, private buses mostly of minibus type, called dalla dalla, which still run today, started to operate. The people who settled down here came from various ethnic groups and parts of the country, though many of them were from the Mara region. (Group discussions in Kleru and Mtoni, 2003.)

The group discussants remember the governmental policy of slum clearance in the 1960s, although few demolitions seem to have taken place here. They report that people took large pieces of land on the uninhabited hillsides in the area in the 1970s and some years later people started buying plots from them there. A comparison between aerial photographs from 197515 and from 200016 shows a clear increase in houses, especially in the hilly parts of the area. The group discussants view inaccessibility, bad sanitation, waste, overcrowding and unemployment as problems in the area. Many dwellers have lost their industrial jobs during the last decades and have various businesses instead.

In Mabatini, as well as in the other two study areas, there are ethnic groups or associations who help members in special situations. A larger Tanzanian non-governmental organisation, Kivulini, which is supported from abroad, works for women’s rights in Mabatini and in a few other parts of Mwanza City. There have also been youth groups from the socialist party in the area and several religious associations are represented here, both Islamic and different Christian ones.

An Unplanned Area – An Unregistered Area?
The studied part of Mabatini can be defined as unplanned because there has not been any official survey nor any layout plans where plots were allocated and houses have been built with building permits. This does not mean that the area, being an old settlement, has not been affected by various state measures in different periods.

Until the new Land Act of 1999 came into practice, it was possible for dwellers in unplanned areas to get provisional plot numbers, which indicates a ‘semi-legal status.’ This meant that a plot holder could hire a surveyor from

15 Aerial Photograph Mwanza 1975, no. 6005
16 Aerial Photograph Mwanza 2000.07.16, no. 6113
the regional authorities or from the City Council to demarcate the boundaries of his or her plot. The plot was registered by the Local Government and thereby given a provisional number. (Interview with town planners, 2004.) It is, however, only the Ministry of Lands that can allocate permanent plot numbers, which give the possibility of a ‘right of occupancy’ to the plot. For this, a more exact survey has to be conducted. The demarcation exercise at city or regional level could, however, give the plot holder a short-term title. 17

(Ibid.) According to the town planners at Mwanza City Council, one problem was the lack of coordination of these demarcation activities, leading to situations where one plot could have been registered to more than one person at different times. The advantage was that it gave some control over unplanned areas because after demarcation the plot was not allowed to be subdivided. (Ibid.) In Kiswahili, the same term is used for surveyed and demarcated, which makes it difficult to know what residents mean. Sketches at the regional survey office show, however, that some of the houses in the flatter parts of the area have been given provisional plot numbers. Some others have been demarcated but they do not seem to have been given numbers. No plan drawing has been approved by the Mwanza City Council to plan this part of Mabatini (own observation, interviews with town planners, 2004).

Houses in unplanned settlements can still be registered at the municipal level although they do not have plot numbers. Many years ago, the houses in Kleru and Mtoni were given house numbers, which is different from plot numbers, by the Local Government in order to make them pay property tax. In 2003, the houses in unplanned settlements in Mwanza, including Mabatini, were registered again and the houses got new numbers (interviews with the mtaa chairman, mtaa secretary, 2003).

Studies by Kironde (1998:6) and Kombe (1997:38) show that ten cell leaders have often been witnesses to land transactions and in my study, too, respondents reported that ten cell leaders or Mtaa chairmen (after 1991) were witnesses when they have bought land. This shows that state or party actors to some extent have been involved in land allocation in unplanned areas.

17 Often one year.
Kawekamo

Kawekamo is the second of my study areas, located along Makorongoro road, the airport road, four or five kilometres northeast of the town centre (see Map 2.3).

Map 2.3  Kawekamo. The map shows the case study area in Kawekamo. The buildings seen on the map include both houses and foundations. The differences between the planned and the unplanned areas are clearly illustrated on the map. (Source: Drawing by Katarina Strömdahl, based on a map by the Mwanza City Council, based on an aerial photograph from 2000.)
The area belongs to Nyamanoro Ward in Nyamagana district. Nyamanoro Ward has, according to the Ward executive officer (weo), about 49,000 inhabitants in 38 Mitaa (interview with weo, 2003). Kawekamo is the name of an area on a big hill, covering several Mitaa. On the top of the hill, the Catholic diocese has its headquarters, see Map 2.3. p. 56. As in Mabatini, the parts of Kawekamo that have been surveyed and planned are located on relatively flat land close to the main road, while the unplanned areas are on the hillsides. I studied three Mitaa in Kawekamo: Bukoba Sokoni B (sokoni means ‘at the market’ in Kiswahili), Bukoba mlimani (‘on the hill’ in Kiswahili) and Papa (‘the Pope’ in Kiswahili). The last name originates from the visit of the pope to the area in 1990. According to the Mitaa chairmen in respective Mtaa, the population of the three areas in 2004 was 2902. These were distributed as follows: Bukoba Sokoni B with 649 people, Bukoba mlimani 1785 and Papa 472. In the following text I use the name Kawekamo when referring to the three areas. A drawing of a layout plan approved in 1990 shows that parts of the area were reserved for tree planting and that parts that were demarcated as plots have not been surveyed and therefore not been given plot numbers (United rep. of Tz, 1990: Drawing number 14/165/761/18). Also in Kawekamo, stones are everywhere, dominating the landscape. The roads within the settlement are hardly passable with motor vehicles. There are large variations in the types of houses here: there are not as many Swahili houses as in Mabatini but there are still many big houses, and a mixture of mud and block houses. The settlement is dense but some plots are not yet constructed and that leaves some small open spaces.

I gathered a group of seven residents who had lived in the area since the end of the 1970s or the beginning of 1980s. At that time, this area was far out from the town centre, and there were forests and some large farms here. Aerial photographs from 1975 confirm this and show how the very few houses were located in the part close to the main road. The group discussants tell how people came here and built their houses without any organised allocation of land, and they themselves did not pay for their plots. The Catholic Church held land here but parts of it were released for military purposes. The group discussants say that people took the chance to occupy land in connection to this. At that time, quarrying was also going on here, which is confirmed by the layout plan drawing (United rep. of Tz, 1990: Drawing number 14/165/761/18).

The expansion of the area came when the Catholic diocese and the bishop moved to the hilltop in 1990. This led to the construction of the Papa road, leading from the main road up to the top, and electricity and water pumps and pipes were provided (see Nandiga, 2001:4). Aerial photographs from 1992 illustrate an inhabited area without farms and with few trees. The quarrying

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18 When this study started, Nyamanoro Ward belonged to Ilemela district but the boundaries have been adjusted.
19 Aerial Photographs Mwanza 1992.06.25, no. 6168
site was not yet inhabited. There was a conflict between the holder of the site and the dwellers but eventually, the former was allocated another plot by the City Council (interview with Mtaa chairman, 2003) and on aerial photographs from 2000 this site is occupied by houses. The major expansion of the area took place in the first half of the 1990s, according to the Ward executive officer, and this is confirmed by the aerial photographs²⁰.

There is a primary school located very close to the studied Mtaa and many dalla dalla pass the area on the main road. Social services such as medical centres are also found along the main road. The market is adjacent to the area along the Makorongoro road (see Map 2.3, p. 56). As in Mabatini, the existence of water and electricity in the area does not mean that all houses have connections to it but many buy water at the common taps.

The group participants view unemployment as a major problem in the area, while they think a good development since they moved here is the improved access to water and other services and the better quality of the houses. As in Mabatini, houses have been registered in order to facilitate the collection of property tax. There are no NGOs active in Kawekamo but the Ward executive officer reports that some few community organisations are working on plantings trees in the hills and on waste management (interview with WEO, 2003). Apart from these, there are women’s groups and ethnic associations.

Kiloleli

The third neighbourhood I studied, Kiloleli, also belongs to Nyamanoro Ward and is located only a few kilometres east of Kawekamo. It has, however, a more peripheral location because it is not located along any of the three major roads leading out from the city centre, as are Mabatini and Kawekamo. As with the other two areas, I have not studied the whole area, called Kiloleli, but rather a part of it, covering one Mtaa, Kiloleli Shuleni (‘school’ in Kiswahili). I still use the name Kiloleli when referring to this Mtaa. The primary school which gave the name to the area has been located here for decades. The school is on flat land along a road but the most of the Mtaa is located along hillsides and on hilltops, see Map 2.4, p. 59. The flatter parts of the area along the road were surveyed in the mid-1980s by the City Council. The Mtaa chairman, who moved here in the 1970s, bought his plot from a farmer but leases it from the government since the survey (interview with Mtaa chairman, 2003).

According to the Population and Housing census in 2002, 731 people live in the Mtaa but the Mtaa chairman reports that the number is increasing because people are moving here. According to him, large numbers of people started to settle down here during the last years of the 1990s (interview with Mtaa chairman, 2003). This is confirmed by aerial photographs from 1992.²¹

²⁰ Aerial Photographs Mwanza: 1975, no 6009, 1992.06.25, no. 6168, 2000.07.16, no. 6109
²¹ Aerial photograph Mwanza 1992.06.25, no. 6143
and 2000. In 1992, trees were scattered on the hills and the houses on the hills were few. A comparison of aerial photographs from 2000 and 2005 also shows a clear increase of houses. In the centre of the Mtaa, the Pentecostal church occupies some land and has a church there (see Photo 2.4, p. 60). A secondary school is being built close to the primary school.

Map 2.4. Kiloleli. The map shows the study area in Kiloleli. A small part of the Mtaa Kiloleli Shuleni in the western part is not included on the map, but there are no houses there. (Source: Drawing by Katarina Strömdahl, based on a map by the Mwanza City Council, based on an aerial photograph from 2000). A number of houses were constructed after 2000. Foundations are also included in the map.

22 Aerial photograph Mwanza 2000.07.16, no 6110,
23 Aerial photograph Mwanza 2005.02
Since the beginning of 2003, dalla dalla run to one corner of the area, close to the Montessori school, see Map 2.4, p. 59. There is also an area reserved for a market but so far it is only a small one. The bus fare here from the city centre is 250 TZS, compared to 150 to Kawekamo and 100 to Mabatini. The area does not have piped water but people fetch water at a river located below the area or at a well on the other side of the hill. The poor access to water is considered the main problem in the area by the interviewed residents. There is no health service in the settlement.

Photo 2.4. One of the hilltops in Kiloleli. The Pentecostal Church is the big house in the centre. (Photo: the author, 2004.)

I discussed the development of the area with four of those few people who have lived here for many years. One of them was born here in the 1950s and the other three moved here in the 1970s. They report that only a handful of households lived here then, and this is also illustrated on aerial photographs from 1975. The houses were located on the flatter parts and were surrounded by fields. In this area, crushing stones is a common activity and the group discussants remember that people used to come from other parts of Mwanza to crush here. Today, people still crush here but the availability of stones has decreased. According to the group discussants, people came and took plots in the hills, without any authority involvement, crushed stones until they could build on the land and then they constructed their houses and sometimes subdivided land and sold further.

The stone-crushing activity is a special feature of Kiloleli. Some days, many men and women, young and old, sit and crush big and small stones. The landscape is marked by the crushing. Large craters are found on the hillsides, which are very steep in some places. Heaps of stones can be found everywhere on the ground. Some people crush on their own plots, while others are employed
to crush at sites belonging to others. Once a week, trucks come and buy the loads on the roads that are passable by car.

Photo 2.5. Stone crushing. This scene is common in Kiloleli, where people sit and crush stones with simple pickaxes. (Photo: the author, 2005.)

Due to its recent expansion, this area is not as densely populated as Mabatini or Kawekamo, and there are many house foundations. There are more small houses here compared to the other two study areas. The houses were registered by the City Council in 2003. According to the group discussants, nowadays many people ask for rooms to rent here. They view it as positive that many people build houses here so the area develops, and that the dalla dalla have started to drive here. There are no NGOs active in the Mtaa, but women’s groups and ethnic associations are present (interview with the mtaa chairman, 2003).

Housing Patterns in the Three Settlements

This section aims to give some basic information on the housing patterns in the three settlements, culled from the structured survey and the interviews I conducted. The brief structured survey was conducted with 100 housing units in each of the three areas (98 in Kawekamo). I define a ‘housing unit’ as houses located on one plot belonging to the same owner. The sample procedure is described in the Appendix.24

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24 In some cases, through the procedure, houses located next to each other were included in the sample. In two cases, they turned out to have the same owner and were excluded from the sample. Since the survey included a couple of questions about the landlord it would have been a bias if the same owner was included twice. This was the reason for there being only 98 housing units in the Kawekamo sample. This does not, however, exclude the possibility that there can still be housing units, not adjacent to each other, within the sample that are owned by the same person.
Not surprisingly, the oldest, most centrally located and consolidated of the three settlements, Mabatini, has the highest proportion of tenants of the three areas (see Table 2.1). The favourable location of the area and the comparatively high level of infrastructure are reasons for this. In the oldest part of Mabatini, there are many big houses of the Swahili type, which are convenient for renting. Regardless of whether they are Swahili types or not, many houses have been extended and are used for rental purposes. As illustrated in Table 2.1, Kawekamo also has a high proportion of tenants. Although the area is much newer than Mabatini, it also has a relatively high level of infrastructure and service when compared to Kiloleli. Nowadays, it is a relatively centrally located area with good and, compared to Kiloleli, cheap transport possibilities to the city centre. As Table 2.1 shows, Kiloleli has a much lower rate of housing units with tenants. A common pattern is, as will be discussed in the forthcoming chapters, that owners live by themselves in their houses for some years before extending the house and letting out rooms. Since Kiloleli recently has expanded, it has in many cases not reached that phase yet.

Table 2.1. Housing units occupied by tenants (per cent). (Source: the structured survey of 100 (98 in Kawekamo) housing units in the respective areas.)

<table>
<thead>
<tr>
<th>Settlement</th>
<th>Housing Units occupied by tenants (per cent)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mabatini</td>
<td>79</td>
</tr>
<tr>
<td>Kawekamo</td>
<td>68</td>
</tr>
<tr>
<td>Kiloleli</td>
<td>36</td>
</tr>
</tbody>
</table>

The fact that houses in general are larger in the two older areas as compared to in Kiloleli is reflected in the proportions of households that have a house unit for themselves, as demonstrated in Table 2.2, p. 63. There are many more housing units occupied by more than one household in Mabatini and Kawekamo than in Kiloleli. This mostly means that households share facilities such as a bathroom and toilet and outdoor space for cooking, washing, and so forth. The housing unit with the largest number of households that I came across in the study was in Mabatini, where more than 20 households lived in detached one-story mud houses.

A logical consequence of the fact that many houses, especially in Mabatini and Kawekamo, are inhabited by more than one household is that most tenants share housing units with others. Table 2.3, p. 63, shows that a very small proportion of the rental housing in the sample in Mabatini and Kawekamo consists of one household renting the whole unit. It supports the findings of other Tanzanian studies that most tenants rent rooms in houses and share the
house with other households (see Kiduanga, 2002, Wells et al., 1998, Hoek-Smit, 1991). A reason for the higher proportion of households renting a whole housing unit in Kiloleli than in the other areas is the smaller houses there.

Table 2.2. Housing Units Occupied by One Household (per cent). (Source: the structured survey of 100 (98 in Kawekamo) housing units in the respective areas.)

<table>
<thead>
<tr>
<th>Settlement</th>
<th>Housing Units occupied by one household only (per cent)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mabatini</td>
<td>23</td>
</tr>
<tr>
<td>Kawekamo</td>
<td>37</td>
</tr>
<tr>
<td>Kiloleli</td>
<td>73</td>
</tr>
</tbody>
</table>

Table 2.3. Rental Housing Units Occupied by One Household (per cent). (Source: the structured survey of 100 (98 in Kawekamo) housing units in the respective areas.)

<table>
<thead>
<tr>
<th>Settlement</th>
<th>Rental Housing Units occupied by one household only (per cent)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mabatini</td>
<td>2.5</td>
</tr>
<tr>
<td>Kawekamo</td>
<td>7.5</td>
</tr>
<tr>
<td>Kiloleli</td>
<td>28</td>
</tr>
</tbody>
</table>

Table 2.4, p. 64, illustrates that a majority of the surveyed rental houses in all the three areas have resident landlords. It is therefore not appropriate to talk about owner or rental areas because often they are both. This pattern also points to the small-scale character of the rental sector, where landlords often let houses on the same plots where they themselves live.

A reason why fewer houses with tenants have resident landlords in Kiloleli as compared to the other two, except that there are more small houses there, could be that owners still find service and infrastructure too poor to move there. It is not rare that owners let out rooms while finishing the house in order both to get money to finance the construction and to have someone there to keep an eye on the house. Building houses only for rental purposes may also become an increasingly attractive investment, considering the high demand for land and housing in Mwanza.
Table 2.4. Rental Housing Units with Resident Landlords (per cent). (Source: the structured survey of 100 (98 in Kawekamo) housing units in the respective areas.)

<table>
<thead>
<tr>
<th>Settlement</th>
<th>Rental Housing Units with resident landlords (per cent)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mabatini</td>
<td>74</td>
</tr>
<tr>
<td>Kawekamo</td>
<td>72</td>
</tr>
<tr>
<td>Kiloleli</td>
<td>53</td>
</tr>
</tbody>
</table>

The rapid growth of Mwanza City leads to a situation where dwellers who want to build their own houses are pushed further out from the city centre and higher up onto the hills. This pattern is evident in my interviews with tenants in the areas and with owners in Kiloleli. A major reason why they bought plots in that area was the availability of affordable land. In the interviews, people generally said that they moved to a certain location because they found a house to rent or a plot to buy. This can mean locations where relatives or friends can help in finding accommodation or where the dweller is familiar with the area and can walk around and ask for available rooms or where plots to affordable prices can be found.

A difference between the areas is that in Mabatini and Kawekamo I did not get the impression that people suspect that houses will be demolished to the same extent as in Kiloleli. A reason is probably the age and the degree of consolidation of the areas in Mabatini and Kawekamo as compared to the situation in Kiloleli (see Varley, 2002 for similar findings in Latin America). Some houses in Mabatini have also been given demarcations and the plots short-term titles.

From Where Do Migrants Come to Mwanza and Why?
From my brief structured survey with 100 dwellers in each of the three settlements (98 in Kawekamo), it was found that half of the respondents in the three areas together reported that they were born outside the Mwanza region. For Mabatini, this figure was as high as about 2/3 of the participants in the structured questionnaire. The proportion of dwellers born within the Mwanza district as compared to the proportion born in other districts within the Mwanza region in respective settlements was about the same. It makes sense that Mabatini, an old area in Mwanza City, has a low proportion of people born within the district, considering that few people were born in the town fifty years ago compared to today. On the other hand, it could also have been assumed that Mabatini would have had a higher proportion of people born
within Mwanza town than the other two areas, since more people there would have been able to inherit houses. Not surprisingly, younger respondents were, to a larger extent than the older respondents, born within Mwanza City. From this survey, it is not possible to conclude that any of these three areas is occupied by migrants to a greater extent than the others.

From the interviews conducted with 149 of the dwellers, common home regions beside Mwanza were the neighbouring regions of Mara, Kagera, Shinyanga and also Tabora (see Map 1.1, p. 10). According to the Household Budget Survey (2000/01), the Shinyanga region belongs to the three poorest regions in the country, as reflected in a range of poverty measures (including health, education, employment, etc.). The Mara region is estimated to be one of the disadvantaged regions (United rep. of Tz, 2000/01:3). None of the four above-mentioned regions have any urban areas close to the same size as Mwanza.

I did not investigate people’s reasons for coming to Mwanza thoroughly but a common reply dwellers gave is that they came here ‘to look for life’ (translation from ‘tafuta maisha’ in Kiswahili). Life in the rural areas was hard and the respondents wanted to see if life would improve in Mwanza and if they could find work there. A few were transferred to Mwanza for their work and some came because of educational possibilities. The presence of relatives in Mwanza seems to be important and in some cases brothers, uncles or aunts told the interviewees to come and live with them. Young girls sometimes came to help relatives with domestic work while two older women came to live with their sons.

**Work Opportunities**

In the beginning of this chapter, it was described how Mwanza, like many other urban areas, has gone through industrial decline in the last decades but at the same time the fishing industry in the area has developed. Not many of my respondents work in the fishing industry but some are engaged in fish-related business on a smaller scale. Many informants are engaged in the so-called ‘informal sector,’ where stone crushing and food-related businesses are common. Among the men, it is common to be a self-employed ‘fundi.’ ‘Fundi’ is a Kiswahili word for a ‘craftsman’ or ‘technician’ in a broad sense. This means that they can be engaged in construction work of various kinds and on a temporary employment basis or that they are self-employed carpenters, painters or plumbers, working in various parts of the town. Often this means that they work on various sites within Mwanza. Some of the interviewed men, or the husbands of interviewed women, work as security guards. Many of the women I interviewed stay at home and label themselves ‘mama ya nyumba,’ ‘housewives.’ These women are, however, overrepresented in my study since they were the easiest to access because they are at home during daytime. Some of them do still have income-generating activities, such as the making and selling
of *vitumbua*\(^{25}\) at home or in the streets in the morning or selling tomatoes, onions or charcoal in the area.

It has been shown that rental tenure is common in all the three study areas and that many landlords and tenants live in the same housing units and that often many households live together. What are the characteristics of rental tenure in these areas and how is it perceived by the tenants? How is it regulated and by whom? These are questions for the next chapter.

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\(^{25}\) A deep-fried cake made of rice flour, which is common for breakfast in Mwanza.
3. Rental Tenure

In the previous chapter, private rental tenure was showed to be common in the case study settlements in Mwanza City. The same has been discovered in many cities in the South and the body of rental research has been growing during the last decades. This chapter starts with a brief review of the major themes brought up in the bulk of rental studies, both in general and in Tanzania, in order to place this study in a research context. The overall aim of the chapter is to investigate rental tenure in the three study settlements in Mwanza. What does the rental situation mean for the everyday life of tenants? Is the relationship between tenants and resident landlords characterised by conflicts over space and shared facilities or is it a smooth relationship based on being in a similar situation? How is the rental tenure in the areas regulated and by whom? This examination of the rental situation aims to provide part of the answer to my research question about the actual housing experiences in Mwanza and the role of rental tenure in that.

Different Types of Rental Tenure

There is a general agreement in most studies that renting is an important and common form of housing tenure for large proportions of dwellers in cities in the South (see Gilbert, 1990, 1993, Edwards, 1990, Gilbert and Varley 1991, Rakodi, 1995, Datta, 1996a, Grant, 1996), even if figures vary significantly between places. It is difficult to draw general conclusions about whether rental tenure is becoming more common or not. According to UN-Habitat (2003), the rate of home ownership has increased during the last decades in Latin America and southeast Asia, while the trend in Africa is more uncertain due to the lack of figures (UN-Habitat 2003:13-14). Some studies from Africa indicate that renting is one of few options for the urban poor (see, for example, Mohammed, 1997, Datta, 1996a, Ahmad, 1989, Aina, 1989), and this is discussed in this study. An earlier UN-Habitat report from 1993 also states that the worsening economic situation in both Africa and Latin America has led to more sharing and renting of households (UN-Habitat, 1993: 17). In actual figures, the number of tenants increases as the number of urban dwellers increases (UN-Habitat, 2003: 14).
Renting does not necessarily mean renting a house. There are several types of rental forms, such as renting a house, a piece of land to build a shack on, a room either in a private house or in a hostel or pension, a bed or even renting a space on the pavement (Gilbert et al., 1997:134, Rakodi, 1995:794, Pacione, 2001:495, UN-Habitat, 2003:25). Renting a room in a private house where the owner lives is in some contexts called lodging (see Schlyter, 2003 for the Zimbabwean context). In the following discussion, the focus is on the renting of a room or a house because it is the type dealt with in this study.

Renting of houses or rooms can also be classified according to different variables. One of the basic categorisations is between public and private types. The classification of the private rental sector in different categories is often done according to the scale of operation by the landlord, whether he or she lets out rooms in the house he or she lives in, has a few houses for renting, or if it is business on a larger scale. Studies have demonstrated that many private landlords in cities in the South operate on a small scale (see for example Kiduanga, 2002, Watson and McCarthy, 1998, Mitlin, 1997) although there are many variations between cities and also within cities, such as between the city centre and outskirt areas (see Gilbert 1993).

Watson and McCarthy (1998:53) use the term ‘household rental sector’ for the widespread small-scale rental sector, where most landlords own few properties and often live in the same housing units as the tenants. Mitlin applies the term ‘petty landlords’ to the many low income landlords living in the same housing unit or at least in the same settlement (Mitlin, 1997:7). Another issue is the degree of formalisation, whether there are rental arrangements with or without contracts and whether the rental legislation is applied or not. UN-Habitat claims that the majority of private rental accommodations in third world cities are informal to at least some extent (UN-Habitat, 2003:43). This is shown to be the case for the rental tenure discussed in this study. The previous chapter showed that resident landlords and small-scale renting is very common in the case study areas in Mwanza.

Where Do People Rent?
When John Turner wrote about the housing careers of migrants in Latin American cities in the 1960s and 1970s, the general picture was of renting in inner city areas and ownership in outskirt areas (Turner, 1968). More recent studies show that rental tenure today is widespread in more peripheral areas as well (for example, van Lindert and van Westen, 1991:1012, Gilbert, 1993:140, Watson and McCarthy, 1998:53), which is confirmed in this study. At the same time, the situation where residents buy plots in outskirt areas in order to be able to build their houses is prevalent. In housing studies in cities in the South, planned and unplanned areas (or formal and informal areas), are often distinguished and studied. Rental tenure takes place in both types of settlements but within rental studies, the type of settlement has not been given
much attention. This study is located in unplanned areas but reflects on some differences from and similarities to renting in planned areas.

**Sharing**
Another common housing tenure form in cities in the South is so-called sharing, when people live in the homes of relatives or friends, without regular payment. There are not always clear boundaries between sharing and renting but the two types are usually separated by the regular payments that the latter includes. Sharing as a tenure form, not only for migrants when they arrive in towns, has also been given increasing attention in studies in the last decade (for example Gilbert, 1993, Datta, 1995, UN-Habitat, 2003). This study brings up the situation of sharers and sharing because it is an essential tenure form in the study areas and it relates to the perceptions and practices of renting.

**Landlords and Tenants**
A theme of discussion within rental studies is the differences between landlords and tenants and their relationship. This is an old debate. In 1872, Friedrich Engels argued that the relationship is not to be seen as exploitative as that between the worker and the capitalist. The tenant is also a person with money since he can afford to pay rent. (Engels, Swedish translation 1946:27.) This argument is valid in the current discussion as well and is a reason for bringing up sharing as a tenure form when a person can not afford to rent. Recent studies show various patterns but it has been commented on in studies that the relationship between landlords and tenants in small-scale private rental tenure seems to work rather smoothly (see Gilbert, 1993 for a discussion on the differences in relations between large-scale renting and small-scale, Watson and McCarthy, 1998:54, Kumar, 2001:78, Kiduanga, 2002:344). Reasons for this are, according to Gilbert, that landlords and tenants do not belong to different socioeconomic classes and that landlords often select tenants they know (Gilbert, 1993:151, see also Rakodi, 1995:796, Datta 1996a:242). However, conflicts arise and common sources mentioned in studies are rent payments, control of space and conflicts over shared facilities (Kiduanga, 2002:375, Datta, 1996b:123-124, Schlyter, 2003:59). Schlyter reports in her research from Zimbabwe about female tenants being sexually harassed by male landlords and the denial of rooms to mothers with several children (Schlyter, 1989:142).

Although there are similarities in the situation of tenants and owners and landlords, the general pattern in studies is that home owners and landlords tend to be older than tenants and therefore tend to have larger households (Datta, 1996a:242, Rakodi, 1995:796, Gilbert, 1993:142, UN-Habitat, 1993:21-22, 2003:55, Green, 1990:62, Sheng and de Wandeler, 1990:99, Peil and Sada, 1984:296-97). Worsening economic conditions for many dwellers in many countries, together with rapid urbanisation and increasing land prices, might
produce a situation where it becomes increasingly difficult for people to move from being tenants to become owners in urban areas (see UN-Habitat, 1993). Durand-Lasserve argues that until the mid-1970s, it was common for people in many cities in the South to get free or almost free access to land (Durand-Lasserve, 1998:236). The general commercialisation of land markets is one reason for increasing plot prices even if the patterns vary in countries, cities and areas. Kumar (2001) argues in his study of the rental market in the Indian cities of Surat and Bangalore that a majority of dwellers do go from rental tenure to home ownership (Kumar, 2001:3). The question of whether and how people succeed in getting a house in Mwanza after having been tenants there is present in this study. This is, however, based on the assumption that the preference is house ownership, which is a theme in this study as well in other rental studies.

**Renting – A Choice or a Necessity?**

Several studies from various parts of the world show that the general preference for people is home ownership (for example, Gilbert 1993:145, Datta, 1996a:243, Grant, 1996:250, van der Linden, 1990:50, Green, 1990:60 for cities in the South, Dupuis and Thorns, 1998, Richards, 1990 for the north). Among the reasons mentioned in these studies are feelings of economic security, living without the threat of evictions, the possibility of getting additional income through the letting of rooms and leaving something for the children to inherit. John F. Turner’s classic model from the 1960s and 1970s has been influential in the debate on dwellers’ preferences for various housing tenure forms in cities in the South. The model is about people’s differing needs in various periods of their urban careers. The basic idea is that when a person comes to a city as a migrant, the essential thing is to live cheaply and in a central location where unskilled jobs are available. After having worked, saved money and gotten a more stable position in the urban society, priorities may change and the person moves to a settlement on the outskirts of town, where land for building a house is available. (Turner, 1968:355ff.)

In the African context, there have, however, been arguments that urban dwellers prefer rental tenure over ownership because they plan to move back to their rural homes (Andreasen, 1987, Peil and Sada, 1984). If this has previously been the case, it is currently more uncertain in a situation where migration patterns may have changed and more people are born in towns (Edwards, 1990:256-257, UN-Habitat, 2003:111). This discussion is relevant to this study, which deals with people’s actions and strategies, as preferences naturally are important.

Although much of the rental literature focuses on why people become tenants or not, there is also a growing body of research on why people become landlords. The reasons for becoming a landlord include letting out rooms in order to survive (for example, Datta’s research, 1995, on female landlords in
Botswana), getting an additional income source when there is enough space (see for example Gilbert, 1993), or deciding to invest in rental property in order to make a profit (see for example Kumar, 1996).

**Housing Policies**

Many governments around the world have intervened in the rental market through some sort of regulation and control of rent levels (Kalim, 1990:186). UN-Habitat argues that rent control became an alternative for governments when few people had access to public rental housing and it was popular among dwellers where the majority was tenants (UN-Habitat, 1989:23). Malpezzi claims that rental control is a cheap intervention for governments (Malpezzi, 1990:112). Many developed countries introduced it during or after World War Two and it followed in many colonies (UN-Habitat, 1989:23). Tanzania belongs to these and this has been a major theme for those few housing studies in the country that have focused on rental tenure (see Kabwogi, 1997, Kironde, 1992, Tenga, 1990 on the Rent Restriction Act).

Researchers have made the point that governments in the South have neglected rental tenure (for example, Rakodi 1995:791, Datta, 1996a:237, Mohamed, 1997:103, Watson and McCarthy, 1998:49). One of the UN-Habitat reports on rental tenure describes the focus on home ownership in governmental policies as ‘rental housing has been sacrificed on the altar of owner occupation’ (UN-Habitat, 1993:16). It has also been commented on in some studies that tenants are neglected in housing projects and planning (see, for example, Vaa, 1995:193, Vaa, 2000:33, Mwangi, 1997:147, Andreasen, 1996:364). In the most recent years in Tanzania, several reports about community participation in the upgrading of unplanned settlements and the new type of participatory planning have been produced (for example, Halla, 2005, Kyessi, 2002, Lerise, 2000, Nnkya, 1999, Nnkya, 1997, Kombe 1997). However, they have not to any significant extent discussed the issue of rental tenure in relation to this approach. It is within this sphere that this study attempts to make a contribution.

**Rental Tenure in Tanzania**

Before turning to rental tenure in the three settlements in Mwanza, some official figures and research findings on types of rental tenure in Tanzanian cities are given as background. How common is rental tenure in Tanzania? Official figures from the National Bureau of Statistics in Tanzania,\(^\text{26}\) show that rental tenure is very rare in rural areas but common in urban areas. In Dar es

\(^{26}\) The report is found on the official website of the United Republic of Tanzania: www.tanzania.go.tz. The household budget survey from which these figures derive was conducted between May 2000 and June 2001 in 22,000 households in different parts of the country.
Salaam, about 55 per cent of all households are estimated to rent within the private sector, while only about 6 per cent rent from public companies. In other urban areas, about 36 per cent of the households are believed to be private tenants while only about 2 per cent rent from a public landlord. (United rep. of Tz., 2000/2001.) These figures support the belief within housing research that larger cities tend to have higher proportions of renting households than smaller towns (see Wadhva, 1990:21, Rakodi, 1995:792). The proportion of sharing households or, as sharing is labelled in the report, ‘households living in without paying rent,’ is estimated in the survey to be about 4 per cent in towns (United rep. of Tz, 2000/01:17). The other, small categories of tenure forms are renting from employers either with subsidies or without, and subsidised renting from relatives or friends. When compared to the results of a similar survey in 1991-92, the study in 2000-2001 showed no significant changes. (United rep. of Tz, 200/01:12, 17, 63.)

It is difficult to get reliable figures for the proportion of private rental tenure and the change over time. Older urban reports show, however, that private rental tenure has been important in Tanzanian towns since colonial times (see Molohan, 1959). Iliffe describes how Africans leased plots and built houses in Dar es Salaam and how African landlords became a politically important group during the colonial period (Iliffe, 1979:385). Current studies show that private rental tenure is widespread (see Kiduanga, 2002, Kironde, 2000, Wells, et al., 1998, Kabwogi, 1997). A recent exception to the scarcity of rental research in Tanzania is an unpublished doctoral thesis by Kiduanga (2002), entitled The Constraints Underpinning the Provision of Rental Housing by Low-Income Landlords in Dar es Salaam. His study confirms that private, small-scale rental tenure is the most common form of renting, as he writes that the main provider of rental housing in Dar es Salaam is what he calls ‘low-income landlords’ (Kiduanga, 2002:189). In a study of nine low-income settlements in Dar es Salaam, Wells et al (1998) found that renting occurred in 91 per cent of the houses. The most common pattern, occurring in 70 per cent of all houses, was that the owner and his or her family occupied a part of the house – often a Swahili-type house – and let the other rooms. (Wells et. al, 1998:399, 403.)

Hoek-Smit (1991) concludes from a World Bank survey in Mwanza that most tenants in private rental tenure occupy one or two rooms. The same survey in Mwanza concluded that 71 per cent of the surveyed households were tenants (Hoek-Smit, 1991: Table 3 Mwanza). In my survey of 298 housing units in Mwanza City, the average proportion of housing units with tenants in the three areas together was 61 per cent, with large variations between the older consolidated areas of Mabatini and Kawekamo compared to the now expanding Kiloleli.

In the discussion of my study findings in Mabatini, Kawekamo and Kiloleli I relate some aspects to the studies by Kiduanga (2002) and by Kabwogi (1997),
which to my knowledge are the most recent extensive studies of private rental tenure in Tanzanian cities.

Renting Arrangements in Mbatini, Kawekamo and Kiloleli

A focus on three unplanned settlements naturally raises the question of whether rental arrangements in planned areas are very different from those in unplanned areas. As I have stated, the motive for concentrating on unplanned areas and not planned areas is not the assumed differences in rental arrangements but rather concerns policy and planning measures and the fact that a majority of the dwellers in Mwanza are believed to live in unplanned areas. My own experience as a tenant in Mwanza took place in a planned area and my account shows that many of the characteristics of the rental arrangement and situation are the same as in the case study areas. A general difference is that houses in planned areas have to be built according to certain building standards, such as that they can not be built of mud (unless the bricks are burnt), while the building materials for houses in unplanned areas vary more. Houses in planned areas are supposed to have electricity and water in the housing unit, which is not the case in unplanned areas. However houses in unplanned areas can make private connections to their houses if there is service in the area. Houses in planned areas do not always have water and electricity because of unpaid bills or poor management of the service. In the interviews I conducted with 18 current and former tenants, I asked about differences between staying in a planned and in an unplanned area and it showed that it was not always clear to the tenants whether the house was located in a planned or unplanned area. This is logical since smaller parts of unplanned areas have been surveyed and adjacent areas can be planned. A major difference that was mentioned in the interviews was the belief that houses in unplanned areas can be demolished if the government wants to plan the area. This affects owners more than tenants. Few mentioned differences in rent levels between planned and unplanned areas.

The main types of rental tenure seen in the study areas are the following: the renting of a whole house on a plot, the renting of rooms in a housing unit with an absentee owner or the renting of rooms in a house with the owner living in the same housing unit. Houses are privately owned but this does not automatically means renting on a small scale, as the term small-scale is relative. Is it small-scale if an individual owns 10 houses with 20 tenant households in each? The situation where tenants live in the same housing unit as the owner is sometimes called ‘lodging’ in the literature (see Schlyter, 2003 for the Zimbabwean case). According to Collins Concise Dictionary, (HarperCollins, 2001:1270) ‘renting’ is defined as ‘to occupy or use in return for periodic payments.’ The definition of lodging is ‘to live temporarily, especially in rented accommodation’ (ibid. 871). In accordance with these definitions, there is no point in using both

27 The main source for the rest of the chapter is the interviews with residents in the three areas.
concepts because I have not detected any differences in the length of stay between people renting a house and those renting a room. Schlyter argues that lodging is used in the Zimbabwean context when residents rent a part of a house without a contract (Schlyter, 2003:10).

![Photo 3.1. Rental housing in Kawekamo. There is a tenant household renting one or two rooms behind every door. Many domestic chores are performed in this shared outdoor space. (Photo: the author, 2005.)](image)

This categorisation is suitable when dealing with the subletting of formal rental houses, where the original tenant has a contract, but this is not relevant to this study. What should be defined as a contract? Tenants and landlords in the study areas make oral or written agreements. These are, however, not established through the legal procedure in which the Housing Tribunal is supposed to calculate the rent according to the regulations in the Rent Restriction Act (see the Rent Restriction Act of 1984). On the other hand, the agreements are still used in court in cases of conflicts between landlords and tenants. An advantage with the term lodging is nevertheless that it reveals that more than one household shares a housing unit, which is the most common situation in the study areas. Schlyter (2003:8) uses the term ‘multi-habitation’ in her Zimbabwean study when more than one family shares a house built for a single household. In that case, the study was on formal housing, where it could be concluded that a house had been built for a single family. A complication of using it in unplanned settlements is the difficulty in determining whether the house was built for one household or more. Houses in

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28 This was the case until the repeal of the Rent Restriction Act in June 2005.
the study areas are often built for one household first but with the possibility of eventually being extended. I therefore use the term ‘renting’ for the types of renting arrangements in unplanned settlements in my study areas, although there are many similarities with what is sometimes called ‘lodging,’ especially in regard to the sharing of facilities and space.

The physical structure of the houses is important to the rental arrangement and the everyday life of tenants, such as whether the households have their own entrance or if there is one main door and a common corridor. This, along with whether the door has a common gate, often indicates whether there are rules for how late in the evening residents can come home and therefore to what extent landlords control the tenants. The number of tenant households can vary from two to 20 or more in one housing unit. In several cases, the dwellers themselves do not really know how many different families live in the house.

**Everyday Life as a Tenant**

Waking up in the morning is easy, as there is no glass in the windows and all the people outside are awakening, talking, opening and closing doors, and sweeping the corridors and the backyard. It is best to get up early, before the other 20 or so people enter the two bathrooms. The showers are in the same place as the toilets so the waiting time can be long. The housewives who will be home during the day let the ones preparing to leave for work use the bathrooms first. At about 7:30 in the morning, the owner turns off the lights in the whole house and after an additional hour or so, the power from the single power outlet in the wall is turned off as well. All the radios that are heard from the rooms become silent and I wonder how the tenant who bought a fridge manages. The tenant households are supposed to clean the common facilities and the courtyard. Those who do not want to clean pay the owner, whose houseboy then cleans instead. The owner does not use much of the backyard. Her entrance is located towards the street and her household cooks in the outdoor space in the front of the main entrance, where there is a water tap as well. The tenants have to pass that space and they have a separate gate into the backyard. From that yard, a couple of tenants have doors to their rooms. As Figure 3.1, p. 76 shows, the rest of us have a door from the yard into a corridor where the doors to our respective rooms are located. The owner often complains that she finds one of the tenants disturbing because she talks loudly and frequently. She tells us that she wants peace and quiet. One night someone climbed the wall and stole laundry hanging in the backyard. A discussion arose as to whether a guard should be hired during the nights. It turned out to be impossible to get all the households to agree to pay a certain sum of money so instead clothes were no longer left outside during nighttime. The women use the outdoor space a lot during the daytime since all the cooking and washing takes place there. They are also the ones who clean most of the common
space. The discussions between them often concern the landlord and the other tenants.

![Diagram of house layout](image)

Figure 3.1. A drawing of the house where I lived. It shows how the landlord has her entrance out onto the veranda in the front, while the tenants pass through the gate and into the shared backyard. The numbers refer to the number of tenant households in the house. The small shed in the backyard is used for cooking by the tenants. The landlord has her own toilet inside her house and the tenant living next to the landlord’s rooms, tenant number 12, also has one. The other eleven tenant households share the two toilets to the right of the backyard, next to the water tap. (Drawing: Vicent Mwampashi, 2006.)

One source of conflict with the landlord is the use of electricity and water. I became a witness to that one day when I washed clothes in the backyard and the landlord passed, which she rarely does. Another tenant was rinsing clothes with the water tap on and the landlord told him not to waste the water. Half an hour later she announced that the water would be turned off every day after a certain time, like the power. During my stay in the house, the threat was not realised but it worried the tenants. One tenant came into conflict with the landlord about the payment of electricity, which ended with the power being cut in that tenant’s room. The tenants talk about moving when their contracts expire. The contract, which is written, is for one year and that year’s rent is paid in advance before the tenant moves in. The landlord does not allow any subletting.
if the original tenant wants to move out during the contract. In order not to lose money, it is important to find a house you can move into exactly when your contract expires. When I returned to the same house after eight months, only two tenants from the previous period were left and after an additional eight months only one of those was still there.

When the sun sets in the evening, the landlord turns the lights on. She locks the gate, which all the tenants have to pass to enter their rooms, at 11 o’clock in the evening. She is the only one with a key to the padlock, which means that it is not possible for the tenants to open the gate from the inside. This often becomes a matter of negotiations between tenants and the landlord. In some cases, the solution is that the tenant gets permission to wake the landlord’s houseboy so he can open. In exceptional cases, the tenant may be allowed to borrow the key to the padlock and another tenant can take it and open the gate from the inside when the other tenant comes home. Another practised solution is to climb the walls and enter the house that way if a tenant comes home after 11 p.m. After midnight, the electricity is turned off again, until the early morning, so no one can use a fan to get cooler in the night.

These experiences were mine in a house located close to the Kawekamo area. The situations and rules in rental houses vary but the themes of discussions and conflicts are often the same. In houses with access to water and power, these facilities are common sources of conflicts. This was evident in the Ward tribunal that I attended in Mbugani Ward. I will give an additional example of the situation in a rental house in one of the study areas, Mabatini, where one of the interviewed tenants lives.

The main house is located along Kleru Street and has small shops and a restaurant in the front. By following the narrow passage between the adjacent house, which is owned by the same person, you reach the backyard, a square formed by the four extensions of the house. In one of the corners of the square, another narrow passage leads to the shared pit latrine and bath and then to a small gate and out to another of the major streets. Six households live in this house – tenants and one of the landlord’s children and his family – while the landlord lives in the neighbouring house. Each household rents one or two rooms and one of the families consists of Hamisi and Leyla, who live here with their three youngest children and one grandchild. They rent two small rooms; one is used as the bedroom and the other as the sitting room, dining room and kitchen. This means that space is very limited and many of the household activities take place outside in the backyard. The courtyard lacks shade during the warmest hours of the day and the families sit on their entrances where the roof gives protection from the sun. The heat inside the house becomes intense especially when some cooking take place there because very dense location of houses prevents good ventilation. Activities requiring water,

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29 See Sheuya, 2004, about the lack of ventilation and overcrowding in informal settlements in Dar es Salaam.
such as washing clothes or dishes, are done near the shared water tap in the middle of the courtyard, next to the shed where the owner keeps his ducks. (See Photo 3.2, below).

Photo 3.2. The shared backyard in the house where Hamisi and Leyla rent. The shed for the owner's ducks is seen to the right and the equipment for the small restaurant to the left. The dwellers try to do their tasks in the shade. (Photo: the author, 2005.)

The dwellers also occupy themselves with business activities here. Leyla, for example, prepares hundreds of *vitumbua* every morning in the courtyard and sells them to some young men who sell them further in the city centre. It is well known that women spend more time at home than men, and that is true here too. Even when the men are at home, they are either inside the house or they sit together along the main road and not in the courtyard. The only man I saw performing activities in the backyard was a person who worked in the small restaurant in the house. Leyla spends most of the day at home except for going to the market or to shops, when other tenants in the house can take care of the younger children. When the household activities occur and laundry hangs in the backyard, there is not much space for the children to play in. They play along the main road instead and run back and forth between the games and performing their household chores. The women do their cooking and washing close to the entrance to their houses, talking and borrowing things from each other while working. During the time I spent there I did not hear them discuss the landlord. A reason for this was probably the presence of the landlord’s daughter-in-law. Hamisi and Leyla pay 8000 TZS\(^{30}\) in rent per month for their two rooms. This is 2000 shillings cheaper than what is common

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\(^{30}\) 1000 TZS is approximately 7 SEK, January 2006.
in this house and according to Hamisi the reason is that they are close to the landlord, almost like relatives. The courtyard and the shared toilet and bath are cleaned by the tenants according to a schedule, but otherwise they do not have any formal rules. When a teenager starts singing loudly while hanging the laundry, he is immediately told to be quiet by the other tenants. Naturally, all the members of a household are affected by sharing a house with many other households, but it is clear that the everyday lives of women and children are the most affected. They are around more and the women usually carry out many of the activities in the shared space. The lack of private space is obvious. Two of the children in Hamisi and Leyla’s family sleep on the floor. The house gets one electricity bill, which all the households pay an equal share of. Hamisi is dissatisfied with this system because he does not think it is fair since some families have more electrical equipment than others. He thinks that the reason that the landlord wants them to share equally is that he is one of those who use a lot of electricity and does not want to pay more for it. In some of the studied houses, the households try to figure out how much their respective shares of the bills are, while in others everyone pays the same sum. In one house, the landlord had decided that tenants are only allowed to iron once a week to keep electricity consumption low. In another house, the water company came to cut off the water connection while I was there because the bill had not been paid. According to the four tenant households, they had given money to the resident landlord to pay the bill. Many of the houses I studied have neither electricity nor water.

How a resident landlord impacts the everyday life of tenants varies. In some houses, the landlord and his family use the same facilities as the tenants, while in others he or she has separate facilities. It is, however, common for tenants to express a feeling of not being in control of their housing situation. An important part of this is the payment of rent but another factor is also the control of the housing environment. Datta noticed in her research on female tenants in Botswana that the control of space can give rise to conflicts and that resident landlords sometimes denied tenants the use of the space outside the house, and so forth (Datta, 1996b:123-124). And this book started with the example of Moses and his family, who were not allowed to use the space in front of the house where they rent rooms. The general pattern among the tenants in this study is however that they are allowed to use the outdoor space.

Tenants also feel differently about living in the same house as several other households. One comment was that one can only accept it since there is no alternative. Many tenants said that it works well but that when conflicts arise they often concern the activities of children or the cleanliness of the common space. In the house where I lived, one tenant hit another tenant for getting upset when she had reprimanded the child of the first woman. Female tenants do, however, often help each other with childcare and other domestic chores. Some tenants stated that living with other households was all right as long as
they were not too many. The negative aspects were gossip, conflicts and the lack of cleanliness. No one had helped a neighbouring tenant pay the rent or received help themselves to pay rent.

These reflections, both my own on living in a planned area and those of Hamisi and Leyla and the other respondents in unplanned areas, illustrate that being a tenant in this type of rental tenure affects the everyday life situation. Sheuya, a lecturer on urban and regional planning in Tanzania, has documented how overcrowding takes place both indoors and outdoors in houses with many households (Sheuya, 2004:175-176). His conclusion was that the chances for ‘household privacy’ for renting households are small (ibid. 178). This is confirmed by my study as well. Families with children often rent one or two rooms and it is reasonable to believe that having many people living in a small space affects a child’s opportunity to do homework (see Grant, 1996:250). There is no glass in most windows, which makes the noise from outside and from the neighbours significant. The chance to use the home for various business activities is often mentioned as important to the urban population in cities in the South (see for example Payne, 2002:158, Sheuya, 2004:116). As was demonstrated in Leyla’s case, tenants can sometimes use the house for businesses but the opportunities are not as great as they are for owners, who have more control and ability to decide and who may have more space. Schlyter has commented that studying everyday life is a good tool to use when exploring gender differences (Schlyter, 2003:10). In my observations, the everyday lives of women and children were the most affected by this kind of rental tenure.

A negative aspect of rental tenure according to respondent tenants in this study is the rent payments. In order to get insight into the costs of the rent in relation to other living costs, I discuss the rent levels in the three case study areas in the following section.

Rent Payments

It is difficult to make generalisations about rent payments in the areas because there are many variables that influence them. The size of the rented rooms and the condition of the rooms and house are important factors. Included in the latter are access to water on the plot and access to electricity in the room. The location of the house within the settlements, such as whether it is close to the road or if the house is located on a steep hillside, can also have an effect. The relationship between the landlord and the tenant can also play a part; for example, relatives or friends might get lower rents, as Hamisi and Leyla did. In general, houses with access to water and electricity have higher rents but that is not always the case. Only in a couple of houses are water and power costs included in the rent. Usually these costs are paid separately, with all the households in a housing unit sharing one bill.
1000 TZS per month per household for water seems to be common, while the charge for electricity is at least twice as high though it can be more and can fluctuate. Access to water and power is most widespread among tenants in Mabatini, which probably is the reason why rental rooms with access to this seem to have lower rents than rooms with similar access in Kawekamo. (I write ‘seem’ because factors such as size and the condition of the house could be more important variables in these differences.)

One trend in my material is that the rent level for the studied houses in Kiloleli is lower when compared to the other two areas. Fewer services both in the houses and in the area in general, and the more peripheral location are important factors. In the interviewed households in Kiloleli, the rental payments range mostly between 2000 and 3000 TZS per month and room. Two tenants in Kiloleli said that they had chosen the area because of low rent payments. In Kawekamo, there are a few rooms that cost 2000 but many rents range between 3000 and 5000 per month. Rooms that have both electricity and access to water in Kawekamo can, however, be more expensive. In Mabatini, there are rooms that cost 2000-4000 TZS without access to water and power but they can also be more expensive, and those with access cost 4000-5000 TZS, but there are also more expensive ones.

What do rent levels between 2000 and 10000 TZS month mean in relationship to other expenses that households have? I did not ask respondents about their incomes since it is very difficult to get reliable figures, partly because it is a sensitive subject and partly because of the irregularity of income and the combination of several incomes people have. It can also be difficult for one person to know what the total income of the whole household is. It is more appropriate to consider rent payments in comparison to the costs of basic items and services.

Price List of Common Items
The list in Table 3.1, p. 82 is mostly based on prices in Tanzanian shillings at Nyamanoro market in Kawekamo one day in April 2005, though the prices for cement and iron sheets are from shops in the city centre.

In relationship to the costs of these basic items, the rent payments are significantly low. A rent of 7000 TZS corresponds to 20 kg of maize flour, which is used for ugali, a staple food in this area. That amount of maize flour would not be enough for two weeks’ consumption of ugali for a family of five. Figures from the Household Budget Survey 2000/2001 estimated the average four weeks’ consumption expenditure per household in urban areas other than Dar es Salaam in 2000/2001 to be about 78000 TZS31 and per person about 14000 TZS (United rep. of Tz, 200/01:table 6.1).

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31 The figures are based on nominal prices.
Table 3.1. Price list of common items and services in Mwanza.  
(Source: author’s investigation, April, 2005.)

<table>
<thead>
<tr>
<th>Item</th>
<th>Price (TZS)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maize flour</td>
<td>350/kg</td>
</tr>
<tr>
<td>Rice</td>
<td>550/kg</td>
</tr>
<tr>
<td>Beans</td>
<td>500/kg</td>
</tr>
<tr>
<td>Tomatoes</td>
<td>50 for 4 small tomatoes, 100 for 4 big tomatoes</td>
</tr>
<tr>
<td>Onion</td>
<td>50/three</td>
</tr>
<tr>
<td>Spinach</td>
<td>50/bunch</td>
</tr>
<tr>
<td>Cooking oil</td>
<td>50/kibaba (about 0.5 dl)</td>
</tr>
<tr>
<td>Dagaa (small fish from Lake Victoria):</td>
<td>100/handful</td>
</tr>
<tr>
<td>Beef</td>
<td>1600/kg</td>
</tr>
<tr>
<td>Chicken</td>
<td>2000-3000 per chicken</td>
</tr>
<tr>
<td>Tap water</td>
<td>10/ten litres, 20/twenty litres</td>
</tr>
<tr>
<td>Charcoal</td>
<td>400/tin, 12500/sack</td>
</tr>
<tr>
<td>Kerosene</td>
<td>200/2.5 dl</td>
</tr>
<tr>
<td>Cement</td>
<td>12000/50 kg sack</td>
</tr>
<tr>
<td>Iron sheet</td>
<td>7500 per 10 foot sheet</td>
</tr>
<tr>
<td>Public transport (dalla dalla within Mwanza)</td>
<td>100-250, 50 for students</td>
</tr>
</tbody>
</table>

The figures in the Household Budget Survey showed that on average, over 52 per cent of the total consumption expenditure in urban areas was spent on food (ibid. table 6.3). Together, these figures indicate that in general, rent payments correspond to a relatively small share of the expenses of dwellers. Kabwogi (1997:432) also found that Tanzanian rents are low compared to the costs for service and goods. This means that it is not possible to conclude that the reason for the dislike of rent payments is that they are high when compared to other costs. Is the expression more a sign of the universal argument in favour of ownership as compared to renting, that renting means ‘throwing money down the drain whereas home ownership is a good investment’? (Dupuis and Thorns, 1998:32, see also Richards, 1990:120.) Yes, to a large extent it is, and some tenants have commented that they could have used the rent payments for their own development, such as for schooling for the children. In the remaining parts of this chapter and in the following one, it is demonstrated why people feel this way and how they act upon it.

32 Costs for accommodation are not specified in the figures.
Rental Agreements

The high demand for affordable housing in Mwanza City is good for landlords who, according to the interviews, have no problems getting tenants. This puts the landlords in a superior position in relationship to the tenant. At the same time, the rent payment is an essential source of income for many resident landlords, making them dependent on the tenants as well. The following sections discuss the renting arrangements more in depth to investigate the regulations, conditions and relationships between landlords and tenants.

Finding a Room or a House

Landlords do not seem to have any problems getting tenants although it is sometimes said that it is not easy to get good ones. One landlord in Mabatini told me that the same day one of her tenants moved out, the news spread that there was a vacant room and several people immediately came to ask about it. Another landlord in the same neighbourhood is constructing a new house on the plot where he lives and people have already come to ask if they can rent there. It is often through friends or relatives who know the landlord that tenants get rooms, but walking around the settlement and asking for rooms is also a practised method. There are large variations among landlords as to whether they accept tenants whom they do not know or have not heard of. It happens that landlords want tenants to show a letter from the ten cell leader in the area they are moving from. This serves as an identification paper. It does not seem to be a pattern that landlords choose tenants from the same ethnic group as they themselves belong to. Most landlords state that they do not prefer any particular group of tenants such as couples or singles, etc. Instead, they try to judge the behaviour of the tenant by talking to him before giving him the room. Some are, however, of the opinion that couples without children are best because the presence of children can lead to conflicts among the tenants. Others argue that families are preferable to bachelors. It is commonly thought that big families are difficult to accept, which is logical due to the size of the rooms and the shared facilities. Among the 18 tenants or ex-tenants with whom I discussed some issues further, many of them believed that many landlords prefer couples to single men or women and that it is common to be asked if you are married when you look for rooms. Some felt that it was worse for single women than for single men to be accepted by landlords. In Zimbabwe and Lesotho, Schlyter (1989) and Muzvidziwa (2003) found that single women with children faced difficulties in being accepted by landlords.

A difference I found between the single male tenants and the single female tenants was that the latter usually lived with their children while none of the former did. In a few cases, single male tenants lived with younger siblings. In the life histories, few women told me that they had rented before they had children. One reason is probably the custom that women live with their parents or other relatives until marriage. An additional factor is that many young
women do not have an income that makes it possible for them to rent. It is also important to remember that working as a maid is a common occupation for young women and they often live in their employer’s house.

A way to find accommodation in Mwanza, as in other cities, is to hire a so-called ‘dalali,’ an informal housing agent who searches for rental accommodation in the areas or the price category the tenant wishes. Among the interviewed tenants, only two had used a dalali to find their rooms. Also, Kiduanga argues that dalalis do not have a significant role within the rental market in Mwanza because of the high demand for rental tenure compared to the supply (Kiduanga, 2002:126).

Paying the Rent
In the house where I lived, the rental contract was for one year and the whole sum had to be paid in advance. This is not rare in houses with higher standards of living, in the form of water, power and high quality housing, but it is not the common pattern in the study areas. Six months of rent payment in advance seems to be a period many respondents have paid for when moving into a house but some have also paid for fewer months. After the initial period, the length of payment periods changes and becomes more varied, partly because the landlord and the tenant now know each other and conditions do not have to be as strict and partly because it is more difficult to get a tenant to pay for six months when he or she is already living in the house than it is to simply deny someone who has not paid. Many landlords do still require or prefer some months of rent payments in advance after the first period but can be more flexible on the number of months. Sometimes tenants are allowed to pay monthly rent. These findings are different from those in Kiduanga’s study in Dar es Salaam. He found one year’s rent in advance to be common when a tenant moved in and there was a very small proportion of landlords who demanded three or six months payment in advance. The absolutely most common pattern after the first period was monthly payment. He claims that a reason for having monthly payments in arrears is that many tenants have monthly incomes. (Kiduanga, 2002:348.) Kabwogi, on the other hand, found in his study in Dar es Salaam that fewer than one fifth of the surveyed tenants in what he calls the ‘market rent sector’ paid monthly rent while almost 70 per cent paid for between 3 and 12 months rent at a time (Kabwogi, 1997:378). A majority of the tenants in the market rent sector in his study paid rent in advance when moving in (ibid. 377).

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33 As I wrote in Chapter Two, the Environmental Profile of Mwanza (1998) stated housegirls as one of the five most common occupations within the informal sector in Mwanza.
34 Kiduanga conducted an ‘informal interview’ with a resident in Mwanza (2002:126).
35 Kabwogi uses the term ‘market rent sector’ for rental arrangements where the rental legislation is not followed, such as in my study areas.
Among my respondents, oral agreements are more common than written. A third type found is to have a written contract the first period a tenant lives in a house and after that only verbal renewals. Most tenants say that the type of contract has been decided on by the landlord. In Kabwogi’s study, 77 per cent of tenants in the market rent sector had no written contract (Kabwogi, 1997:382).

A clear majority of interviewed tenants say that they know or believe that the landlord would let them be late with rent payment if they did not have the money on time. Many of them have been late at least once. Some state that they do not think they could be late or that they do not know. The time period tenants believe that they could be late varies substantially from a few days to a few months, though one month seems to be common.

Only two landlords told me that they did not allow tenants to pay late but there is a risk that some landlords would not admit that. It seems to be much easier for landlords to accept late payments if they are given reasons for the lateness. Similarly, Kiduanga found in Dar es Salaam that landlords could accept a delay in rent payments if they were informed in advance (Kiduanga, 2002:348). A couple of the interviewed landlords said that there is nothing they can do if tenants are late; they can only accept it. One landlord stated that she had to accept that her tenants were sometimes late with the payment because she knew how it was to be out of money. In a similar way, one tenant felt that it was important to pay rent on time because she was aware of the landlord’s need of money. This supports the argument made by Gilbert that relationships between landlords and tenants are facilitated when the socio-economic differences between them are not very large (Gilbert, 1993).

From talking to dwellers, it seems that the practice of paying many months of rent in advance is not very old. People who rented two or three decades ago in Mwanza say that they paid for one month at time, which is confirmed by the members of the Mbugani Ward tribunal that deals with rental conflicts (interview with members of the Ward tribunal, April 2005). This development probably has several causes. One is the economic situation of both tenants and landlords. Many of them are not permanently employed but rather have temporary employment or are self-employed, which gives them fluctuating income. To receive salary at the end of every month and use that for monthly expenses, such as rent, is not an obvious pattern. For those landlords who rely on the income from renting for their livelihood, it may also be important to know that they have money for more than just a month. A related reason might be the number of conflicts about rent payments between landlords and tenants. If landlords experience it as problematic to get tenants to pay, it is better for them to require many months’ payment from the beginning. Another reason can be the high demand for rented rooms in Mwanza. Looking at the rent payments superficially, it appears to be an ideal open market situation, in which supply and demand regulate the market. Rents are not set according to the legal regulations, there is no monopoly situation in the market and there
are many sellers and buyers. Looking closer at it, it is not only supply and demand that determine the rent level, as some tenants pay lower rents because they are relatives or good friends of the landlord. Both landlords and tenants have told me how the former have felt compassion towards the latter when they have scarce resources and have let them stay for free for long periods.

**Differences Between Landlords and Tenants and Their Relationship**

The review of rental studies in the beginning of this chapter showed that the old picture of a rich landlord exploiting a poor tenant is often incorrect in the private, small scale rental tenure in cities in the South and this study confirms that. This section aims to discuss differences between landlords and tenants and their relationships. The general main difference between landlords and owners on the one hand and tenants on the other in most rental studies in cities in the South is the older age of owners and landlords than tenants. The latter generally have smaller households than owners and landlords. This is noticed in the case study areas as well. The larger family size of owners and landlords is logically related to their older age. It is, however, also more difficult for tenants than for owners to let members of their extended family or relatives come to stay with them because of the small space.

Temporary employment and self-employment in informal businesses is very common, both for landlords and for tenants in the study. Among those respondents who have permanent public employment or have a larger private business with employees, few are tenants. Except for the age and the size of the household, a difference between landlords and tenants is the basic but essential fact that the former have an additional resource in the form of rent payments while the rent means an additional expense for the tenants. This is demonstrated by the fact that I met house owners and landlords who stated that they did not have much of an income from jobs or other informal activities, while no tenants said the same. However, a reason for this pattern is also that older dwellers may have stopped working and may get help from adult children. These older dwellers are more often found among owners and landlords than among tenants. Kiduanga concludes that the incomes of landlords in his study were generally higher than incomes of tenants mainly because of the rental income (Kiduanga, 2002:367). In Zimbabwe, Schlyter found that owners could be poorer than lodgers but their advantage was the house that they could let (Schlyter, 2003:67). It was clear in my study that it was very common for owners and landlords to have grown-up children who didn’t have any income of their own and to have grandchildren living with them. This basic fact – the ownership of the house – in a socioeconomic context, where the demand for rental houses is high, naturally governs the relationship between landlords and their tenants. Since the house belongs to the landlord, s/he can make rules and conditions for the house. Since s/he is the landlord s/he can raise the rent level or decide that s/he does not want tenants there.
These possibilities are arguments for wanting to own a house versus renting. Because of these differences, the landlord and the tenants are not equal actors in the power struggle over housing. The landlord is more resourceful than the tenant because of the asset, the house. The tenant can, however, act in some ways if s/he is dissatisfied with the landlord. Change of rental accommodation is one, and according to the interviews, it occurs. Since tenants in the study areas are not dependent on recommendations from a previous landlord when renting, a conflict with a former landlord need not be an obstacle to getting another room to rent. The practice of several months of advance rent payments can, however, make this alternative difficult. In the same way, it can be problematic for the landlord if he or she is not pleased with the tenant and if the latter has paid for many months. A tenant can, as has been illustrated, also refuse to pay the rent or water and power bills if he is dissatisfied but does also face the risk that the landlord can turn off the connection at any time or that the landlord will not pay the bills since he or she is the customer of the water and electricity companies. For landlords, it can be problematic to get tenants to move out and one of the Mitaa chairmen told me that extraordinary actions by landlords, such as removing the roof of the rented room or throwing out the tenant’s furniture, can occur. Mostly tenants do behave according to the will of the landlords and pay, clean the common space and stick to the rules, because that is the premise for renting. If or when they act in another way, a common reason is that they can not pay the rent or bills. One Mtaa secretary expressed her feeling that tenants choose to use money for building their own houses rather than for paying rent. I have no information whether, and to what extent, this is the situation but one possibility is, of course, that if resources are scarce at a certain time, tenants might prioritise among the expenses. If the landlord has earlier proven to be tolerant about delayed payments, the tenant may not make it a top priority.

Asking tenants about their relationship to the landlord can be sensitive, especially in houses with resident landlords. A few tenants in the study stated that the relationship was bad, but many said that it was good, just as studies by, among others, Gilbert (1993) and Watson and McCarthy (1998) illustrate. Nearly as many as those who prefer an absentee landlord want a resident landlord. Kabwogi found in Dar es Salaam that it was possible to talk of poor relationships between landlords and tenants more often when they lived together than when they lived apart (Kabwogi, 1997:433). My study shows that this is probably due to the fact that it is easier for landlords to keep rules and regulations when they live in the same house as tenants, making tenants feel more controlled by the landlords. The reasons, as seen in this study, for wanting a resident landlord were that it would facilitate the contact with the landlord and that he could keep order in the house if there were several rental households. Landlords were also of the opinion that they usually have good relationships with tenants, although some tenants have problems paying.
Very few of the tenants I spoke to report that they have been evicted from rented places. The term eviction can, however, mean more than one thing. Arbitrary evictions, where landlords throw out tenants without a reason, seem to be rare. Situations where tenants can not pay and landlords want them to move when they owe several months’ payment in arrears are more common. Conversations with Mitaa chairmen and Ward executive officers and visits to the Mbugani Ward tribunal demonstrated this. Few tenants reported this but some stated that they had moved from earlier rented accommodations because of problems with the landlord, which could involve conflicts regarding payments. Some landlords also reported that they had evicted tenants on some occasions because they did not pay the rent. A third type of situation is where the tenants choose to move because he or she can not pay the rent, and it is very difficult to know how common this is.

I found that most rules in rental houses concern keeping the common space clean. In some houses there are, as there were in the one where I lived, rules about the time one has to be home in the evening. Those are usually the houses with a common entrance. Many tenants said that relatives can come and stay with them without the landlord complaining but that it is necessary or good to inform the landlord. Among the landlords, a common reply was that tenants can have guests if there are not too many and they do not stay too long.

The Mtaa committee acts as mediators and conflict-solvers in serious rental conflicts between landlords and tenants. If they can not help, the problem is referred to the Ward executive officer and possibly the Ward tribunal.

Legal Rights and Rental Cases in the Court
The Ward tribunal is the lowest juridical level and on three occasions I visited sessions at the Mbugani Ward tribunal (in the Ward where Mabatini is located) to examine if and how rental conflicts were handled there. This was in April 2005, before the Rent Restriction Act of 1984 was repealed in June 2005. The tribunal members reported that in 2004 they attended a seminar where they were trained in the Courts (Land Disputes Settlements) Act, 2002, which they are now supposed to use together with the Land Act of 1999 to solve the rental conflicts. They had not, as of April 2005, been given a copy of the law that they were to consult. (Interview with three members of the Mbugani Ward tribunal, April 2005.)

The five members of the Ward tribunal are lay people, selected by the Ward development committee (the Mitaa chairmen and the Ward Councillor) for a three year appointment. These people are only given allowances and the tribunal meets after office hours twice a week. They deal with a wide range of cases, from marriage conflicts to rental conflicts. The chairman states that rental conflicts are common in the Mbugani Ward tribunal. The tribunal estimates that about five new rental cases come to them per month but some take a long time until they are closed. A requirement to get the case treated in the tribunal is
that it has been reported to the Mtaa committee, which has tried to solve it without legal sanctions, but failed. (Interview with members of the Mbugani Ward tribunal, April 2005.)

In the interviews with tenants and landlords, it was clear that the Rent Restriction Act was not applied to any significant extent. For example, rent levels are not set by the Housing Tribunal and rent payments can be charged several months in advance. These findings support those of Kabwogi in Dar es Salaam, and he also stated that few take rental conflicts to court and that knowledge about the legislation is not very good (Kabwogi, 1997:433-4). At the same time, the study findings show that there is some knowledge among tenants that they have certain rights. The part of the rental legislation that is most well known among the 18 dwellers who were interviewed in 2005 was the time of notice a landlord must give if he wants a tenant to move out. Only one tenant said that it is a legal right not to have to pay several months rent in advance. A few of the interviewees mentioned that it was a legal right to be treated decently by the landlords.

In the Mbugani tribunal, more landlords than tenants start a case. The most common reason is that the tenant has not paid the rent and/or the water and power bills for months. The landlord may have given notice but the tenant refuses to move out and the former seeks legal help. When tenants come, it can be because the electricity or water has been turned off or the landlord has put a padlock on the door to the tenant’s room. According to the members of the Mbugani Ward tribunal, a problem is that the prosecuted often does not show up in the court. Often the rental conflicts are solved by the tenants paying the rent but the tribunal also sometimes asks landlords to forgive tenants in arrears. The members of the Mbugani Ward tribunal have been members for many years and are of the opinion that tenants face increasing difficulties in paying rent. If cases cannot be solved in the Ward tribunal, they are forwarded to the regional housing tribunal.36 (Interview with Mbugani Ward tribunal and observation in the tribunal, April 2005.)

The Tanzania Tenants’ Association (TTA) in Dar es Salaam argues that it uses the Rent Restriction Act of 1984 as a tool in its work to solve both tenants’ and landlords’ problems in all kinds of rental tenure situations. It has run several cases for tenants against the National Housing Corporation in regard to rent increases. (Interview TTA, May 2005.)

The conclusion is that the rental legislation is not totally absent in private rental tenure in the case study areas, nor present to a significant extent. The recent changes of the legislation will probably not increase the knowledge of the law among dwellers. The fact that the loser of a court case has to pay for

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36 In accordance with the Land Act of 1999, there are to be courts that deal with housing matters in every district in the form of a District Land and Housing Tribunal (The Court Land Disputes Settlements Act: 142) instead of in the region.
the costs of the case is probably also a hindrance for many people in terms of bringing rental conflicts to court.

A basic but fundamental question to ask at this point is: Why do owners let rooms and what are the reasons for tenants to rent?

Reasons for Letting and for Renting

From rental studies in cities in the South, the reasons for becoming a landlord could be classified as three types. The first is letting out rooms in order to survive, as Datta (1995) demonstrates in her study on female landlords in Botswana. A second is to get an additional income source when there is enough space (see Gilbert, 1993:150), and the third could be viewed as more business-oriented, as investment in rental property is done in order to make a profit. The reasons are to some extent related to the scale of renting but there are no clear boundaries between the categories. I did not interview absentee landlords, except in a few cases where owners and landlords have happened to have houses in other locations that they let. This of course affects the results of this discussion. Among those resident landlords I talked to, many lived on the plot by themselves before they started letting out existing rooms, extending the existing house or building another house on the same plot. In a few cases, the landlord had tenants in the house before his or her own family moved there, in order to finance the construction of the house.

A shortage of money or a surplus of money were the major reasons for starting to let rooms. In the latter situation, the owners had enough resources to extend houses to generate some income through renting. If a family had resources to build a new, better house on the plot, they sometimes kept the older one for rental purposes. Since employment is scarce, it is a security to have income from letting rooms in a city with a large demand for rental housing. If the demand for housing would decrease, family members or relatives could use the rooms and the money would not have been wasted. A self-employed construction worker said that he wanted to extend his house in order to let rooms because he felt that his job was not secure. Kiduanga found two main reasons among ‘low income landlords’ for letting rooms: the possibility of generating an income and because of the existing high demand for rental houses (Kiduanga, 2002:324).

The old picture of a tenant being a young male migrant coming to town to work and in need of a place to stay is partly still true because that group of dwellers does often rent after a period living, or sharing, with relatives. They are, however, far from being the only group that rents. Couples and families are also common tenants in this study, a fact that is confirmed in the survey by Hoek-Smit in Mwanza (Hoek-Smit, 1990: table 6).

The most frequently given reason for renting among tenants in the study is that they have not been able to afford a house of their own in Mwanza.
Acquisition of houses in Mwanza usually takes place without formal loans and often through saved money. Plots are bought and then houses are constructed during the course of several years. Since 3/4 of Mwanza's population is below 30 years old and more than 50 percent of the people are under 20 years old (according to the Population and Housing Census 2002), it is reasonable that many have not yet been able to get a house of their own.

Several studies from cities in the South show people's general preference for home ownership (for example, Gilbert, 1993:145, Datta, 1996a:243, Grant, 1996:250, van der Linden, 1990:50, Green, 1990:60) as have studies from the North, especially the Anglo-Saxon countries (see, for example, Richards, 1990, Dupuis and Thorns, 1998, Gurney, 1999, Ronald, 2005). The general pattern among the respondents in this study is that rental tenure is considered mostly a no-option solution compared to house ownership. The old argument that Africans choose to rent in urban areas because they would rather invest in their rural home areas, where they will return to (see Peil and Sada, 1984, Andreasen, 1987), was only confirmed by two interviewed tenants. Those two tenants were determined to soon return to their homes in the Mara region and were therefore not interested in acquiring a house in Mwanza City. Schlyter also found in her study in Zimbabwe that the reason for renting was not plans to return to rural home areas (Schlyter, 2003:67).

Advantages and Disadvantages of Renting

When dwellers, both tenants and owners, in the study areas, were asked about the positive and negative aspects of rental tenure, the pattern was clear. Those who saw positive aspects compared it to sharing accommodation with relatives and felt that renting gave them more independence and freedom than sharing did. Nevertheless, a couple of ex-sharers commented that renting meant more expenses. Only one tenant expressed the feeling that renting gave the flexibility to easily change neighbourhood if one happened not to like the area. Another comment from some tenants was that renting is all right as long as one has money for the rent and the landlord is all right. One tenant said that renting is good meanwhile one saves money to construct a house.

The advantages of house ownership in the socioeconomic context of the residents can be structured with the help of the categorisation of different social dimensions of house ownership by Ronald (2005). These are: ‘investment and exchange values,’ ‘use values’ and ‘symbolic/identity values’ (Ronald, 2005:13). The widespread rental tenure shows that many houses in the study areas are used for generating an income and therefore have an investment value. They can also be used for business activities, such as small shops and restaurants. This, together with the fact that owners avoid rent payments, shows that a house of one’s own increases the financial resources of the owner. Although rent payments are low compared to costs for other basic items, it is still felt among residents that large sums of money that are needed for other things go to rent
payments. Many dwellers are engaged in informal activities and these are sometimes vulnerable and can be stopped by authorities. The small marginal in many activities makes it difficult to continue with them if unexpected events, such as illness or death, occur. To have a house of one’s own in that situation can be crucial. In two cases, widows started letting a room in the house in order to survive after the death of the husband. Home ownership takes place without formal loans and, according to the interviews, generally also without loans from relatives or friends. Since the majority of the houses in the case study areas are not located on surveyed plots, many owners do not pay land rent or property taxes (this is, however, currently changing). This means that when the house is constructed, the running costs are small and it can instead be used for income generation through renting. The low running costs of home ownership increase the use value as compared to renting. Since many landlords live in the same house as their tenants they can have a use value of the house at the same time as parts of it generate an income.

One owner and ex-tenant explained the advantage of owning a house over renting by saying, ‘If you have your house and do not have money one day you just go to bed without eating and eat the next day’ (translation from Kiswahili). This was to be compared with the rental situation, where she argued that one has to be prepared to pay rent as well. This makes security an essential term in describing people’s dislike of rental tenure versus ownership both at the present time but also in the future and for the sake of the children. A house of one’s own also brings a feeling of independence from relatives, which is also a sort of security. This is the same argument that ex-sharers gave in favour of renting over sharing. Richards found in her study in Australia that security was the most common answer to the question of why people preferred to own. Other responses included that money was not wasted on rent, there was security for the future for the children’s sake and that one was in control of the place where one lives. (Richards, 1990:120-121.) This last aspect is highly relevant to this study considering the prevailing type of rental agreement. Every time an agreement, whether written or oral, expires, the owner can decide not to continue letting the rooms. Houses are sometimes sold, which can mean that tenants are requested to move out. These changes usually occur with some period of notice, but it still creates uncertainty for the tenant. The feeling of being in control and being independent connects to what Ronald (2005) labels the symbolic and identity values. A person’s identity is probably positively affected by the feeling of being in control. This in turn relates to the feeling of home and mobility.

In discussions with 18 tenants and ex-tenants, I asked where they consider their home to be. A majority answered the area they come from, where their parents live. However, some of them expressed that a house of one’s own feels more like home than a house one rents. The reason was the temporary nature of renting. The tenants are aware that they will not stay there forever. One tenant answered that he did not yet know where his home was: ‘I am only a
refugee, running from place to place’ (translation from Kiswahili). For some of the interviewees, home is wherever they live, regardless of the tenure form. A person can of course feel at home in more than one place. One ex-tenant and a current owner expressed that home for her was where she had grown up but that the home feeling she experienced when living in her own house was more intense than when she rented. She related it to the fact that she could now do what she wanted compared to when she rented and could not even plant a fruit tree on the plot if she wanted to. Home ownership as a cultural norm and the difference in the feeling of home between owners and tenants has been documented by researchers in Great Britain, among others. Gurney argues that the term ‘home’ is used to separate rented and owned tenure forms (Gurney, 1999:172). This is indicated when we talk about home ownership as there is no word such as ‘home renting.’ You can rent a room, a house, a plot, a dwelling or a building, but you cannot rent a home.

High mobility can also have other consequences beside the symbolic or identity values. The possibility for children to get a stable education may decrease if the family moves often. If the child remains in the same school, the distance to the school can increase considerably, which may also create transportation costs. The opportunities to establish local social networks among neighbours also decrease if people move frequently. Contact with and confidence in local leaders can hardly increase if people move relatively often. It was also mentioned by dwellers that it is difficult for tenants to run for election in the neighbourhood because of the awareness that they eventually move. This means that social and political recourses may be affected by high mobility. An additional relevant aspect, considering the current housing policy, is mobility and renting in relation to upgrading projects and community participation.

Renting and Community Participation

It is extremely difficult to get reliable information on and an understanding of how much people would participate in and contribute to an upgrading project when it is discussed on a hypothetical level, as in the three study areas. There is a risk that people say that they are willing to contribute to a larger extent than they actually will because they want the government or organisations to improve their settlement. In the household survey in Mwanza for the World Bank, Hoek-Smit (1991) asked owners and tenants if they would be willing to pay for improved service to their area. The same proportion of tenants in private rental tenure and owners, (81 per cent of the households) answered yes (Hoek-Smit, 1991: table 16). Improved services can, however, mean many things and the amount a person is willing to pay can also vary. I asked 18 of the interviewed dwellers, current and ex-tenants, if they believed that both owners and tenants would participate in work to improve the settlements, (for example...
improving roads or building drainage systems), or if either of the two groups would do more. Generally they believed both groups would join. Four former tenants and current owners said that they would feel more motivated as owners to participate in upgrading because now they intend to stay in the area. Four tenants said that tenants would participate to a greater extent since not all landlords live in the settlements.

There can also be differences in the participation in the form of labour and in financial contributions. In Kyessi’s report (2002) of a few upgrading projects in Dar es Salaam, this was demonstrated. In one project, tenants contributed with labour and to the design of the project but not with money, as the owners did. In a second project, tenants are said to have participated in the same activities as owners except regarding the financial contribution. (Kyessi, 2002:178, 221.) The third reported project had, according to Kyessi, lower participation of tenants than owners in most aspects (ibid. 264). Kyessi comments that in the upgrading project in Hanna Nassif, Dar es Salaam, many house owners renovated their houses after the upgrading and the rents increased in the area. Kyessi argues that although this could be negative for tenants, they are compensated with the better quality of the house and of the environment. (Kyessi, 2002:349.) The fear of a gentrification process has been mentioned in other studies (see, for example, Vaa, 1995, Andreasen, 1996). Beall et al. suggest from studies in Soweto that attempts by the local government to improve services do not necessarily lead to uniting a community, since owners benefit more than tenants, as the latter face increased rents (Beall et al., 2002:12). They also argue that for tenants, the most urgent issue is the relationship to the landlord, which the local government does not address (ibid.12-13). On the other hand, almost all tenants in the case study by Beall et al. already had access to basic services, such as water and electricity (ibid. 5), which probably contributed to the fact that they prioritised other questions over service improvement. This is different from the situation of the tenants I met in the three case study areas in Mwanza. However, the widespread rental tenure with many tenants and resident landlords in the same area shows that the tenure form is one variable that can contribute to heterogeneous neighbourhoods where not all people have the same interests, needs and possibilities to influence.

Summary
From this chapter it can be concluded that the common rental tenure situation in the case study areas affects the everyday life of tenants. Resident landlords are common as is sharing facilities among several tenant households that rent one or two rooms in a house. This involves rules about cleaning common spaces, lines for toilets, the use of water and electricity and so forth. Women and children spend the most time in the shared spaces and are therefore the most affected by it. Along with the pressure to have money for rent payments, and
often for more than one month at a time, the lack of control, privacy and freedom are often considered negative aspects of renting. In terms of resources, rental tenure means expenses for the tenant while it is a financial resource for the landlord. However, the chapter has illustrated that rent levels in the study areas are low compared to other living costs. The perception of control, privacy and freedom associated with house ownership compared to rental tenure can be classified as parts of a person’s social resources.

The chapter illustrated that the rental legislation is not totally absent in the rental arrangements. Legal rights regarding time of notice, for example, are rather well recognised among residents. Rental conflicts can be treated in the ward tribunal, where the legislation is used. However, to a great extent, the renting arrangements are privately regulated in regard to rent levels, advance payments and other conditions. Resident landlords and tenants often have a symbiotic, interdependent relationship where the ownership of the house is the major advantage of the landlord, a major resource in several ways. The resources a house of one’s own represents compared to renting leads to preferences for ownership among the respondents. This is illustrated when examining the housing careers and strategies of dwellers in Mwanza, as I do in the next chapter.
4. Housing Careers and Strategies

In this chapter, the focus is on exploring and analysing housing careers and the role of different housing tenure forms in these careers and on dwellers’ strategies for improving their housing situation. A dominant hypothesis in housing studies in various parts of the world has been that people start their housing careers as tenants, strive to get a house of their own when they have a family and possibly go back to renting as elderly people (see, for example, Clark et al., 2003, Gober, 1992). Gober argues that there are normative assumptions in how a housing career should look, and exemplifies this by stating that it is called a ‘backward housing career’ when people move from an owned house to renting (ibid. 176-7). When the number of separations and divorces increases in society, housing careers also change and by analysing life courses, these changes can be captured (ibid.). Clark and Dieleman describe the life course of an individual or a family as ‘… a series of interrelated events that are bound up with larger social forces and geographical contexts’ (Clark, Dieleman, 1996:22). In this chapter, housing careers and housing strategies are viewed in relationship to the life course of individuals. In this way, it is possible to avoid considering housing careers as results only of the different stages in the life cycle or as strategies just based on choice, but instead as formed in the context of the changes an individual goes through during the life course, influenced by internal resources, societal structures and external circumstances.

The ‘urban settlement model’ of John F. Turner in the 1960s has had an importance in explanations of the housing careers of residents in cities in the South. The model is about different stages, above all in migrants’ housing needs in Latin American cities. Turner argued that location, tenure and amenities are the basic functions of housing and that the combination of these three varies according to expectations and the socioeconomic conditions. (Turner, 1968:356.) He argued, for example, that the location, in terms of proximity to the inner city, is the most important for poor unskilled migrant workers moving to town. For people who have a profession, it can be more important for their status to get a house of their own in outskirt areas rather than renting in the centre. (Ibid. 356-360.) Gilbert, one of the prominent researchers within rental studies in the last two decades, also writes about the importance of location and states that households may prefer to rent because the only places to get
land for a house are peripheral areas (Gilbert, 1993:23). On the other hand, it is not simply that migrants live in areas close to the centre when moving to a city. Van Lindert and van Westen have, for example, found in their studies in Bolivia and Mali that it is common for poor migrants to reside in peripheral areas upon arrival to town (van Lindert and van Westen, 1991:1019).

Studies indicate that it is difficult for many people to move from being a tenant to an owner because of many factors, such as commercialisation of land markets, increasing prices of construction materials, worsening economic situations for households and passive housing policies. In the case of Tanzania and in Mwanza, many of these factors prevail. Prices of construction materials, such as cement, have increased and in Mwanza prices are high due to transportation costs (Wells et al., 1998, United Rep. of Tz., 1992:92). The master plan shows that the employment rate has declined in the last decades (United Rep. of Tz., 1992:47-49). The process of land commercialisation and the high demand for plots are also evident and as the following chapters discuss, housing policy is changing.

Another assumed characteristic that is specific to housing careers in cities in the south is the prominent role of sharing accommodations with relatives or kin during the first period in town. This has been documented by several studies (for example, Turner, 1968, Peil and Sada, 1984) and more recent studies also show that sharing is important not only for recent migrants in towns (see, for example, Datta, 1995, Gilbert, 1993). This can be viewed in relation to the worsening economic situation and the high demand for housing in many cities.

From this discussion, what can be said about private rental tenure as a tenure form in Mwanza today? Is there a particular group of people that spends their whole time in Mwanza as tenants, or is renting a stage – one step in the housing career – that most people go through, so that the proportion of people renting remains the same while the people are different? Does the model of renting in the city centre in the beginning of one’s urban stay and then continuing on to ownership in peripheral areas fit with the housing situation found in Mwanza? By studying people’s housing careers, it is possible to get deeper insight into these questions, since parts of the research include question on people’s housing experiences. It is difficult to get knowledge from the current situation about the future housing situation for current tenants. By discussing the issue with them and listening to their plans, it is, however, possible to get insight into their aspirations.

After a brief discussion of methodological aspects in studying housing careers, I review some individuals’ housing careers and discuss different aspects of them and the variables affecting them, such as the family situation, gender, financial situation, etc. Then the question of housing strategies is brought up.

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and discussed in regard to what resources people draw upon in their attempts to fulfil their strategies.

Methodological Aspects

This analysis of housing careers is based on each respondent dweller’s narratives and his/her housing story, similar to the life story, which Clausen views as ‘…the person’s subjective, retrospective report of past experiences and their meaning to that person’ (Clausen, 1998:192). ‘Accommodation biography,’ as used by May (2000:615), is also a way to describe the material for this chapter. Although every story and life is unique, it is possible to find similarities and patterns in the stories told by people independently of each other, which increases the validity of their narratives. Retrospective data is, as Scott and Alwin comment (1998:106), not easy to obtain because present conditions affect how people remember earlier experiences. To get information about people’s housing careers in Mwanza up until the current time, the only way is to ask them about it. A suitable method for acquiring information about accommodation biographies is to make a longitudinal study (see May, 2000, Giele and Elder, 1998, for example). This requires that the study takes place over many years, preferably decades, and follows people’s housing careers. It also makes the strategy of focusing on some particular geographical neighbourhoods difficult since people, especially tenants, are very mobile. In my case, I also believe that it would have been practically impossible to trace many dwellers after they moved from one area. From my interviews of the life history type, I learned that there are often contradictions regarding time in peoples’ stories. This does not, however, seriously affect the aspects that are of interest in this study. If it had been very important to get knowledge about all events and the specific order of them in peoples’ lives, it would have been suitable to make a timeline together with the respondent for his or her life. For me, it was more important that the informants did not feel that I wanted to check on every year of their lives. Instead, I tried to communicate that I was interested in the various housing experiences people have in various periods of their lives. Scott and Alwin point out that retrospective data about fertility or occupation can be collected rather reliably, while it is more difficult in the case of data about people’s earlier expectations or plans, which are easily influenced by their current situation (1998:107). I believe that it is similar regarding housing experiences. It is easy to remember where and how you lived, but it is more difficult afterwards to distinguish between the strategic decisions and the external circumstances that made you move. I realised during the interviews that it was common for people, when first telling their housing histories, not to mention all the places where they had rented or where they had lived with relatives. Probably they did not believe that I was interested in every move they
had made. It also reflects the tendency to move a lot, something that makes it difficult to remember all the various moves.

In the interviews with residents, I did not use the term strategy but asked about their housing plans and aspirations. The chapter will illustrate the fact that it is sometimes complicated to distinguish between wishes and plans.

The presented cases are all chosen to illustrate some points and I discuss in each case whether the point is common to many of the histories or if it should be seen as an exception in the sample. The accommodation biographies of individuals are in focus in this chapter. Individuals are, however, one of often several members of a household and are to various extents dependent on those. The definition of the term “household” can be debated but a common one is that a household consists of people who cook and eat together (Schlyter, 1989, Larsson, 1989). Schlyter (1988, 1989) and Larsson (1988) emphasised in their housing studies in Zambia, Zimbabwe and Botswana the need not only to look at the households’ housing strategies but also at those of the individuals (in their studies, the women). The often different housing situation facing the husband and the wife in a couple is acknowledged, and brings a gender aspect to the discussion of housing at the household level. Since the respondents always belong to a household of various size, the interviews concerned the plans of the household and its situation but from the perspective of one individual member of the household.

Housing Careers

I want to start by presenting Amon’s housing history before discussing variables that affect dwellers’ housing careers and strategies. Amon’s case shows that the household structure plays an important role for the housing career.

**Amon**

_Amon was born in the beginning of the 1960s and he grew up in a rural area in the Mara region and built himself a house on the family land. Cultivation of cotton was common in the region but due to difficulties in farming it he decided to go to Mwanza to look for another life. His wife and children stayed in Mara while he went by himself to live with an aunt in the Nyamanoro Ward in Mwanza at the end of the 1980s. The house belonged to another relative who, at that time, was back in Mara. Amon got work at Mwatex, then one of the large textile companies in Mwanza, but quit after a couple of months. He says that it was too difficult to work in shifts. Instead, he became self-employed and he and a friend started working with housing construction. He argued with the aunt he was living with about a friend who had visited him. He decided to move out and planned to_

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38 Cotton has been a major cash crop in the area but production is declining.
go to a friend’s place in Igoma, 10 km from the centre. However, he was not
familiar with that area and went instead to live with a friend of his aunt, who
lived in the neighbourhood and had invited him. His aunt came to try to prevent
him from living with her friend but Amon was allowed to stay. He lived there for
free but when he had money he bought food that he shared with the owner.

After about two years, his wife and one of their children moved to Mwanza but
there was not enough space for them all in the house where he lived. A cousin,
who lived in Pasiansi, the neighbouring Ward, invited them to live there for free.
After only a couple of weeks, though, she told them that they had to move out
because her husband’s relative needed the room. They had very little money but
Amon found a house in the same area. The house was in very bad condition, so he
thought the rent would be low. An old man owned the house and Amon and his
family covered the holes in the roof and started to rent there. Amon tells me how
people said that they must be crazy to live in that house and he describes it as a
hard life when they had nothing. During this time, he was a casual worker in the
fishing harbour where his wife sold small items. When they had lived in the house
for little more than half a year, a man came and asked if Amon wanted to take
care of a house in Nyamanoro that was owned by a man from Amon’s village.
The family moved there and after a while a tenant moved in and Amon plastered
the house. The owner put electricity into the house and many people came asking
for rooms to rent. The owner told Amon that he would have to pay a year’s rent if
he wanted to continue living in the house. It was not possible for him to do that.
The woman he had previously lived with had built another house where she had a
tenant who was away for the moment, so they could rent there until he came
back. After a year, they had to rent somewhere else and they found a place in
Nyamanoro by walking around and asking for rooms. He says that the rent was
low because it was a mud house without a floor. After a year, the owner of the
house needed the rooms and all the tenants had to leave. They walked around
asking for rooms again and came to Kiloleli. They found a room there, paid 6
months rent in advance and moved in. By this time, Amon had managed to open a
small shop in the area. When one of the children got sick, he sold the shop so he
could pay for the treatment. He also bought a stony plot in Kiloleli from a farmer
with the money from the sale. He started to crush stones in Kiloleli. They chose to
buy a plot in this area because it was close to where they were renting and it was
easy to get a plot there. He started constructing a house the same year. When his
landlord wanted all the tenants to leave, Amon finished the house so that the
family could move in there. The family has lived in the house since then but they
also rent a room in another house because the space in their house is too small
for him, his wife and their six children. He has worked as a security guard at a
company in Mwanza but now there are no more jobs there and he does not
have an income at the moment. His wife stays at home taking care of the
youngest children, but will go back into business when they get older.
Figure 4.1. Amon’s housing career after his arrival in Mwanza City. The length of time at the various places is rough estimations based on the interview with Amon in 2003. The dots in Pasiansi represent the Ward of Pasiansi but not where in that Ward Amon has stayed. The two eastern dots in Nyamanoro Ward represent the case study area Kiloleli. The western dots in that Ward are rough estimations of where he stayed. The diagram illustrates in which parts of Mwanza City Amon has stayed and in what housing tenure forms. The green colour represents sharing and also the period when Amon stayed for free in a house taking care of it when the owner did not stay there. (Drawing by Katarina Strömdahl.)
Amon’s story, like many of the housing histories, demonstrates that it is not enough to explain his change of housing by life-cycle-related factors such as child birth or by factors such as location. Factors such as the situation in the labour market or relationships to landlords can matter. Some variables could however be gathered under the label ‘the household situation.’

The Household Situation

As Amon’s story demonstrates, the household situation affects the type of accommodation available. Amon could not continue sharing with the same person when his family joined him in Mwanza. Currently he needed to rent a room to provide his large family with accommodation. It is common that the husband in the family migrates to Mwanza before the wife and children in order to find income-generating activities and accommodation, usually by renting. The fact that this was not the case in Amon’s situation made it problematic for him to find suitable accommodation when the family joined him. A complicating factor, which makes it difficult for Amon to extend his present house, is that the house is located on a site where a school is being built and that his house will be demolished. This reflects a problem that sometimes occurs in unplanned settlements: the land that is occupied has already been officially reserved for other uses. Amon does not know if he will be compensated for the land. If not, he will have to rent but says that it will be difficult with his big family. This illustrates very well that both ‘private’ factors, such as the number of children in the family, and societal factors, such as planning, official regulations and the employment situation, affect the housing career.

As mentioned, households that own their house tend to be bigger than households that rent. The empirical data shows that the step of acquiring a house of one’s own is rarely related to the birth of the first child. Many respondents have, like in Amon’s case, more than one child when they build their houses. They can, however, have bought their plots a long time before since it usually takes years until a house is built. If it is not possible to say that having a child leads to a shift from rental tenure to house ownership, getting married can mean a move to rental housing. This is mostly evident for women interviewees, who tend to live with parents or other relatives until they get married. Couples who had lived in rural areas when they got married often shared a house or plot with the husband’s parents during the first period of marriage, but some have also done this within Mwanza City.

Expansion of the household in the form of more children can eventually lead to the renting of more rooms. One tenant said that her family rented more than one room when the children reached the age when girls and boys should have separated bedrooms. Schlyter (2003) also encountered this reasoning among lodgers in Zimbabwe.
Some families who migrate to Mwanza have several children and it is not rare that one or more of the children stay with relatives in the home area, at least for a certain period before joining the family in Mwanza. Owners in this study more often have relatives living with them than the tenants do and space is an important reason for this. The relatives can be grown up migrants but are also frequently the children of relatives. Children come because of studies, medical treatment, the death of their parents or socioeconomic difficulties. Another common form of extended families found among the respondents is that many grown-up children live with their parents, often without a partner but with children.

Sharing

I have mentioned that sharing is an essential housing tenure form and that the basic characteristic of a sharer is a person who lives in a house of a relative or a friend without making regular payment. I have tried to let the respondents themselves define whether someone is seen as a sharer or not in their house. In the case of adult children who live with their parents I have only considered them sharers if they at some point have had accommodations of their own, except in connection to schooling, and have moved back to the parental home. I do not view children who are taken care of by relatives as sharers because they have partly grown up in the house. Grace’s story shows that sharing is not only important as a first stage in an urban housing career but in other situations as well.

Grace

Grace is somewhere between 70 and 80 years old and she was born in Ilemela, which today is an outskirt part of Mwanza City but at that time was a rural area separate from the town. Her father had inherited land there and built houses. Her father passed away when Grace was a child and she moved in with an aunt who had built a house with three rooms in the central part of Mwanza. The aunt had her own business of brewing and selling alcohol and she took care of several children of relatives. Grace lived with the aunt until she married a policeman. They lived for free in the police quarters in the centre of Mwanza. During the years that followed, her husband was transferred to various places in the country and they always lived in police quarters; sometimes they only lived for one year in a town, and there was one place where they lived for more than 10 years. Their children passed away and Grace separated from her husband when they lived in Dar es Salaam. Then she returned to live with her aunt in Mwanza. She helped the aunt with the business and farmed outside town. Grace stayed with the aunt until she passed away a few years ago. The children of another of the aunt’s relatives came and took over the house and Grace only lived with them for a few days.
A nephew of hers had told her to come and live with his family when the aunt passed away, so she did. She says that she did not want to inherit her aunt’s house because it would only create problems. She still lives with the nephew, who is a house owner in Mabatini. Grace has her own room in one of the four houses on the plot. The nephew she lives with provides her with food and another gives her clothes.

It is common that women who separate from their husbands become sharers. A difference in Grace’s story as compared to those of several other female respondents is that she did not remarry and have more children but instead continued living with relatives. Since Grace was a sharer in her aunt’s house, it makes sense that she moved out of the house after the aunt died. Sharers can be faced with closer relatives who can claim inheritance of the house. Grace only told me that she decided not to fight for the house. It is likely that she knew that she would have little chance of claiming the right to the house. Other reasons for this decision can also be that she does not have children who are in need of a house and that she has relatives who provide for her.

The fact that a sharer does not pay rent does not mean that it is a totally free form of accommodation. The female sharers I met have responsibilities in the home. As I reported earlier, some young girls were told by family or relatives to come and take care of children and the household. Recent urban migrants often share houses with relatives while looking for work opportunities, which means that they usually have more free time than the relatives might and therefore do more household work. A clear majority of those dwellers who moved to Mwanza as adults lived with relatives or friends before they started to rent accommodation in Mwanza. The period they were sharers varied from a few days to more than ten years, depending on the situation. Some women who migrated to Mwanza moved straight into a house that the husband had already rented or owned. It was only in a couple of cases that the interviewees stayed at a guesthouse before they found a place to rent. Few dwellers moved directly into rental houses. It can be difficult to rent a house when you are not in the town but even if it is possible it can be difficult to have money for the advance payments before finding an income-generating activity in Mwanza. This explains why sharing is a very common housing tenure form, especially for recent migrants, but it is not rare that people live with relatives for years, especially if they migrate when single. From my empirical data, it doesn’t seem as though the period of sharing has changed over the years, but it seems to depend on the individual’s situation.
Figure 4.2. The part of Grace’s housing career that has taken place in Mwanza. The length of time at the various locations is rough estimations made on the basis of the interview with Grace in 2003. The locations represent which Wards she has stayed in and not the location in the Ward, except for the one in Mbugani Ward which refers to her stay in Mabatini. Note that the scale of the map is different from that in figure 4.1. (Drawing by Katarina Strömdahl.)
At the same time that relatives are very important for access to accommodation, a common opinion found in this study is that it is not good to be dependent on family and relatives. This is also noted by van Lindert and van Westen, who conclude that an ‘individualisation’ of the concept of housing and family life is taking place in Bamako (van Lindert and van Westen, 1991:1022). One sign of this in this study was the comment by some dwellers that they had no reason to go back to shared land and housing in rural areas once they had acquired their own place in Mwanza. It is however not only migrants who are sharers but also dwellers born in Mwanza.

Amon’s story illustrated another type of housing situation, one that is also seen among several other respondents: staying for free in a house in exchange for looking after it for someone. It is similar to sharing in that it is a free stay in the house of a relative, friend or acquaintance. The difference is that the relative or friend who owns the house does not live there currently, perhaps because of work somewhere else or for another reason. This gives the caretaker more freedom and it can even involve acting as landlord for tenants in the house and managing the rent payments. Although this type of accommodation allows more freedom than sharing, the owner of the house or his or her children or other relatives can decide the fate of the house, and the caretaker has to adjust to that. A person can also switch between being a caretaker and a sharer in different periods, depending on the activities of the owner or tenant of the house. In my brief structured survey, some respondents defined themselves as owners or tenants. In the following interviews, it became clear that they were actually looking after the house for a relative or that they did not pay rent and were therefore not tenants in the sense that the term is used here. In the survey, when someone defined himself as the owner of a house, it could mean that the house actually belonged to several siblings or to the father. I have not regarded the latter case as being a caretaker since the children usually have rights to the house.

The common reason given for starting to rent instead of sharing is that it gives more independence and freedom. In those few cases where tenants expressed something positive about rental tenure, it was in comparison to sharing. Datta found the same in her rental study in Gaborone (Datta, 1996a:244). However, not all sharers or ex-sharers prefer renting because of its expenses as compared to sharing. If it is a sensitive issue to ask about the relationship between landlord and tenants, it is even more sensitive to ask a sharer about the relationship s/he has with the relative s/he is staying with. Still, feelings of sometimes being in the way or that the relatives would prefer that they moved out were expressed by some sharers. One woman who had moved back to her parental home with two children after a separation said that when she found a job she would move. She felt that it was not good to live with her parents when she was grown up. A young pregnant woman who shared with her renting sister expressed it as being shameful to depend on her sister at her age. The reasons for sharing do of course affect the experience of it. If sharing is the only alternative for a person because of difficult
circumstances such as divorce or unemployment, this creates different feelings than if the sharer comes because a relative invites him or her. There is no doubt that having the possibility of relatives to share with or being able to live in their house when they are absent is of great importance for a person’s housing career, when one is a recent migrant, or is having financial or social difficulties. This can be considered an important social resource.

Gender Differences Within the Household

It is not only the household situation in regard to form or size that is essential for the housing careers of individuals but also the position of the individual within the household. Gender differences in access to housing are the focus of an extensive part of the housing studies in the South, not least in Africa (see, for example, Kalabamu, 2005, Larsson, Mapetla and Schlyter, ed., 2003, Binauli and Kunkwenzu, 2003, Musvidziwa, 2003, Lee-Smith, 1997, Schlyter, ed., 1996, Sithole-Fundire et al. eds. 1995, Datta, 1995, Moser, 1987, Larsson, 1989, Schlyter, 1988, 1989). A clear aspect in my study is the different housing career and housing situation that a man and a woman in a couple often face. To exemplify this, here is Rhema’s story.

Rhema

Rhema was born in the 1970s in Mwanza City, in Nyakato, an outskirt settlement where her parents have a house. She stayed with them until she got married in the mid-1990s. After the marriage, she and her husband lived in his parents’ house in Igogo, an old, centrally located, unplanned settlement in Mwanza City. After a few years, when they had two children, they moved out; Rhema says her mother-in-law did not want to have her there any longer. They started to rent one room in a house in Mabatini; this is where they lived at the time of the interview. A friend of her husband knew the landlord. Her husband currently has a job in town while she describes herself as a housewife. About two years ago, Rhema went back to her parents’ home a few kilometres away because her husband had beaten her. She got money for the bus fare from a NGO working for women’s rights in the area. However, her husband came and brought her to the hospital and from there to his parents’ house. She is back living with her husband in the rented room and the children are still with his parents, but they plan to bring them home. A couple of years ago, they bought a plot up in the hills close to this area. They had planned to start constructing their house the year we met but due to the problems they have had, she does not think that they will manage to start before next year. She does not know if they will rent somewhere else before they can build their own house but says that she is comfortable in the house. Two years after I met Rhema, I returned to the house and the landlord told me that Rhema and her husband had moved in with relatives in Igogo. It can be assumed that she is back at her husband’s parents’ home.
Figure 4.3. Rhema’s housing career. It has been located to Mwanza City where she was born. The length of time is rough estimations based on the interview with Rhema in 2003. The locations, except that of Mabatini (in Mbugani Ward) indicate in which Ward she has stayed but not the location in the Ward. (Drawing by Katarina Strömdahl.)

Rhema’s housing career has features in common with other female respondents’ stories. To live with parents or other relatives until marriage and then be
dependent on the husband for arranging the housing situation is a dominant pattern for the married women in the study. Her dependence on her husband is illustrated by the fact that she had to seek help from an organisation to get money to the bus fare to go to her parental home, a few kilometres away. As in both Amon’s and Grace’s cases, the importance of having relatives to stay with at difficult times is clearly demonstrated. So far, Rhema’s housing career has been dependent on other actors, first her parents, then her parents-in-law and her husband. How will it continue? That she and her husband, according to rumour, have moved back to the relatives in Igogo can be the result of many factors. From the empirical material in general, I see the following four scenarios as possible. They have economic problems and had to return to sharing, or they want to save money for the house construction and therefore rather share than rent, or they moved to another rental house but do not want to tell the landlord, or they moved to live with the relatives in Igogo either because the relatives need them to help take care of them or the house or else because they need the relatives’ help.

If Rhema and her husband manage to build a house on their plot, will that be their house or Rhema’s husband’s house? What does the law say about this? The Tanzanian researcher Rwebangira (1996) has written about gender differences in Tanzanian law and about the Tanzanian Marriage Act of 1971. She argues that the law made it possible for spouses to have separate property and that it was seen as an advantage for women to have their own property. However, she argues, in practice, it is usually the husband who acquires the property in his name. (Rwebangira, 1996:15.) This is common according to the statements by my respondents. According to the Marriage Act, the divorcing couple should share the assets equally but with consideration to how much the individuals have contributed in the form of money, property or work in acquiring the assets (Marriage Act in Mwongozo wa taratibu za Kisheria katika Masuala Mbalimbali, 2003). A common situation among the married women in my study, and which Rwebangira (1996:15) also brings up, is when the wife does not have any income of her own and the plot is bought and the house is built mainly with the husband’s income. Rwebangira mentions a court case in Tanzania in the 1980s when a divorcing woman was denied any right to the property because it had been bought with the husband’s money. However, in the Court of Appeals, it was decided that the contribution of the woman in the form of all the domestic work she had performed during the marriage was to be considered in the calculations. (Rwebangira, 1996:16.) Nevertheless, Rwebangira argues, it is still common that courts do not or der equal division between spouses when there is proof of the financial contributions made by one of them (ibid.).

In my study, there are women who moved to a house the husband had already bought or built and there are cases where the couple acquired a house together. A third situation is when the husband bought a plot before the marriage but the
The question of who gets the house at divorce can be a sensitive issue to bring up, but in some of the life interviews I could ask the married women living in an owned house what they would do about the house in case of a separation. Only one of 16 women living in owned houses answered that she would stay in the house and the husband would move out. The reason why she thought so was that her husband had always said that he would let her and the children stay in the house. In that case it was noteworthy that the husband owned the house before the marriage. One woman said that she and her husband would take one house each because they owned two houses in the same area. A third woman stated that she would claim her right to the house. Five women did not know what would happen or felt that it depended on the situation of the separation, such as whose fault it was. The remaining eight married women answered that they would leave the house. Only in three of the eight cases had the husband had the plot or house before the couple got married.

In the more focused interviews with 18 dwellers, the issue of the right to the house at divorce was discussed more generally with men and women. A common comment among the respondents was that if there are children, they have the right to the house. If the case is taken to court, the couple will divide the assets equally, perhaps by selling or else by the man taking the house and the woman the furniture. Two women commented that often women do not claim their rights but instead just leave the house. The Marriage Act of 1971 states that the wish of the parents and of the children should influence who should take care of the children after a divorce. Young children may stay with the mother. (Marriage Act in Mwongozo wa Taratibu za Kisheria katika Masuala mbalimbali, 2003:37.) The information respondents gave confirms that children often live with their father unless they are very young. If children live with their father it logically follows that if the house belongs to the children and the children belong to the father, then he continues living in the house with the children after a divorce. In the case above, where the husband always said that he would leave the house and she would stay there, he had also stated that the children were to stay with her. Some respondents have, however, reported that children eventually come to live with their mother after the separation. This has only happened in cases where the mother has not remarried. One woman expressed that it is not possible to expect a man to take care of children who are not his.

The husbands in the study also seem to have had a more active role than the wives in the purchase of plots. Sometimes, however, it is difficult to know whether wives say that they do not know much about the buying procedure, such as prices and contracts, because they feel reluctant to tell me without their husbands’ consent. There was one example of this when I conducted the brief structured survey. A woman came to me the day after I had interviewed her and wanted to make sure that I had noted that the house was owned by her husband and not by her. Her husband was worried that I would classify her as
the owner of the house and not him. In that particular case, the couple had acquired the plot and bought the house during their time together.

I did not ask any dwellers if they had gone through a divorce or separation but in some cases dwellers told me about it anyway. Only two men told me about separations or divorces from their wives, while 20 women did the same. Although the number of female interviewees is higher, the difference is noteworthy. One reason may be that men experience it more as a defeat to talk about a divorce or feel that it is too private an issue. It is very difficult to estimate to what extent this is the case. However, another contributing aspect could be that the interviews focused on the housing situation and a separation often affects the housing career of women more than that of men. An absolute majority of the divorced women state that they moved in with parents or other relatives after the separation. Only three of the 20 continued living in the house where they had lived with their husbands. One of these women went to the Mtaa chairman when her husband came back to claim the right to the house after he had left her and the children. The Mtaa chairman recommended that she take the issue to court. When she did, her ex-husband changed his mind and let her and the children stay in the house. The second of those three women was Mary, whose story I will soon turn to. About half of the separations took place before the respondent came to Mwanza and for some of them, it was a contributing reason in their decision to move to Mwanza. Since it has been common for men in rural areas to get land to build on from their father, it is not strange that women have moved from there when they divorced.

For one of the two men who stated that they had separated, the house was sold and the money divided between the wife and the husband. In the other case, the man continued living in the house but says that he helped build another house for his ex-wife. Dwellers also reported about parents, and even grandparents, who had separated, so it is not just a recent phenomenon and definitely not only an urban one.

Not only separations affect the housing career of women, but so can the husband’s death. This has been shown in several studies in Africa (see, for example, Lee-Smith, 1997, Tranberg-Hansen, 1996, Schlyter, 1989). The most obvious problem is the economic shortfall many families face when the man dies. In this situation, it makes a difference whether the family rents or owns the house. In two cases, women told me that they managed after their husbands’ deaths by starting to let out a room in their houses. Out of 10 women who became widows while living in Mwanza City, one was renting with her husband and continued doing so after his death. Another had owned a house with her husband but he had a loan she could not pay back so she had to start renting after he had passed away. A third woman stopped renting when her husband died and went to the rural home area to bury him. When she came

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39 When people talked about marriage, I did not question whether they were legally married and likewise I did not ask if they divorced legally, so here separation and divorce mean the same thing.
back to Mwanza, she lived with relatives but did not like it and started to rent again. Seven were owners and still lived in the house. A major reason for there being more owning widows than renting widows is that tenants in general are younger than owning households. A second can be that those widows who are tenants are not home during the daytime because they have to earn an income. Another contributing factor can be that renting widows may have to move in with parents or other relatives because they can not pay the rent, as compared to widows who can stay in the owned house. Two of the seven owning widows experienced how some of the husband’s relatives tried to take over the house after the death, but not succeeded. This is confirmed in other studies as well (see Schlyter ed., 1996). One of my interviewees inherited a house from his father and is building his own house on the same plot. He reports that he is building the house to guarantee that there is a house only for his wife and children in case he dies. Among the single home owners, I met many more women than men. A reason can be that women tend to be home more often. About half of them are widows and the other half are divorced. Home owners rarely live alone but have children, grandchildren or other relatives living with them.

The fact, often stressed in studies on gender aspects in housing, that getting access to a house of one’s own (see, for example, Schlyter, 1989, 1988, Larsson, 1989, Tranberg-Hansen, 1996, Muzvidziwa, 2003) can be a strategy for women in order to become independent is illustrated in Mary’s story.

Mary
Mary was born in the Kilimanjaro region in 1961. After primary school, she worked on a coffee plantation and lived with her parents. She married a man from the same village, who had built a house on a plot he got from his grandfather. After a short period, she had problems with her husband and her brother brought her back to the parents’ home. She had an aunt living near the Kenyan border and Mary started buying things in Kenya and selling them in Tanzania, living at both the aunt’s home and the parents’. After a couple of years, she stopped the business when the tax authority started paying attention to the border trade and she moved back to her parents’ house. She started a business brewing beer in an absent uncle’s house. When she married another man from the village, she moved to his house, which was on his parents’ plot. When she was pregnant, her brother came to get her and brought her to Mwanza City where an uncle lived because her husband was beating her.

On arrival in Mwanza, Mary moved in with her uncle and his family of five, who were renting three rooms close to the city centre. Mary and her child shared a bedroom with the uncle’s children. She did not pay anything for the room or food. Mary started to trade with rice and opened a bank account where she saved money. She started in the clothes business and eventually managed to buy a plot in the centre from a private person. She built a shed
there for the business. Her uncle had problems and moved back home to the rural area, so Mary and her child moved in with her sister in Mabatini. The sister was taking care of the house, which belonged to another relative, and she was acting as the landlord for the tenants there. After some months, Mary married a policeman who lived in the police quarters in Mabatini. She says that she refused to live there because if she had lived there for free, she would not have continued with her development, her business and her life. This was important for her in case the marriage ended. They found a place to rent in Nyamanororo and they had two rooms and a shed outside where she could brew beer, though she also continued her business in town.

A few years after the marriage, her husband went home to his rural area and came back with a second wife, who moved into the police quarters. Mary had saved money in the bank and a relative advised her to buy a plot in Kilimahewa. The plot was, however, located in a flood-prone area. She managed to cancel the transaction and get her money back. She asked around for plots and bought one on the hillside in Kiloleli. The following year, she started to construct a house with the help of a neighbour who was a fundi (artisan or craftsman). Her brother helped her finance the construction. It took some years to build the house and then she, her children, a housegirl and her husband moved in there. The husband had stayed away a lot but came back when he realised that she had built a house. She says that he did not help pay the rent or take care of the children, so he moved out for good. He had not paid a bride price for her, which means that he can not come and take any of their four children.

Mary had several problems with her business, such as the demolition of her shed by the Council, and when the shed was built at another place heavy rains destroyed it. However, she is now back in the city centre, where she cooks food that she sells along with beer that she brews at home. Since she moved to her house, she plastered it and added windows, and now she plans to build a pit latrine because the temporary one is full so they share with the neighbour. Eventually, if she can, she wants to extend the house with two rooms to let out. She has a fifth child now and lives with the five children and a housemaid.
Figure 4.4. Mary’s housing career since her arrival in Mwanza City. The length of time at the various places is rough estimations based on the interview with Mary in 2003. The eastern dot in Nyamanoro represents her stay in Kiloleli and the dot in Mbugani represents her stay in Mabatini. The other two dots are rough estimations of her stay. (Drawing by Katarina Strömdahl.)

Mary’s story is not typical of the interviewed women’s life stories. There are other women who managed to build a house but no one has expressed such a deliberate strategy of using the house as a way of being independent of the husband in a failing marriage. An important reason is also that it was difficult for me as a researcher to get in touch with self-employed women who are the
heads of their households. However, there are some aspects in Mary’s situation that clearly made a difference for her. An essential factor, compared to Rhema’s case, is that Mary has for a long time had her own business and a substantial income of her own, making her economically independent of her husband. Her financial resources, together with the social resources in the form of relatives to ask for advice and to borrow money from, helped her in succeeding with her housing strategy. According to Mary, her husband came back to live with her when he realised that she had finished building her house. She had not told him about her plans to buy a plot. It could be viewed as an example of how much a house of one’s own is valued among dwellers.

Mary’s and Rhema’s stories illustrate how insufficient it is, in the discussion of access to housing, to only talk about tenants and owners. I do not think that it is an exaggeration to, in some cases, view married women in owning households as sharers or tenants. She is someone who is there on the husband’s terms, and she cannot be there if he does not want her to be. If the husband has more than one wife, the housing situation can get even more problematic.

Gender-focused housing studies have also highlighted the gender differences in the land inheritance system. Does inheritance play an important role in the respondents’ housing careers in Mwanza?

Inheritance

According to the customary law in Tanzania, a widow does not inherit from the husband but it is stated in the law that the share of the widow is taken care of by the children (Rwebangira, 1996:27, referring to the Customary Law Declaration Order of 1963). Rwebangira also reports that according to the same law, women in patrilineal communities can not inherit land from their fathers if there are sons in the family (Rwebangira, 1996:25). According to the statutory law, which shall be applied in urban areas, the widow inherits 1/3 of the husband’s assets and the children share the remaining 2/3. If there are no children, the widow gets half of the assets and the husband’s relatives the other half. (Mwongozo wa Taratibu za Kisheria katika Masuala Mbalimbali, 2003:44.)

It is clear from the interviews that inheriting land or property is not taken for granted by men or by women, and respondents also say that they will let relatives take their share in rural areas. A given reason for this is that there are so many people who share the land. Some have already either inherited or been given land by their fathers. Not surprisingly, considering the customary law, there are proportionally many more men than women who say that they have inherited or expect to do so.

Regarding the inheritance of the interviewed owners’ houses, there are various patterns. A common reply by the owners in the study is that the children will share equally, as the law prescribes. Another way some owners mentioned
is to let one child take over the house but then have responsibility for the other children. This can be either a girl or a boy. It was mentioned by some owners that it can create conflicts among the children if they were to share the house, so the parents would like to be able to build more than one house. Some of the respondents have selected or have plans to select one child who they think has particularly helped them; this child would inherit the house. Others do not seem to have decided what will happen to the house when they die or at least do not want to let me know what they have decided.

Female respondents do not talk about returning to their rural area as long as they are married. Possibly they will return to the husband’s home area. In case of separation, many talk about returning, and life histories show that it is common to do so. In this aspect, what is most important is not the existence of inheritance but rather having somewhere to go in case of crisis. In general, it seems like the possibility of returning to the home area is viewed as an emergency plan among migrants. If life fails in Mwanza because of the lack of jobs or, for women, in case of a divorce, returning is an option. Some men also comment that they will go back if their fathers need them. In general, it seems as though few dwellers have a determined strategy to go back to their home area but that many leave it an open possibility. This is naturally associated with the fact that many people are still young and have not been in Mwanza for many years. It is not rare that dwellers go back to their rural area to farm and, among the male respondents, it is not rare to have built a house in the home area or in earlier places where they worked, before coming to Mwanza or during their stay in the city. Relatives or friends usually live there now. If the houses are in other towns they can also be used for rental purposes. Generally, having access to land that they might inherit or to houses in their areas of origin does not seem to mean that respondents do not wish to acquire a home of their own in Mwanza.

Few dwellers of either gender expect to inherit a house or plot in Mwanza City, but acquiring a house for their children’s sake is a driving force for them. This is, of course, also related to the fact that for many people who are migrants to Mwanza, their children grow up there. Dwellers are aware of the difficult housing situation and want to give their children security in the future. A disadvantage of sharing or living with someone for free is that it does not only give rise to feelings of insecurity but it also does not lead to an inheritance.

Location

The location aspect is a factor to consider when studying housing careers and housing tenure forms. The need for poorer urban residents to be close to the city centre in order to make a living was noticed by, for example, Turner in the 1960s. That need made renting or sharing the suitable housing tenure alternative since house ownership was located in areas further out. Gilbert also argues
that people may choose to continue renting in more centrally located areas because home ownership is only available too far out (Gilbert, 1993:3, 146). Mwanza City has been, over the past several decades, and still is growing rapidly, both in regard to population size and physical growth. Although Mwanza City is a very small town compared to the Latin American cities Turner and Gilbert write about, which affects transport times and what is considered central or peripheral, it was seen in the three study areas that the proportion of people renting is higher in central areas and areas with good public transport than in outskirt areas. In the context of Mwanza, the study area of Kiloleli can not be called a central area; considering its service and infrastructure level, low density and recent expansion, it is an outskirt area. This is, however, rapidly changing, which probably has contributed to increasing numbers of people who come to look for rooms to rent. Since the beginning of 2003, a bus route goes to the area, and a market is planned and houses are being constructed everywhere. However, collective transport from Kiloleli to the centre costs 250 TZS compared to 150 from Kawekamo. This means that one week’s bus fare would correspond to almost one month’s rent for a room in a neighbourhood much closer to the centre. At the same time, it must be noted that not all residents have to go to the centre to earn a living. The stone crushing activities in Kiloleli and the surrounding areas is an example of this. Many of the respondents do not work in one single area but instead have casual jobs at various construction sites, as security guards in different places, or sell second-hand clothes at markets in various locations.

There are other areas within Mwanza City that can be considered much more peripheral than Kiloleli, especially those that are also at a distance from the major roads. According to Mitaa chairmen in some of them (Mahina Kati, Kanyakge and Masswa, interviews July, 2003), rental tenure exists here as well but to a smaller extent. No respondent tenant in my case study areas has reported buying plots in those peripheral areas, while some tenants in Kawekamo have bought plots in areas such as Kiloleli or adjacent areas.

Another factor that makes the situation more complicated than simply renting in the centre and owning in the outskirts is that housing careers are affected by where friends and relatives are and where people have contacts. Since most migrants share with their relatives when they arrive in town, they come to the area where the relative lives and not necessarily to the centre. Amon’s case illustrated that the network of friends and relatives influences a person’s geographical housing career, see Figure 4.1, p. 101. Alfred’s story also shows this, as well as how the location of job opportunities affects the housing career. The story also demonstrates the physical growth of Mwanza from before independence up through today.
Alfred
Alfred was born in the Kagera region in the late 1940s. His older brother lived in Mwanza and brought the young Alfred there. The brother worked at a garage and rented a room in what today is the city centre. Alfred moved in with him. They switched to another room close by because it was bigger. Alfred learnt to be a mechanic from his brother and got a driver’s license and started to drive a taxi, which he shared with his brother. Eventually, his brother got married and he and Alfred bought a house in the centre. After a short time, they needed money for the business so they sold the house. Alfred started to rent a room by himself in the same central area. In the early 1970s, Alfred went home to the rural area to get married. He and his wife came straight back to Mwanza, where they moved in with his brother’s family, since his brother now rented a whole house. Soon Alfred managed to rent a room in a good house in Mabatini by asking around for rooms. At this time he worked driving a bus that his brother owned and the bus changed route and started to run between Mwanza and an area located beyond Igoma, along the Musoma road. Because of this, Alfred and his family asked around for a room in Igoma and started to rent there. His brother sold the bus and Alfred started to drive a taxi again and he and his family, now including two children, went back to rent closer to town in Mabatini. After a few years, the house in Mabatini was in very bad shape and could fall apart at any time, so they started renting in Isamilo. Alfred and his wife now had four children. The owner had two houses and needed the one in Isamilo, so he asked them to move to the other house, which was located in the town centre. They moved, but later the owner needed that house too, so Alfred and his family moved to a house in the Ghana area along the Airport road. The house owner, who was a friend of Alfred’s, lived in another house so the family had the whole house, which had three rooms, to themselves and they lived there for free. During this time, he stopped driving the taxi because it broke down and he started a business with spare parts. The wife has always been a housewife. When the friend in Ghana needed the house, the family started to rent three rooms in a house in Kilimahewa. Their eldest daughter and her husband bought a plot in Kiloleli and constructed a house with three rooms there so in the end of the 1990s, Alfred, his wife and three of their children moved to that house.

During his first decades in Mwanza in the 1960s and 1970s, Alfred’s movements were concentrated in the oldest parts of the town, see Figure 4.5, the city core and in two of the first unplanned settlements in Mwanza, Mabatini and Igoma (the latter is located about 10 kilometres east of the centre along the road to Musoma). Its early expansion was due to the location of several industries along the road close to Igoma.).
Figure 4.5. Alfred’s housing career since he arrived in Mwanza. The length of time on the various locations is rough estimations based on the interview with Alfred in 2003. The group of dots in west, close to the lake shore illustrates Alfred’s stay at different places in the city centre. The dots in Mbugani represent his stay in Mabatini and the eastern dot in Nyamanoro his stay in Kiloleli and the western in Kilimahewa. The other dots represent his stay in respective Ward but not the location within them. The green colour represents the time Alfred was sharing accommodation and the time he was allowed to stay in a house of an absent friend. (Drawing by Katarina Strömdahl.)
Ghana and Kilimahewa are both areas located in Nyamanoro Ward, the latter next to Kawekamo. Alfred’s move to Kiloleli in the late 1990s makes sense given the growth of that part of town at that time. His housing career also shows that it often is not as straightforward as going from sharing to renting and ending in ownership.

After both sharing and renting, Alfred and his family got the chance to live for free in a friend’s house for many years. Alfred and his brother also owned a house in Mwanza for a short period when he was new to Mwanza. Currently, he and his family live as home owners but since it is his daughter and her husband’s house, his other children cannot inherit it. His daughter’s children will do that. It is also unclear what would happen to Alfred and his family if his daughter and her husband separated. Alfred and his family do, however, live as house owners.

Alfred became a house owner in Mwanza when he was relatively young due to his brother and his resources. Other than that, it took many years until Alfred could live as a house owner, and then it was with his daughter’s help. There is a clear pattern among the interviewees that migrant owners in general have lived in Mwanza for longer periods than migrant tenants. The majority of them have gone through both sharing and renting and a few have sometimes lived in employer-provided accommodations. This makes sense considering that the process of acquiring a plot and constructing a house takes years and that people need to have income-generating activities in Mwanza and information on where to buy. A few interviewees inherited a house and because of that were never tenants in Mwanza.

Migrant or Born in Mwanza

Are there large differences in the housing careers and the housing situations of migrants versus people raised in Mwanza? About 1/5 of the 149 interviewees were either born in Mwanza or at least spent parts of their childhood there. About half of those live in the same area as where they were born or where they grew up. A few of these live in the same house and/or on the same plot in Mwanza as where they grew up. They have either not lived anywhere else in Mwanza or moved back to the parental home after separations. The fact that 3/4 of the interviewees who grew up in Mwanza are women contributes to the small number of city-born dwellers who live in the house where they grew up. When women get married, they do not continue to live in their parents’ house. None of the interviewees born in Mwanza inherited a house by themselves but live together with relatives or take care of a house that others also have the right to.

Financial Situation

The financial situation of individuals and households is, of course, of extremely high importance to their housing careers. Although factors such as a social
network of relatives and friends, the household situation, gender, and the possibility of inheriting land and/or houses can be crucial when accessing accommodation, having enough financial resources makes these factors possible to ignore. The financial situation is related to the possibilities of earning an income. Both the Mwanza Master Plan and respondents seem to agree that it has become increasingly difficult to find employment in Mwanza City. This is related to there being less work in industries or to companies closing down, such as the largest industrial company, Mwanza Textile Mill (Mwatex).

In all the three case study settlements, there are both tenants and owners who are better off and there are those who are in a more difficult financial situation. Since tenants report that they would get their own house if they could afford it, the financial situation is crucial.

Considering the current housing situation in Mwanza, where there is a high demand for plots and housing, it is possible to conclude that today it requires a substantial amount of money for many people in order to get a piece of land that is not located too far out. In conducting the accommodation biographies, I asked owners how much they paid for their plots. The figures vary significantly and it is difficult to estimate how reliable they are. On the inaccessible hilltops in Mabatini, people report that they bought plots during the last decade for relatively small sums, such as 20,000 TZS. In Kawekamo, plots are sold with houses and respondents say that they paid between 300,000 and 750,000 for plots with rather big houses from the mid-1990s. The price people state that they have paid for plots in Kiloleli varies to an extreme. To a certain extent, this can be explained by the size and location of the plot, the condition of the land (stony, hilly, flat, farms), the time of the transaction and the relationship between the buyer and the seller. However, this does not change the fact that reported prices vary substantially. It is logical that people might exaggerate the costs since the fact that they live in an unplanned settlement means there is a chance for upgrading or a risk of the houses being demolished. If this happens, people will argue for compensation, which probably will depend on the costs dwellers have had. A few respondents obviously exaggerated the sum. Three respondents seem to have paid very small amounts of money when compared to others who bought in similar locations at the same approximate time. Among dwellers who bought plots in the area from the beginning of 1990s until 2000, it seems to be common to have paid between 30,000 and 150,000 TZS. Among the tenants who bought plots from the mid-1990s until 2003 in expanding areas close to Kiloleli shuleni (such as Nyasaka), the prices were also in this range.

There is no reason to believe that plots will become cheaper in the foreseeable future. For example, surveyed, high density plots allocated in Kiseke by the Mwanza City Council were offered from 360,000 TZS in April 2005. Kiseke is located at the same distance or a little further out than the areas where my
respondents bought plots. It is required that people build with materials of a certain standard in surveyed areas and this also makes the costs substantially higher. It is reasonable to assume that there will be people who can afford an unplanned plot but not a surveyed one, even if the supply of the latter were to increase dramatically.

A dilemma that causes frustration for tenants is that at the same time as money is needed to buy a plot and construct a house, the rent has to be paid. This has led tenants to move into houses that are not yet finished or houses that are thought to be too small for the family’s needs. This was most obvious in situations where there were problems with the landlord or where it was close to the final date of the rental contract. I had expected that more dwellers would have borrowed money from relatives to construct houses than what seems to be the case. An explanation is the hard employment situation and the large number of dependents on people who have incomes.

Summary of Housing Careers

From this discussion of housing careers, it has been shown that many different variables affect them. Since factors, such as the labour market, change, it is impossible to say to what extent the common housing career for the young people (under 30 years), who constitute 3/4 of the population in Mwanza City, will be to go from sharing to renting and then to end up owning. By summarising the presented individuals’ careers hitherto, relating them to the wider empirical material and then looking at a follow-up two years later with interviewed tenants, it is possible to get some sense of the pattern.

One factor that strengthens the picture that urban housing careers start with sharing, continue with renting and end with ownership is that the study shows few cases where residents went from ownership in Mwanza City to rental tenure within the same household formation. In one case, a man sold his house because of illness and started to take care of a house in the same area, living for free there. In another case, a couple had problems with their family business and started letting their house in Mwanza and renting another, cheaper house in a neighbouring area for their own use. The latter was the only case where a respondent tenant stated that she was also a house owner in Mwanza City. During my last field work in Mwanza in 2005, I was told by neighbours that two owning female respondents had sold their houses because of problems and moved in with relatives in Mwanza.

The housing careers of the mentioned individuals and those of the other respondents will probably include other stages in the future, depending on their life courses. In Rhema’s case, she and her husband bought a plot where they intend to build a house when their financial situation improves. The move back to her husband’s parents’ area that seems to have taken place can mean that
their financial situation has worsened or that it is easier to save for a house if they share instead of rent. Their strategy is focused on ownership in Mwanza.

Table 4.1 A summary of the housing careers of the presented individuals.

<table>
<thead>
<tr>
<th>Individual</th>
<th>Housing Career</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amon</td>
<td>Lives in parents’ owned home in the village → Builds and lives in his own house in the village → Shares in Mwanza → Rents → Lives for free as a caretaker → Rents → Lives in his own house → Lives in his own house and rents for part of the family. Among the owners, the majority have had a housing career that resembles Amon’s. They were born outside Mwanza and shared when they moved to the town. They rented at more than one place before they managed to buy a plot and build a house. It is not rare that people lived at and took care of others’ houses for periods. In very few cases, people reported that they besides living in an owned house they also rent rooms in a house in the same area because of having too little space.</td>
</tr>
<tr>
<td>Grace</td>
<td>Lives in parents’ owned house in rural Mwanza → Lives with an aunt in urban Mwanza during her childhood → Lives in her husband’s employer’s house in various towns → Shares in Mwanza. Grace’s circumstances are rare among my respondents in the sense that she does not have any children or grandchildren. Although she is an old person, she has never rented accommodations privately, as her husband’s employer provided them with housing. Those respondents who were employed within the public sector or who had family members who were (all those employed within the public sector have been men), moved around frequently to many parts of the country, mostly with accommodation provided. Grace’s return, after the divorce, to the house where she grew up is, as I have stated, common among divorced women.</td>
</tr>
<tr>
<td>Rhema</td>
<td>Lives in parents’ owned home in rural Mwanza → Shares → Rents → Shares → Rents → Shares? As many other respondents’ careers do, Rhema’s housing career contains the stages of sharing and renting. As was stated, she is in the same position as many other tenants who have managed to buy a plot in the hills but do not know when it will be possible to start constructing a house. Her dependence on her husband, who is the main income earner, is shared with many married women in the study.</td>
</tr>
<tr>
<td>Mary</td>
<td>Lives in parents’ owned house in rural area → Lives in husband’s house in a rural area → Shares in a rural area → Lives in her husband’s house in a rural area → Shares in Mwanza → Rents → Lives in her own house. Mary’s housing career, like Amon’s, goes through all the stages of sharing, renting and owning. What’s specific to her story is her deliberate strategy of acquiring a house without her husband’s participation in order to be independent.</td>
</tr>
<tr>
<td>Alfred</td>
<td>Parents’ owned house in rural area → Shares in Mwanza → Owns → Rents → Lives free → Rents → Lives free in his daughter and son-in-law’s house. Looking at Alfred’s career, it contains an unusual aspect. He had a house in Mwanza at an early stage of his urban housing career but rented for long periods after that. The ownership of the house was shared with his brother. Alfred is the only respondent who reported that a child and her husband financed house construction for the father.</td>
</tr>
</tbody>
</table>
A prerequisite for Rhema is that the marriage lasts. If it does not, there is a possibility that she and her husband would discuss who would stay in their house. It could also mean that she would return to her parental home in the same town. Amon’s housing career is dependent on whether he will be compensated or not and how when his house is demolished because of the school construction. This will decide whether he needs to rent. His employment situation will in that case be crucial as to whether he will manage to rent for the whole family. Alfred’s housing career will probably not change if his daughter continues to stay married but if she divorces his situation can change. Mary’s housing career in Mwanza has been of the sharing, renting and owning type and since the house is only hers, the probability is high that she will continue her housing career in the same house. Grace does not have a strategy to change her housing situation, which is natural considering her age and her dependence on relatives.

The fact that a majority of the interviewed owners have experienced both sharing and renting and that few owners in Mwanza became tenants in the same city does not mean that all current sharers and owners will become house owners in Mwanza. Close to half of the interviewed tenants and sharers have, however, acquired plots for residential use in Mwanza. About half of these have started to construct a house on the plot and are in different stages ranging from having a foundation to only needing to put on a door. In April 2005, about one and a half or two years after the interviews, I went back to 54 of the previously interviewed tenants.

Table 4.2. The housing situation of 54 respondent tenants about 1.5 or 2 years after the interview.

<table>
<thead>
<tr>
<th>Tenants renting in the same house</th>
<th>23</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tenants renting in another house in the same area</td>
<td>4</td>
</tr>
<tr>
<td>Tenants renting in another area in Mwanza City</td>
<td>9</td>
</tr>
<tr>
<td>Tenants who moved to their own house in Mwanza City</td>
<td>5</td>
</tr>
<tr>
<td>Tenants who moved to share within Mwanza City</td>
<td>1</td>
</tr>
<tr>
<td>Tenants who moved from Mwanza City</td>
<td>8</td>
</tr>
<tr>
<td>No information on where tenants moved</td>
<td>4</td>
</tr>
</tbody>
</table>

Table 4.2 shows that 23 of the tenants were still renting in the same house. Through discussions with other tenants in the house, neighbours or landlords, I got the information shown in the table about the housing situations of the 31 who had moved. The table illustrates a high mobility of tenants, as more than half of them have moved after a period of not more than two years. Kabwogi found in his study in Dar es Salaam that the average time of tenants’ occupancy

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41 In one of these cases I do not have information whether the respondent rents or shares but he lives in another house, not owned by him, in the same area.
in a house was 3.4 years (Kabwogi, 1997:369). It is a common finding in residential studies that tenants in general move more frequently than owners, as this study supports (see, for example, Clark and Dieleman, 1996:43, Dieleman, 2001:250, Van der Vlist et al., 2001:3). The mobility of tenants compared to owners is clearly demonstrated in figures 4.1–4.5 on individuals’ housing careers in Mwanza.

Table 4.2 demonstrates that eight of 54 tenants moved from Mwanza City. All but one of these eight were migrants to Mwanza and in four of the cases neighbours or landlords knew that they had returned to their or their partner’s home area, at least two of them because of the death of a member of the household. Three of the eight had plots in Mwanza at the time of the interviews. Only four of the 31 tenants who moved now rent in the same area, according to what neighbours know. These statements should be rather reliable because neighbours would most likely see or hear if they were still around. From the interviews, it is clear that tenants do not expect or take for granted that they will live in the same rental accommodation for a long period. However, 23 of the 54 tenants remained in the same rental house after two years. As the figures 4.1–4.5 illustrate, movements within Mwanza often include only a short distance within the same Ward or part of the city.

Housing Strategies

Does the above discussion mean that for many residents the strategy is to acquire a house in Mwanza? For those who have acquired plots in Mwanza it is possible to say that. In many other cases it is not easy to distinguish between realistic thoughts, hopes and dreams. Many tenants talk in terms of if they can get their own house. If they have the money or ‘if God wants’ it, then they want to get a house in Mwanza. It is very difficult to know how realistic the if is and it naturally varies a lot depending on the respondent. Some tenants do not mention the possibility of getting a house when discussing future plans. This is not because they do not want to, as they do talk about the advantages of having a house of one’s own over renting. It is more a sign that they can not imagine that it will be possible for them to achieve home ownership. Many respondents are relatively young and have not yet been in Mwanza for many years, which make it difficult for them to know how their urban life will be. For the sharers, access to rental tenure is the strategy they mostly think of, except in two cases where dwellers have decided that they will share and not rent until they get their own house.

As this chapter has revealed, there are many structural constraints, including the labour market, increasing land prices and gender structures that frame the possibilities for residents and therefore the fulfilment of housing strategies. In general, women face more constraints than men do in their access to housing because they are often more dependent on other actors, such as husbands or
parents. The level of strategy and the possibility of fulfilling it and improving the housing conditions vary between individuals but also within different periods of the life course. These variations can be explained in terms of the different types of resources available.

Summary of Constraints in Housing Strategies

Having scarce financial resources is the most obvious constraint that prevents the fulfilment of housing strategies. This is the overarching obstacle in the sense that if it is removed, it is possible to get a house regardless of the other variables. However, this does not make other factors irrelevant. In the chapter, social resources, in the form of relatives or friends people can share with, or in whose homes people can live as caretakers, or who can provide information on available rooms to rent, have been illustrated as essential. The fact that the overwhelming number of migrants had contacts in Mwanza with whom they shared upon arrival in the city means that whether someone was born outside of or within Mwanza is less important than the prevalence of a social network. In many housing situations, individuals have to consider other family members or relatives. For example, a wife often needs to consider her husband’s wishes because he has paid more for the construction of the house, or the family needs to move back to the rural area because their parents need them. This relates to constraints that have to do with authority and control. The housing situation of married women, where husbands have more control over the house, is one example of this, as well as the authority landlords have over rental houses as compared to the tenants. Although lack of financial resources is the most overarching constraint for dwellers in general, there are often differences in husband’s and wife’s situations. The household structure is essential for the housing career. Events such as marriage, divorces or death are influential in the housing careers. The possibility of earning money in order to improve the housing situation is often different for women and men. The wife has to take care of the young children and do the domestic work. A few women commented that they would return to work when their children were older. There are often some opportunities of earning an income from home but not to the same extent as from work outside the home, especially not as a tenant where one has relatively little control over the space. If there are relatives who can take care of the home and the children, women’s possibilities for work increase. To be able to have sharers the housing space must be large enough, which can be difficult if the family rents one or two rooms. If a wife can not contribute as much as her husband does, it makes her vulnerable in case of divorce. Related to the fact that the husband traditionally is viewed as the breadwinner, he also has a position of authority compared to the wife. It was not rare in the interviews that wives said that their futures depended on what their husbands planned or wanted, or on his job. They also said that he was the one who got a plot, signed the contract, and so forth. This information must be treated with care since
some wives said that they did not know, because really they did not want to
tell me without their husband’s knowledge. However, if this is the reason, it
still demonstrates the husband’s authority over his wife in regard to the housing
situation.

The custom that women live with parents or relatives until they get married
can sometimes be an obstacle for women in their access to housing. Sometimes
single men acquire a plot and some even build a house before they get married
but no respondent woman bought a plot before her first marriage. If the woman
moves into a house her husband owns before their marriage it becomes, as
discussed earlier, difficult for the woman to exercise power over it, especially
if they divorce. Related to this is the fact that women often move to wherever
the husband lives and works. In some cases, this has meant moving to Mwanza
and if they separate, she has her safety network, her social resources, her parents
or other family members, in her home area and so returns there.

An additional factor, which often is a difference in men and women’s
situations, is the frequency of children born outside marriage or outside a stable
relationship. This is a common feature, although it is often sensitive to discuss.
Since it is usually the mother and her family who take care of the children it
burdens their finances and the woman’s possibilities to work.

In the beginning of the chapter, I pos ed the question of whether rental
tenure is only a temporary housing tenure form, a stage that most urban
residents go through in their housing careers. It can be concluded that rental
tenure is a tenure form that very many urban residents in Mwanza experience
and for many owners it was a temporary form before ownership, although that
stage was still relatively long as they saved and struggled for ownership. This
indicated that the tenants’ desire is for renting to be temporary, although it is
difficult to know whether and, if so, when they will end up in a situation best
described by the expression ‘permanent temporality’ (see Gonäš,42 1989:143).
The fact that I met few tenants who rented in Mwanza for several decades could
be interpreted to mean that every old person manages to get a house of his own.
However, this would be a misinterpretation. As Table 4.2, p. 124 showed,
some of the previous tenants who no longer rented in Mwanza moved out of
the city. A common reply among respondents was that if life in Mwanza got
difficult, they would return to rural areas. Some tenants even said that if they
did not manage to buy a plot or get a house in Mwanza they would return.
Among owners, a common comment was that they had no reason for returning
because they had their own place in Mwanza. It can be more difficult for an
older person to rent if s/he can not work any longer. This means that the
presence of few old tenants in the study does not automatically mean that they

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42 Gonäš used the expression ‘permanent temporality’ in order to describe the position of women in
the labour market in Sweden. She used the expression for the situation of individuals who had
several temporary jobs one after another during the course of such a long time that their temporary
position within the labour market had become permanent (Gonäš, 1989:143).
own houses in Mwanza and it does not answer to what extent current tenants will get that possibility. It is difficult to know how large the group of people who can not move from renting to ownership will be but it is reasonable to assume that it will grow considering the factors mentioned together with the rapid growth of Mwanza. It is important to remember that 74 per cent of the population in Mwanza is below the age of 30 years old and more than 50 per cent are younger than 20 years old, which means that there are many young people who in the future will struggle for housing. Studies have shown that larger cities tend to have a higher proportion of tenants than smaller (see, for example, Rakodi, 1995:792, Wadhva, 1990:21, Peil and Sada 1984:294). In a discussion with the Tanzania Tenants’ Association, the representatives say that it is difficult for tenants in Dar es Salaam to achieve home ownership because of plot prices and that they often remain as tenants (interview at TTA, September 2003). Considering the rapid growth of Mwanza, this may eventually become the situation there as well.

From this chapter and the previous one, it can be concluded that private rental tenure of the described type is essential in the housing provision system in Mwanza but it is to a great extent perceived as a solution that residents do not want to have permanently. Many act to get their own houses in a situation of many constraints. How is this housing situation reflected and tackled in the policy discourse at the national level in Tanzania and at the international level?
After having discussed the rental situation and the housing experiences of urban residents in Mwanza City, it is time to look at how the urban housing situation is tackled in the policy discourse. The focus of this chapter is the Tanzanian housing policy and the changes to it during the last two decades, when the country moved from socialism towards a liberalised market economy. The processes of privatization of state activities and of deregulation are related to the global neo-liberal processes, which in many countries in the South have taken place under pressure from international actors, such as the World Bank and the IMF, notably through Structural Adjustment Programmes. How are these changes in agency structure and governance expressed in the Tanzanian housing policy documents from 1981 and 2000? The influence of the global processes is also seen in the urban planning approach in Tanzania, which was initiated in the country through participation in the UN-Habitat/UNEP Sustainable Cities Programme in the early 1990s.

In this chapter, the main objective is to show how the housing situation in urban areas in general and rental tenure in particular has been and is discussed in the past and current housing discourses. What are the major assumptions in the wider policy discourse regarding the agency structure in housing provisions? How should the rapid growth of unplanned settlements be handled? What is said about rental tenure? These are the questions for this chapter.

The delimitation of the housing policy discussion in this chapter includes access to plots for residential use but I leave out all other aspects of access to land, and the regulation of it. I refer to certain parts of land policy documents and the Land Act from 1999. The Land Act contains, among other things, sections concerning rental agreements for houses. The regulation of land use and ideas on where houses are to be built are parts of urban planning. To put the housing policy and its recent changes in context, its development from the colonial era is very briefly brought up.

Sources
In regard to the Tanzanian policy until the 1980s, I rely on what others have written, especially Kironde, a Tanzanian land economist who has written substantially about land and housing policies in Tanzania. Beside that, the main
sources for the discussion in this chapter are: the Tanzanian Housing Policy document from 1981\textsuperscript{43}, and the next and current National Human Settlement Development Policy from 2000. The Rent Restriction Act of 1984, which was the main law regulating rental agreements until June 2005, is also used in discussing the government’s view on renting. In regard to the policy of UN-Habitat, the UN organ responsible for human settlement matters, major documents are A New Agenda for Human Settlements (1988), the Global Strategy for Shelter to the year 2000 (1988) and the Istanbul Declaration and the Habitat Agenda (1997) from the UN-Habitat conference in 1996 for housing in general. Habitat has also produced some reports specifically on rental tenure, which I discuss. For the current ideas on urban planning in Tanzania, documents produced by UN-Habitat/UNEP concerning the Sustainable Cities Programme are used. The analyses of the various documents concern the agency structure promoted, views on rental tenure and the housing situation in many cities, including Mwanza, with rapid growth of unplanned settlements.

The chapter moves along three different axes. One is the time axis, from the colonial era until the present time, but with an emphasis on the last two decades. The chapter is structured around this axis and is in chronological order, starting with a very brief account of the housing policy in Tanzania during colonial times, continuing with the socialist housing policy after independence, and focusing on the change in housing policy that is taking place along with the process towards a liberalised market economy. The second axis is between the international, represented by UN-Habitat and the World Bank, and the national. The chapter goes between international and national levels in order to show how the latter is to a large extent shaped by the former. The third is between housing in general and rental tenure in particular. Rental tenure in Tanzanian housing policy is dealt with in the analysis of the housing policy documents. However, since Habitat has produced special reports focusing on rental tenure, those are treated separately and not together with Habitat’s general policy document.

Many studies have documented the failures and poor implementation of housing policy, including land and urban planning, in Tanzania (see, for example, Stren, 1975, Nuru, 1990, Kironde, 1991, Mosha, 1995, Kironde, 2000, Kombe and Kreibich 2000, Nkuya, 2001, Ngulum a 2003); this is only mentioned in this chapter, as the focus is on policy changes.

Land, Housing and Planning During the Colonial Times

As was mentioned in Chapter Two, the German colonisers declared at the end of the 19\textsuperscript{th} century that land that no one owned or could claim the right to was

\textsuperscript{43} In the National Human Settlements Development Policy (2000:16), it is stated that the previous policy was approved by the government in 1981. I call it the policy of 1981. However, according the information in the actual policy document, it was printed in 1982 so in the reference I use the year 1982.
to be crown land belonging to the German empire. Land could be given as freeholds, which was mostly done in the form of agricultural land to settlers (United Rep. of Tz., 1997:6). During the British period, in 1923, a Land Tenure Ordinance was passed, which declared all land to be public and to be vested in the governor who could grant ‘rights of occupancy’ to people for a period not longer than 99 years (Kironde, 1994:163-164). Kironde accounts for how the ordinance was amended in 1928 in order to make it possible for people holding land under customary tenure to get a so-called ‘deemed granted right of occupancy’ (ibid:165).

The system of rights of occupancy is still the basis of the prevailing land allocation system in Tanzania, where ‘…land is publicly owned and vested in the President as a trustee on behalf of the citizens…’ (United Rep. of Tz., 1997:3). This means that the idea in the independent, socialist Tanzania of nationalizing all the land was already in practice during the colonial epoch.

Kironde describes how the British first wanted to avoid the creation of a Tanzanian working class and wanted the Africans to be only temporary labourers in urban areas (Kironde, 1994:149). In the Rules for the Township of Dar es Salaam from 1919 it was for example stated how many days Africans were allowed to live in urban areas without official permission (ibid.159-160). One way of avoiding the permanent residence of Africans in urban areas was to give them ‘short term rights of occupancy’ (ibid. 168). Short term meant one to five years while non-Africans had long term rights of occupancy, for 33 to 99 years (Shivji, 1998:26). This is confirmed in files about Mwanza Township, where it says that ‘natives’ were usually given ‘right of occupancy’ on a year to year basis (File 10592 vol. II Mwanza township: layout of). According to Kironde, Africans could also, under customary tenure, occupy land in the urban outskirts (Kironde, 1994:149).

As was mentioned, in Mwanza’s case, the policy of zone planning in urban areas was implemented during colonial rule (Kironde, 1994:161). The spatial segregation created through this planning policy, based on different areas for European and African buildings, created structures that still exist. The old European areas were provided with better service and infrastructure and are today inhabited by high income earners, while the old African areas are often low income areas that are densely occupied and have poor infrastructure and service (see Kironde, 1994:202-204).

Housing Provision for Africans in Urban Tanganyika

The idea that the government was to produce housing for urban dwellers started during the last period of the colonial era. Kironde describes how the colonial view of and policy on Africans in urban areas changed after World War Two. The struggle for independence had started, and the urban African population was growing quickly. They demanded better living conditions and the housing shortage was severe. (Kironde, 1994:224-225.) One sign of the changing
colonial policy concerning housing for Africans in urban areas was the *Ten Year Welfare and Development Plan for Tanganyika* (1947-1956) (ibid.). This plan contained measures to improve infrastructure, the establishment of the *African Urban Housing Loan Fund*, the provision of land for residential buildings and the construction of rental houses (Kironde, 1994:246-247). Plots were also allocated where Africans were allowed to build houses with any material. Kironde concludes, however, that limited amounts of money were actually spent on housing for Africans. (Ibid. 247.)

A law regulating renting arrangement, Tanganyika’s Rent and Mortgage Interest (Restriction) Ordinance, was produced in 1941 (Kironde, 1992:311). According to an article in 1949 in the newspaper *The Tanganyika Standard*, this ordinance stated that a landlord could not apply for an eviction order from the court to throw out a tenant before the rent restriction board gave its permission or if the tenant was in arrears with rent payments (*The Tanganyika Standard, 27 September 1949* 44). In 1951, a Rent Restriction Ordinance, which according to Kironde was more comprehensive than the earlier one, was passed and in effect by the end of 1961 (Kironde, 1992: 311). In the ordinance of 1951, the so-called standard rent was supposed to be not higher than 11 or 12 per cent of the construction costs of the rental premise (ibid: 313). After independence, the Rent Restriction Act of 1962 was passed and the level of the standard rent in that law was increased to a maximum of 14 per cent of the construction costs (ibid).

The important role the issue of housing for Africans got in the last period of colonial rule is illustrated in the report *Detribalisation* (1959), by the Provincial Colonial Officer Molohan. He was chairman of a committee that was concerned with what happened to Africans when they moved to urban areas and lost their social context. Molohan argued that ways had to be found to make them ‘good citizens’ in urban areas. (Molohan, 1959: foreword.) The housing situation was one problem and Molohan argued that overcrowding and unregulated ‘shanty towns’ had started in the 1940s (Molohan, 1959:44). However, he acknowledged that the traditional housing type (the Swahili house) with its design for ‘the accommodation of lodgers’ had decreased the housing problems in towns (ibid. 46).

The British idea of promoting home ownership as a political measure for creating a stable population is seen in Molohan’s recommendation for Tanzania. He writes that in order to create a ‘…stable and contented urban middle class’ it was necessary to encourage home ownership and tenure security (Molohan, 1959:44). He suggested that the ways to do this were through tenant-purchase schemes and the provision of serviced areas, where Africans could build their houses (ibid. 45). Although it would be expensive, he argued, it would be ‘a small price to pay for securing peace and contentment amongst the African urban population’ (ibid. 45). Byerley (2005) has written about the

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44 The article was found in *Tanganyika Secretariat file 27313, vol II “Rent &Mortgage interest.*
attempts by the British government in Jinja, Uganda, to ‘stabilise’ the urban population during the colonial period after the Second World War. He shows how both colonial officials and social scientists believed that the provision of services, including housing, would help in stabilising the population in Jinja (Byerley, 2005:229).

These recommended measurements during the last colonial period were to a large extent similar to those seen in the housing policy of the government in the independent Tanzania.

Land, Housing and Planning after Independence

Tanganyika became independent in 1961 and in 1964 the country established a union with Zanzibar and was thus called the United Republic of Tanzania.

Land Allocation

After independence, the system of freeholds of lands that had existed since the German colonial epoch, along with the system of ‘rights of occupancy,’ was turned into leases and later into rights of occupancy (Kironde, 1994:317, United rep. of Tz, 1997:7). The Tanzanian government adopted the principles of African socialism and self-reliance through the Arusha declaration in 1967. Land was not supposed to have a market value but only a user value. If the government wanted land, it did not have to compensate people for the actual land since it had no market value (Nnkya, 1997:7).

Until 1974, the government announced when it had land for disposal and people could apply, but after that people apply to the land officer in the district or municipality for a surveyed plot (Kironde, 1998:4). Kironde argues that because of conflicts around land allocations, urban Councils have, after 1988, only been allowed to allocate high density plots, while the regional or national level (Ministry of Lands) allocates commercial and other residential plots. The applicant pays for the survey and the registration of the plot and then annual land rent. (Kironde, 1998:4-5.) The surveys of plots have to be approved at the national level. Compared to the demand, the survey of urban plots has, however, been extremely small and Kombe argued in 1997 that the formal plot allocation system in Dar es Salaam hardly functioned at all at that time (Kombe 1997:31).45 This is seen in Mwanza as well. During my field work in Mwanza in 2002, the City Council was offering plots to people who had applied for them in 1997 and 1998. This is the background to the development of a substantial so-called ‘informal’ land market, where land transactions take place outside the official regulatory framework (see Kironde, 1998:5-8). Although this land market can be termed informal, it does not exclude the involvement of state or party

45 Since 1997, when Kombe wrote that, some changes have occurred. In Dar es Salaam, for example, a programme of surveying 20,000 plots took place in 2003 and 2004. At the same time, a similar project surveying and allocating 3,500 plots was going on in Mwanza.
representatives. Kironde reports that ten cell leaders are usually registering the ‘informal’ land transactions (Kironde, 1998:6). This has also been recognised in studies in Dar es Salaam by Kombe (1997:38) and in my own study in Mwanza.

**Housing**

After independence, the Tanzanian government established several institutions to promote housing development, such as the public National Housing Corporation (NHC) (1962) and the Tanzania Housing Bank (1973). NHC was supposed both to lend finances to local authorities and individuals and to build houses (Kironde, 1992:314). Lugalla quotes the statement in the first governmental development plan for the years of 1962 to 1964, which says that low cost housing for renting was to be provided by the state where private enterprises could not do so (Lugalla, 1994:49). Tenants’ purchasing schemes were also to be promoted in the independent Tanzania in order to encourage people to own their houses (ibid., quoting the development plan). Kironde quotes the desire of the minister responsible, that NHC should encourage people to own their houses (Kironde, 1992:314). This illustrates that Colonial Officer Molohan’s recommendation at the end of the 1950s was still prevailing after independence.

In 1971, according to its socialist principles, the Tanzanian government decided to nationalise all rented buildings worth more than 100,000 Tanzanian shillings. The houses were to be managed by a unit called the Registrar of Buildings. (Lugalla, 1994:52, Kironde 1994:314.) Through this, the possibilities for private, large scale landlords declined until 1985, when this was changed. The Registrar of Buildings was also supposed to build new houses. (United Rep. of Tz., 2000:13.)

In relation to the rapid population growth in urban areas after independence, the supply of surveyed plots, public housing and official loans has been inadequate. Instead, there has been rapid growth of unplanned settlements. (See United Rep. of Tz., 1982, 2000.) This is related to the development of the ‘informal’ land market and usually means that plot holders in general do not hold right of occupancy titles and/or do not have building permits for their houses.

During the first decade after independence, unplanned areas were seen as ‘slums’ and it was thought that they should be cleared. This was in accordance with the international policy discourse. (Mosha, 1995:347.) Nuru reports that the first slum clearance scheme in Tanzania in 1962 was supported from abroad (Nuru, 1990:187). The idea was to build houses in other areas where the dwellers could be resettled. However, these were not implemented to the extent that was planned, partly because of high costs. (Mosha, 1995:348-9.) In 1972, the government decided that houses in unplanned areas were to be seen as assets and that service in those areas was to be improved, instead of the settlements
being demolished (United Rep. of Tz., 1982: par. 9a). Along with this upgrading
approach, the self-help approach was highlighted. This was advocated by, among
others, John F. Turner, who, in the 1960s and 1970s, studied housing in Peru
and argued that it was better to let people build their houses themselves ac-
cording to their needs (see, for example, Turner 1968, 1976, Turner and Fichter
1972). The so-called site and service schemes meant that people were allocat-
ted plots with basic service where they built their houses themselves. The
‘squatter upgrading and sites and service programmes’ in Tanzania from the
early 1970s were supported by the World Bank (Mosha, 1995:349). According
to Mosha, 10,600 plots were provided with service in the first phase, of which
2,300 were in Mwanza (Mosha, 1995:349-350). During this period, the
Tanzanian economy reached a very bad state, which is acknowledged in the
national housing policy document of 1981.

The National Housing Policy of 1981
This section demonstrates how, according to the policy document of 1981, the
government and other state institutions were still supposed to be involved in
house production, promote strict regulation of the rental market through
controlled rents and encourage public rental housing. The policy document of
1981 was produced at a time when it was clear that the theoretically ambitious
housing policy during the two decades after independence had not changed the
actual housing situation significantly. There was still rapid growth in un-
planned settlements. The policy document acknowledged this and stated that it
was every Tanzanian’s responsibility to build himself a house (United rep. of
Tz, 1982, par. 38). Residents were supposed to be encouraged to build houses
for themselves, in the self-help approach, but public rental houses were also
stated to be needed. The idea that institutions such as NHC and the Registrar
of Buildings were supposed to build rental houses for tenants purchase was
still promoted. It was recommended that parastatals and other employers built
rental housing for their workers (par. 49, 43).

It was argued in the policy document that the rent level set by the Rent
Restriction Act from 1962 had proven to be too high for many workers when
construction costs were increasing. Because of this, it was decided by the
government that no public worker should pay more than 12.5 per cent of his
monthly income in housing rent, which led to difficulties for NHC in covering
its expenses. (Par. 25, 26a, 18c.) The policy document stated, however, that
more than 90 per cent of the rental housing stocks in towns were owned by
private people and their tenants did not benefit from the idea that the rent would
not be higher than 12.5 per cent of their monthly income (par. 27a). No
suggestion or recommendation for how to solve that issue was given in the
document.

The policy document stated that different public actors were to cooperate in
the construction of houses, such as the government, the NHC, the Registrar of
Buildings, the Tanzania Housing Bank and other public corporations (ibid. par. 40). The policy also was to strengthen cooperatives in building houses for low-income citizens (par. 48).

The self-help approach in housing internationally grew stronger in the 1970s, and it was clearly seen in the Tanzanian policy from 1981. It was stressed that people were the major resource in housing development and that houses in unplanned areas were assets (par. 42, 47). These areas were to be improved through service (par. 9). At the same time, the government and other public actors were still seen as important in providing affordable houses and through tenant-purchase schemes give tenants the opportunity of becoming owners (par. 49). Private rental tenure is not discussed other than in the acknowledgement that the absolute majority of tenants rent in private housing. Employers were given an important role when they were told to plan for the housing needs of their workers (par. 43). Recently after the housing policy document was presented, the Rent Restriction Act of 1962 was replaced with the Rent Restriction Act of 1984. The Act gives some more insight in how the government perceived rental tenure at the time.

The Rent Restriction Act of 1984

A difference between the Act from 1962 and that of 1984 was how the rent levels of the so-called standard rent of every rental property should be calculated. While the Act from 1962 based it on 14 per cent of the building costs of a house (see Kironde, 1992:312-313) the one from 1984 stated it to be 14 per cent of the replacement costs. Replacement costs are defined in the act as the ‘costs of providing an acceptable substitute property at the time of valuation…’ (Rent Restriction Act of 1984, par. 3 (1)). Regional housing tribunals were to assess the standard rent for any rental premise and they were also to handle tenancy conflicts (Rent Restriction Act of 1984: part III). Kironde reports that this was different from the Act of 1962, which prescribed one nationwide rent tribunal (Kironde, 1992:313). The Rent Restriction Act of 1984 also contained regulations for the tenancy agreement. For example, landlords could not require more than two months of rent payments in advance nor, if the tenant had not paid his rent, take his possessions as security without the consent of the tribunal (par. 21, 26). According to the Tanzanian researcher Tenga, both landlords and tenants have complained about the standard rent; landlords argue that it is too low and tenants that it is too high (Tenga, 1990:182-83). From my examination of private rental housing in unplanned areas in Mwanza, it seems that the Rent Restriction Act has not been significantly applied and other studies of the private rental sector confirm this (see Kabwogi 1997:395, 399, 401, KIduanga, 2002:91-94).

Shortly after the new housing policy document in 1981 and the new Rent Restriction Act, in the mid-1980s, Tanzania went through major political transformations that also had an impact on the housing policy.
The International Neo-Liberal Housing Discourse

The crisis of the Tanzanian economy was a combination of many factors, such as the growing budget deficit, the war with Uganda in the late 1970s, falling world market prices for primary commodities, the international oil crises and droughts (Rusimbi, 2003:100). Tanzania was only one among the many highly indebted countries in the South, and the IMF and the World Bank introduced loans with hard conditions of so-called structural adjustment, in order to stabilise and restructure the national economy (Zetter, 2004:7, Rakodi, 1997:45-48). The measures involved tax reforms, trade liberalisation, decreasing public expenses and the privatisation of state companies (ibid.). In the short term, the programmes aimed to stabilise the macroeconomy, and in the long term, to reform it (Zetter, 2004:7). Tanzania was under pressure from the IMF from the end of the 1970s to change its policies and it made its own structural adjustment programme in 1982. Rusimbi writes that the donors did not consider those policy changes enough and, because of the economic crisis and the debts, in 1986 the country developed an economic recovery programme according to the policy of the World Bank. (Rusimbi, 2002:100-101.) President Nyerere could not accept these changes, so he decided to leave the post as president.

The global privatization process and the changing roles of the public sector within service provision were also seen in the international housing policy discourse, where governments have increasingly come to be viewed as enablers or supporters of housing, and not providers of it. This is shown in the report A New Agenda for Human Settlements (1988) by UN-Habitat, in which it was stated that ‘enabling strategies’ were needed to tackle the housing situation and that not only the government should be engaged in the housing needs. The government should have the role of a ‘facilitator,’ and should promote the involvement of other actors in both the formal and informal private sector, non-governmental organisations, cooperatives, community groups and households (UN-Habitat, 1988:par. 80). New governance structures in housing were also mentioned in terms of public-private partnerships (ibid. par. 82). In the same year, the UN General Assembly adopted the Global Strategy for Shelter to the Year 2000, with the goal of ‘facilitating adequate shelter for all by the year 2000’ (UN-Habitat, adopted 20/12/1988:par. 22). This was based on the new agenda and it stated that the enabling approach was the basic principle for the strategy (UN-Habitat, 1988: par.7). The discussion within the World Bank was the same and in the report Housing: Enabling Markets to Work (1993), it recommended that governments ‘…abandon their earlier role as producers of housing and to adopt an enabling role of managing the housing sector as a whole’ (World Bank, 1993:1). It was advised that governments focus on making the housing market work efficiently, such as ‘develop(ing) market-oriented systems of property rights and improving infrastructure’ (World Bank, 1993:5, 7). In the document, it was commented on that a majority of urban dwellers live in rental housing and that governmental policies are not
favourable to the rental market (ibid. 3). As was mentioned in Chapter One, the Habitat agenda, the resulting document from the second United Nation’s world conference on housing, Habitat II in 1996, was produced within the same discourse of enabling, partnerships and the involvement of NGOs and Community Based Organisations (UN-Habitat, 1997: par. 5, 56).

The issue of sustainable development was brought up also in the above-mentioned UN-Habitat documents and at the Habitat conference, the main goal beside ‘adequate shelter for all’ was ‘sustainable human settlements development,’ referring to economic, social and environmental sustainability (UN-Habitat, 1997: par. 2 and 3). The Habitat agenda does not discuss tenure forms to any significant extent but it does mention that governments ‘at all levels’ should ‘promote the supply of affordable rental houses and the legal rights and obligations of both tenants and owners’ (ibid. par. 68).

Tanzania, which participated in the Habitat II conference and signed the Istanbul Declaration, prepared a new policy in line with this agreement. In 2000, The National Human Settlements Development Policy was adopted.

Land, Housing and Planning in Tanzania
From the Mid-1980s Through Today

In this section, it is demonstrated how the statements in the current Tanzanian housing policy closely follow those in the Habitat and World Bank reports. The policy document from 2000 stated that the previous National Housing Policy of 1981 was ‘in many ways ahead of its time as it foreshadowed the enabling approach …’ before the Global Shelter Strategy was adopted by the UN (United Rep. of Tz., 2000:16). That interpretation is probably based on the statement in the previous policy that citizens have a very important role to play in realising the policy and that the government should try to facilitate it to the greatest extent possible and encourage cooperatives and self-help. The new policy acknowledged that the policy from 1981 did not make much impact on the housing situation (ibid.). The policy from 2000 is called the National Human Settlements Development Policy because of its wider focus (ibid. 16), in line with the international enabling approach. The policy states that the government shall neither produce nor manage housing with the exception of housing for certain groups, such as National Government leaders, the army and the police (ibid. par. 4.2.2.2).

NGOs and CBOs are new actors, compared to the previous housing policy document. In the policy from 2000, they are mentioned as crucial actors in improving the housing situation. It is stated that they should encourage communities to save money for building houses, assist the members in acquiring land, mobilise resources for projects in the community, participate in the provision of service and infrastructure and start building industries on a smaller scale.

46 The first United Nation’s world conference on human settlements was held in Vancouver in 1976.
Unplanned settlements are given more attention in the policy document from 2000 and it is stated that they should be upgraded by the residents through CBOs and NGOs, with the government facilitating them (ibid. 26). It is the role of the local authorities to support the formation of NGOs and CBOs (ibid.). As in the policy from 1981, housing cooperatives are also encouraged in the policy from 2000 (ibid. par. 3.2).

Surveying more plots is, as in the previous policy document, seen as a way of preventing the growth of unplanned areas. A difference is that the surveys should be done with cost-sharing methods so the residents pay for these costs when acquiring a plot (ibid. 26).

In accordance with the neo-liberal discourse, public institutions such as the NHC should build ‘market tailored houses’ for sale (ibid. 57), which is a difference from the spirit of the 1981 policy, where it was supposed to build affordable houses for workers. Another change in the new policy is the discouragement of public rental tenure because of inefficiency (ibid. par. 4.2.2). Public rental houses are said to serve few people, be uneconomical and distort market rents. It is considered better if public institutions build and sell houses rather than let them, because more houses can be generated. Tenants in public housing are supposed to pay economic rents. (Ibid. par. 4.2.2, 4.4.4.) It is also argued that there have been conflicts over rental matters between the parastatals, such as NHC, and their tenants (ibid. par. 4.4.2.6). It is recommended that employers give their employees housing allowances instead of building rental housing for them (ibid. par. 4.2.2.2).

In the discussion of the responsibilities of various actors in the human settlements development policy, one of the duties of local authorities is however ‘to construct low-cost housing for sale and/or rent at economic rates’ (ibid. par. 4.2.2.iii). The term ‘low-cost housing’ does not necessarily mean houses for low-income dwellers, but rather that the costs of the houses are comparatively low. Since the low-cost houses referred to above are supposed to be let at an economic rent, they hardly target low-income dwellers. The Rent Restriction Act of 1984 is criticised in the policy document for serving the interest of tenants more than the interest of landlords and thereby preventing private investments in rental housing. According to the policy document the Act is therefore to be reviewed (ibid. par. 4.2.7).

One implementation of the policy that has taken place is the review of this Act, which resulted in its repeal by the national parliament in 2005 (see The Written Laws Miscellaneous Amendment (no. 2) Act, 2005). This means that the system with rent regulation in the form of standard rent was removed. This is in line with the deregulation processes in the current neo-liberal discourse. Amendments were also made to the Land Act of 1999, which, for example, means that a tenant can now be legally evicted without the landlord having to go through the court (The Written Laws Miscellaneous Amendment (No. 2) Act, 2005: par.19). If the tenant is one month late with the rent payment or if he has
broken the agreement, the landlord only has to give one month’s notice to evict him if the tenant does not pay within that time (ibid. par 19, 20). The right of the tenant to apply to the court for relief has been removed (ibid.). According to the Land Act before the amendments in 2005, a landlord had no right to demand a penalty payment from a tenant (Land Act of 1999, no. 4, par 101 (1)). This is now legally possible (The Written Laws Miscellaneous Amendment (No. 2) Act, 2005:par.16).

These legal changes mean, in theory, tougher conditions for tenants and more relief for landlords. However, as this study as well as Kabwogi’s in 1997 have demonstrated, the Rent Restriction act was not applied to any significant extent to private rental tenure. Tenants in public rental housing will, however, notice the changes and the Tanzania Tenants’ Association has protested the decision. The change has been debated in the newspapers and academics have different opinions on it. Kironde writes in an article in the newspaper East African, ‘The attitude of Tanzanian tenants seems to be that paying house rent and outgoings related to house occupation such as electricity and water is something that should be done only if there is no way out’. He therefore welcomes the change. (Kironde, 2005.) Shivji, a professor of law at the University of Dar es Salaam, on the other hand, writes in an article in the newspaper The Citizen, ‘The poor working people may as well forget about homes and shelter’ (Shivji, 2005). He does not mention that the majority of the tenants have not benefited from the Rent Restriction Act. This debate can be seen as an expression of the conflict between the old socialist ideas and the new liberal market politics.

The national policy document does not bring up the fact that most tenants have not benefited from the rental legislation nor does it discuss how their rights are guaranteed. The assistant director for Housing at the Ministry of Lands expressed to me that he was of the opinion that landlords are the ones who have problems in rental arrangements, because tenants do not pay their rent (interview, April 2005).

In order to put the National Human Settlements Development Policy (2000) in operation, the University College for Land and Architectural Studies (UCLAS) at the University of Dar es Salaam was given the consultancy task from the Ministry of Lands and Human Settlements Development to produce a National Housing Programme. This was done for the years 2003 through 2013. (UCLAS, 2003.) One aspect, not dealt with in the policy document but in the programme, was the regularisation and legalisation of unplanned settlements. This is to be done in a participatory manner, so plot boundaries are to be negotiated with landowners.47 (UCLAS, 2003:23.) This means that a map of the area, boundaries of plots are stated and a register of plot holders are to be produced. When this is accepted at the national level, the plot holders can apply for title deeds and therefore have legal right to the land. The idea of regularisation can be seen in

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47 The term ‘landowner’ is used in the document although private people do not own land in Tanzania but can only have the right to occupy it.
Mwanza. The National Housing Programme has, however, not yet been adopted by the government. According to the assistant director of Housing at the Ministry of Lands, it contained too many obligations from the government (interview, April 2005). Although there is no adopted Programme for implementing the policy, several aspects of the National Policy are being put into practice. The review of the Rent Restriction Act is one and others, seen in Mwanza, as the next chapter discusses, are cost sharing in surveys of land, and efforts by local authorities to encourage residents to establish community-based organisations (CBOs) to upgrade unplanned areas.

The idea to regularise and thereby legalize land holdings in unplanned areas is not a new incentive in housing policy. It is emphasized in the international neo-liberal housing discourse, which was seen in the World Bank’s recommendation to develop ‘market systems of property rights’ in the 1993 report. As a stage in working towards the objective of ‘adequate shelter for all’ of the Habitat agenda, UN-Habitat has since 1999 run the global campaign ‘Secure Tenure’.

**Secure Tenure and Regularization**

Secure tenure is supposed to be ‘… an agreement between individuals or groups to land and residential property which is governed and regulated by a legal and administrative framework’ (UN-Habitat, 2004:31). UN-Habitat notes that

… a major part of the campaign will have to address the urban-poor segment of the rental sector, and the tension that exists between secure tenure for tenants and sub-tenants, and the property rights of the owners (ibid. 36).

It is viewed as a great challenge for the campaign to address these issues (ibid.). A tension that can arise between tenants and owners is the risk of increased rents and gentrification after regularisation of plots, if it leads to increased investment in houses by landlords (see Gilbert, 2002:7).

A strong argument for the regularisation and legalisation of property, advocated by, for example, the Peruvian economist Hernando de Soto, is that people could use their plots as securities when applying for loans, if they were given legal titles to them. De Soto argues that poor people all over the world hold huge amount of ‘dead capital’ in illegal or unrecognised properties that could be used, and legalisation is one way to change this. (de Soto, 2001:16-17.) If all this ‘dead capital’ were acknowledged, it could be used as ‘standardized instruments of exchange’ (de Soto, 2001:16-17). According to de Soto, this is an essential reason why, as he expresses it, capitalism has succeeded only in

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48 See Gilbert 2002:2 for a discussion of de Soto’s influence on the discourse of the World Bank and the IMF.
the western part of the world (ibid.). This argument is in line with the idea of promoting participation in markets within the neo-liberal discourse. Gilbert argues that de Soto’s arguments become dangerous because they signal to governments that in order to solve the housing situation of the urban poor, policies can just focus on titling programmes and the market can fix the rest (Gilbert, 2002:16). He and other housing researchers (see, for example, Krueckeberg, 2004, Smets, 2003, Varley, 2002) have questioned the assumption that poor people in cities in the South will get access to formal official bank loans even if their plots are legalised. Both Gilbert (2002) and Varley (2002) report from their studies in Colombia and Mexico that legal land titles have not increased the possibilities for the urban poor. Payne reasons in the same way and argues that what is important for the dwellers is the perceived security of tenure and not the legal aspect (Payne, 2002:153).

Varley’s (2002:455) point that de Soto draws a too strict boundary between legal and illegal, as two totally separated categories in the land market, is relevant for the situation in Tanzanian cities, where there are examples of semi-legal titles provided by local governments and approved by the local government representatives. Varley also argues that for most home owners in unplanned areas in Mexico, acquiring a house of one’s own involves struggling for many years. When they fulfil this strategy, there is not much incentive to sell houses, nor would there be just because they got legal titles. (Varley, 2002:458.) From the housing strategies reported in the previous chapter, this can to a large degree be argued for dwellers in Mwanza as well. The possibility of selling the house in case of a financial crisis is already there without formal titles, as shown in the study areas. Although de Soto (2001:17) is right regarding the so-called informal land and property markets possibly creating misunderstanding, confusion and ineffectiveness, it must be said that in Mwanza there is a monetised market for both land and housing. People do see possibilities of buying and selling land as well as houses. The same pattern has been found by Gilbert (2002) in Colombia and by Varley (2002) in Mexico.

Related to the idea of regularisation is the idea that land has a market value and not only a user value. In 1995, the Tanzanian government adopted a new land policy and in 1999 a new Land Act, where the market value of land is recognised. It is stated in the land policy that the government must regulate the existing land market ‘to enable the government to capture gains from land market transactions’ (United Rep. of Tz., 1997:2). Land is still to be vested in the president (ibid.).

The urban planning system in Tanzania has transformed since the beginning of the 1990s within the discourse of involvement of various actors, partnerships and decentralisation.
From Top-Down Master Plans to Bottom-Up Strategic Urban Planning

One aspect of the changing policy of human settlement development in the 1990s, mentioned in the National Human Settlements Development Policy 2000, is the new, participatory form of urban planning, which is being implemented in several urban areas in the country. This Environmental Planning and Management (EPM) approach relates to the focus on facilitating sustainable urban development, a central aspect of the international Habitat Agenda, and to local governance (UN-Habitat, UNEP, 2001:6). As with the housing policy, this approach is seen in the international policy discourse. It was the United Nation’s Development Programme (UNDP) that suggested that Dar es Salaam should participate in the UN-initiated Sustainable Cities Programme (SCP) when the Tanzanian government asked for help reviewing the Master Plan for Dar es Salaam in 1979 (Lerise, 2000:106).

For many years, the practice of the government producing large-scale general plans or master plans for regulating land use has been world-wide (see Borja and Castells, 1997:156). The master plans function as a framework from which more detailed plans are produced (Nnkya, 1997:9). The Ministry of Lands is responsible for urban planning in the country and it is within the ministry that the Master plans are produced (Shivji, 1998:27). Therefore, urban planning in Tanzania has to a large extent been conducted at the national government level (see Lerise, 2000:101-102). The urban development in Tanzanian towns has in many aspects not followed the costly Master Plan; the expansion of unplanned settlements is an example of this.

The urban planning approach promoted in the Sustainable Cities Programme, which started in the early 1990s, is characterised by what is usually called strategic planning. Borja and Castells define this type of planning as ‘a way of directing change based on participatory analysis of a situation and its possible evolution and on drawing up of an investment strategy for the scarce resources available at the critical points’ (Borja, Castells et al, 1997:154). This means that the point of departure for the planning is the current urban situation, from which different strategies, based on the involvement of various actors in the society, are worked out. The strategic type of planning is based on the presumption seen in the neo-liberal housing discourse that various actors from different sectors – not only the public – cooperate and establish partnerships (Borja and Castells, 1997:155). Borja and Castells argue that there is a risk that strategic plans are not realised since they are not legally binding (ibid.).

Through the Sustainable Cities programme, many cities in the world have introduced this type of planning (see UN-Habitat, UNEP, 2001).

The Sustainable Cities Programme

UN-Habitat and the United Nations Environmental Programme (UNEP) initiated the Sustainable Cities Programme (SCP) in the early 1990s with the
purpose of increasing the capacity in urban planning and management at the municipal level, through an approach of collaboration, partnerships and participation in finding solutions to environmental problems in cities (UN-Habitat, UNEP, 2001:1). The SCP works with many different organisations and institutions to give technical and financial resources for the implementation of the programme in specific cities (ibid.18). Although the participation of cities in the programme is limited in terms of time, the planning approach Environmental Planning and Management (EPM) is supposed to be institutionalised at the municipal level and to be continued after participation in the programme. In this institutionalisation process, the education and training of various actors is one part and another is building up geographical information systems with environmental data on the situation in the town. (See UN-Habitat, UNEP, 2001.)

The first step when a city joins SCP is to make a so-called Environmental Profile, in which particular problems in the city are identified (UN-Habitat, UNEP, 2001:5). This is similar to what Borja and Castells (1997) call diagnosis making. The profile is then discussed and certain matters are prioritised in municipal consultations with different so-called ‘stakeholders,’ such as public institutions, the private business sector, NGOs and local communities (UN-Habitat, 2001:5, 8). Decisions are made on the prioritised issues. Working groups consisting of different actors are established for these issues. The task of the working groups is to prepare action plans for conducting demonstration projects on possible ways of tackling the issue. (See Nkuya, 1999:12-13.)

In the towns of Dar es Salaam, Iringa and Mwanza, the growth of unplanned settlements has been one of the prioritised issues. Community upgrading of unplanned areas is one example of a typical demonstration project. (See Cadstedt, 2000, 2001.) A studied and well-documented example is the upgrading of Hanna Nassif, an informal settlement in Dar es Salaam, which was done within the Sustainable Dar es Salaam project with support from various external institutions (see Nguluma, 1997, Kyessi, 2002).

In 1997, the Tanzanian government decided to replicate the Sustainable Cities Programme nationwide and the work of implementing the EPM process started in Mwanza and in eight other municipalities (UN-Habitat, UNEP, 2001:36). The major external actors in the process have been UNDP and Danida, who offered financial help, and ILO and UN-Habitat, who gave technical assistance (ibid. 39). The implementation process of the EPM approach in Mwanza will be discussed in the next chapter.

Concluding Comments on the Tanzanian National Housing and Urban Planning Discourse
The political scientist Stren (1990) made a good summary of the different forms of housing policy many African countries went through from independence until 1990, and this fits well in the Tanzanian case. He calls the first phase, until 1970, ‘state housing’ because of the emphasis on the public
production of houses and urban planning conducted at national level (Stren, 1990:35). The second phase, until the early 1980s, he denotes ‘aided self-help’ (ibid:39). This one was seen in the Tanzanian housing policy from 1981, where it was stated that the residents themselves were the largest resource in housing provision, and it was also visible in the site and service schemes. The third phase Stren (1990:42) names the ‘management and infrastructure phase,’ where, as the World Bank document (1993) showed, focus is not on shelter but on infrastructure and on decentralised, bottom-up planning. The review of changes in the Tanzanian housing policy over time was the first of the three axes in focus in this chapter.

The second axis connected the international and the national level. It has been demonstrated that the Tanzanian housing and urban planning ideas have been heavily influenced by external actors. The colonial epoch gave birth to the foundation of the land allocation system, rent control and the promotion of home ownership in the policies. In the independent country, the international self-help approach was implemented by, among others, World Bank supported site and service schemes. The neo-liberal processes from the early 1980s and the ‘enabling approach’ of the government have been wholly adopted by the Tanzanian national policy. Through participation in the Sustainable Cities Programme, the urban planning system has also changed in a similar way, with decentralisation, partnerships and the participation of various actors, including local communities, as key words.

The third axis that this chapter moves along is between housing policy in general and rental policy in particular. Rental tenure has not been a main focus in Tanzanian housing policy but a change with the general liberalisation is the discouragement of subsidised public rental housing related to deregulation and the encouragement of private investments in renting. Rental tenure is not discussed in the national policy from 2000, except in the statement that the law has given too many rights to tenants, but it is not mentioned that the law is not significantly applied to the dominant private rental tenure.

A difference between the Tanzanian housing policy and the UN-Habitat one is, nevertheless, that the latter has, over the last two decades, acknowledged the neglect of rental tenure in policy and has produced several reports on it. The remaining part of this chapter moves along the second axis, going from the national level back to the international level to focus on UN Habitat. At the same time, we move along the third axis from housing policy in general to rental tenure specifically.

UN-Habitat and Rental Housing
This section aims to show how UN-Habitat has discussed rental tenure in its reports since the end of the 1980s. In 1988 and 1989, UN-Habitat ran a research programme called Review of Rental Systems and Rental Stability: Recommendations for Public Policy, which included an expert group of housing
researchers and resulted in the reports *Review of Rental Systems and Rental Stability: Recommendations for Public Policy* (Report of an Expert Group Meeting, 1990a) and *Rental Housing* (Proceedings of an Expert Group Meeting, 1990b). The policy recommendations of the expert group meeting (1990a) stressed the need for more knowledge about the rental market in various cities in the South (UN-Habitat, 1990a: introduction A.6). Governments were requested to look more into the rental market in order to improve it, because rental tenure is important (ibid. recommendation 1). The neo-liberal trend with state withdrawal was obvious in the recommendations. Public rental housing and rent control measures were questioned. Instead, it was recommended that the private rental market, cooperatives and non-governmental organisations be encouraged, with the government having an enabling role. (UN-Habitat, 1990a: recommendations 2-7.) The report also stated that ‘informal settlements’ provide the bulk of rental housing in developing cities, and the areas should be improved and expansion of rental accommodation encouraged (ibid.). It was also acknowledged that tenants often do not benefit from what the report calls ‘urban renewal and rehabilitation programmes,’ but instead face increased rent and that this has to be recognized (ibid. recommendation 5).

The expert proceedings from 1990 contain various papers by the researchers in the expert group. Several of these have been cited in discussing the findings of previous rental studies (for example, Gilbert, 1990, Green, 1990, van Lindert, 1990, Tenga, 1990, Kalim, 1990).

The report *Strategies for Low-Income Shelter and Service Development: the Rental Housing Option* (1989) is a document that summarises findings on the rental sector in countries in the South, based on studies by researchers. The report ends with a brief section of recommendations for public policy, which are similar to those from the reports from 1990 mentioned above.

In 1993, the report *Support Measures to Promote Rental Housing for Low-Income Groups* attempted to increase the knowledge of rental tenure in cities in the South through reporting based on case studies from Delhi, Benin and Cairo, as synthesised by Gilbert (UN-Habitat, 1993:ii). It was argued in the report that academics have been ‘convinced’ that an effect of upgrading programmes is the ‘displacement of tenants’ but this has not been proved and upgrading can also mean opportunities for tenants (ibid. 77).

The next and most recent major report on rental tenure by Habitat came ten years later and is called *Rental Housing: an Essential Option for the Urban Poor in Developing Countries* (2003). While the lack of knowledge was stressed in the previous reports, this one focuses more on the fact that although these reports were published more than a decade ago, the neglect of rental tenure and the strong focus on home ownership among governments is still there. The report uses reasoning and research findings also from countries in the North to demonstrate that certain characteristics of rental tenure are not specific to cities in the South (UN-Habitat, 2003:53). In the report, several myths about tenure
forms that, according to UN-Habitat, exist, are discussed. Here I probe some of them from my findings from the housing experience of the residents in Mwanza.

One myth UN-Habitat brings up is that ‘everyone wants to be a home owner’ (UN-Habitat, 2003:105). UN-Habitat argues that the governments’, and others’, ideal of home ownership pressures people to become owners. The report mentions research findings showing why people prefer ownership but still states that the answers are affected by how the question about housing preferences is asked and that evidence ‘…suggests that many households do not actually practise what they preach’ (ibid. 106-107). This reasoning could be used for the findings of this study in Mwanza, where most residents express a desire for ownership while many are still tenants. From the situation many dwellers face, however, it was demonstrated why they in general perceived ownership to be superior to renting and it was shown that many are striving to get their own houses. The UN-Habitat report asks ‘… when tenants or owners say they want to be homeowners is it because of the desirability of ownership or because of the kind of home and lifestyle that it offers?’ (ibid. 107). From my study in Mwanza, the answer would be that home ownership is desired because of advantages such as feelings of control and independence and residents think that money is put where it is most needed instead of on rent payments. This means that the question of tenure form and lifestyle can not be separated. The UN-Habitat report (2003) states that some residents prefer to rent because areas where ownership is possible are located far out, in so-called self-help settlements, and often have poor services (ibid.109–110). This reinforces the argument that rental tenure is located in central areas and ownership in the outskirts. In Mwanza, this is partly true, but renting was also shown to take place in outskirt areas with poor services. Again it depends on how central versus outskirt areas are defined.

The old argument that Africans want to own houses in their rural areas of origin and therefore are content with renting in the city is also presented in the report, but it is also noted that migrants tend to live in towns for longer periods nowadays (ibid.110–111). Among my respondents in Mwanza, a possible return to the rural area was not expressed as a common reason for renting.

Another myth that UN-Habitat wants to remove is that ‘ownership offers people a better life’ (ibid. 112). The report states that ownership is often considered to be a more natural tenure form than renting and that governments have encouraged this (ibid. 112). In the Tanzanian case, this was already shown during colonial times, when home ownership was viewed as a way to create a stable middle class. At the same time, it must be recognised that for rural migrants coming to Mwanza, home ownership is the common form while renting is hardly present in rural areas (see Datta, 1996a:243 for the same reasoning in Botswana). The findings from the housing experiences of people in Mwanza also showed that home ownership gave a feeling of security that
was appreciated in the generally insecure socioeconomic situations that many respondents faced. Habitat argues, however, that owners do not necessarily feel more secure than tenants if they have to pay mortgages, and so forth (ibid. 115). In Mwanza, as well as in many cities in the South, the possibility of building a house with the help of a formal loan is out of reach for the large majority of dwellers. Houses are instead built with savings and do not cost much when built, but can be used for income generation, which increases feelings of security.

UN-Habitat brings up the issue of upgrading unplanned areas in relation to renting and claims that the provision of and improvements to service in the programmes leads to an increasing supply of rental housing (UN-Habitat, 2003:144). However, it also mentions that rental tenure is often not considered in upgrading projects and that there is a risk that tenants will be forced to move because of increased rents after upgrading, but adds that there is little evidence for that (ibid. 146). It also states, referring to Andreasen (1996), that it is known that tenants do not want to participate in community projects to the same extent that owners do (UN-Habitat, 2003:145). At the same time, UN-Habitat wants to take away the myth that ‘mobility is bad for you’ (ibid. 123) and argues that cities in the South need mobile people who can move to find working opportunities and that rental tenure promotes mobility (ibid. 124). However, the report does not discuss if the current upgrading approach with actively participating communities can be compatible with neighbourhoods with high mobility. Nor does it bring up whether high mobility can have negative societal consequences. Research in other parts of the world has, however, shown that stability promotes active communities (see Rohe and Stewart, 1996). The housing patterns in the study areas in Mwanza showed that tenants do not expect to remain in the same area. The study findings also indicate that house owners can easily move and let the house or have relatives or friends take care of it if they need to move because of job opportunities.

In discussing housing policy, the Habitat report (2003) mentions that the prevalent enabling role of the government in housing provision brings about the problem of housing for low income groups, since this group is not interesting to the commercial housing sector. It also mentions that there are hardly any NGOs that work within the rental sector in developing countries. (UN-Habitat, 2003:132-133.) Chapter Six will show that this is true for the situation in Mwanza.

From these different rental reports that UN-Habitat produced between 1989 and 2003, the major points are the same: rental housing is important in many urban areas, not everyone will manage to be an owner and renting should be acknowledged in governmental policy. One way is through deregulation, which stimulates private investments. The repeal of the Rent Restriction Act in Tanzania is an example of this. The issue of secure tenure is a problematic aspect in promoting private rental tenure of the type common in many cities,
as in Mwanza. This is, however, not discussed much in the Habitat report from 2003, despite the fact that it was acknowledged in the Global Campaign for Secure Tenure that the aspect of security for tenants in relationship to the rights of house owners is an important albeit difficult issue.

**Concluding Remarks**

In the present neo-liberal housing policy discourse, rental tenure has increasingly become a private matter, something that the government encourages by, among other things, deregulating the rental market and not building public rental houses with subsidised rents. A variety of actors are supposed to cooperate and contribute to providing ‘sustainable human settlements.’ Upgrading and the regularisation of unplanned settlements are measures to improve the housing situation and the security of tenure but these measures primarily benefit owners rather than tenants. In the Tanzanian policy, the relationship between security of tenure in practice and the dominant form of rental tenure is not brought up, while Habitat calls it problematic. Tanzanian housing policy is, as has been demonstrated, to a very large extent influenced by the international discourse. Concerning renting, however, this influence can only be seen in the change of the rental legislation and not in any further discussion of or attention to rental tenure in the national policy.

In the bottom-up, decentralised form of urban planning, implemented through the Environmental Planning and Management approach, various actors, including communities and NGOs, are meant to participate, to plan and to implement projects. In the case study areas in Mwanza, there are, however, no community-based organisations engaged in housing development. The housing experiences of the informants in the three study areas demonstrated the high mobility of tenants who did not take for granted that they would live permanently in these areas. Many of them also had the strategy of buying a plot, and they hoped to achieve ownership. In the national policy, it is not discussed what this situation might mean for community participation.

How are these illustrated discrepancies between the policy discourse and the actual housing situation tackled by the government actors within Mwanza City?
6 On the Hills: Trees or Houses? – Contested Space

‘It’s a time bomb and it will explode.’ Thus exclaimed one of the town planners at the Mwanza City Council when we discussed the housing situation in early 2002. The hillsides and hilltops that, according to the Mwanza Master Plan from the early 1990s, were supposed to be planted with trees (The United Rep. of Tz.:1992:97), are today to various extents planted with houses. The question of trees and houses on the hills reflects the tension between policy and practice that the local government in Mwanza is confronted with. Since that discussion in 2002, various measures have been implemented by the City Council to improve the housing situation, such as a survey of 3,500 plots with cost sharing methods and a decision to demolish further constructions built without permission.
The local government is responsible for much of the implementation of national government policies, so how does the implementation process of the housing and urban planning policies look in Mwanza City? How is the housing situation in general and rental tenure in particular tackled by various government actors at the local level? These questions are in focus in this chapter.

As, among others, Long argues, the implementation of policy is usually not a straightforward linear process but instead involves mediations and negotiations between various involved actors (Long, 2001). The local government is the Mwanza City Council but it has representatives at both the Ward and Mtaa levels. This implies that the implementation process of policies is dependent on several actors and, as Migdal (2001) points out in his disaggregation model of the state, these have different positions within the local government structure and different relations to other actors in society.

In this chapter, I give a recent example of a government decision regarding unplanned settlements in Mwanza City, which illustrates the different positions of various government actors and thereby their different actions upon the decision. The decision concerned the prevention of the further growth of unplanned settlements and the demolition of new constructions that were built without a permit. The decision also shows a discrepancy between the current policy of participation with collaborative bottom-up planning and the actual process of implementing this decision in Mwanza. After discussing this example, the chapter turns to look at the implementation process of the Environmental Planning and management Approach in Mwanza City. I then turn to the reasoning about and actions on private rental tenure by various actors within the government in Mwanza. This shows that rental tenure is mostly perceived as a matter to be handled between landlords and tenants and not by the government. Does that attitude affect the tenants’ situations and their possibilities to influence them? In interviews with dwellers, it was commented that it is difficult for tenants to run for elections as local representatives, since they will not live permanently in the area. This connects to the question of citizens’ rights. UN-Habitat argues that

Security of tenure is directly linked to urban citizenship, as certainty of tenure can solidify the right of slum dwellers to exist in the city, organise, make claims on public resources, and co-manage settlement improvements with NGOs and public authorities (UN-Habitat, 2004:9).

Tenants in the type of rental tenure dealt with here can not be said to have secure tenure according to Habitat’’s definition (see chapter five). Considering the quotation above, where does that leave tenants as citizens? In the last part of this chapter, I problematise this question and the question of citizenship rights and relate it to the discussion of private versus public responsibilities.
The actors dealt with in the chapter are the Regional Commissioner, who is the regional representative of the central government in the Mwanza region; the City Council, in the form of both political and administrative actors in the urban planning committee and as town planners at the urban planning department; the Mitaa chairmen at neighbourhood level; and, to some extent, the Ward executive officers at Ward level. This means that I go into the reasoning and actions of individual actors within the government and not only consider them as impersonal institutions. This can be related to Gupta’s (1995) idea of getting an ‘ethnography’ of the state.

The sources for the whole discussion in the chapter are various official documents and plans, discussions and interviews with the town planners at the Mwanza City Council, interviews with the City Director and the City Mayor, discussions with Ward executive officers and Ward Councillors in the two studied Wards, Mitaa chairmen, the Regional Commissioner and observations of the activities over the course of four years. Mwanza received city status in year 2000. Before that, the name of the local government was the Mwanza Municipal Council.

The Demolition Exercise

In the spring of 2003, the Mwanza City Council announced that the demolition of buildings constructed without permits was going to take place in the city. It was stated in the demolition exercise order that the exercise concerned:

- Buildings in areas that were reserved for public purposes, such as roads or schools, or for organisations,
- Buildings erected without a permit in planned areas,
- Buildings that had not been demolished although notice had been given,
- Any construction built without a permit after 28 June 2003.

(Mwanza City Council, 2003, translated from Kiswahili.)

In the announcement, it was stated that the exercise would take place in a coordinated and organised way and with due consideration to the circumstances. It ended, however, with a warning:

It is not allowed to build without permission. Those who do not follow this warning act against the law and the law will act against them and their houses will be demolished (translation from Kiswahili).

The announcement was signed by the City Director (Mwanza City Council, 2003) and put in various places, such as in the settlements and at the Ward offices.
As the previous chapter showed, demolition of houses had not been a general measure in Tanzanian national housing policy since the 1960s but still it came into focus in Mwanza City in 2003. What were the reasons for this?

One reason, and a major actor behind the exercise, was the newly appointed Regional Commissioner in Mwanza. He came to Mwanza in March 2003 from the same appointment in Arusha. His first reaction to the town was that it did not look like the city it was supposed to be and lacked planning and cleanliness (interview, August 2003). He described the unplanned settlements on the hillsides as slums constituting a health risk. Shortly after his appointment, he made inspection tours in the city and after these he reported to the City Council that he was completely unsatisfied with the situation and that he required a plan for improvement within three months. (Interview, August 2003.) This is confirmed in minutes from a meeting of the Urban Planning Committee (UPC) within the Mwanza City Council on 8 April 2003. The minutes state that the City Mayor reported to the committee that the Regional Commissioner insisted on an action plan according to a three month timetable (Mwanza City Council, UPC minutes, 8 April 2003).

In order to know what buildings had been built before 28 June, houses in unplanned areas were registered by Council officials together with Mitaa chairmen, by painting numbers on the houses. In the second half of 2003, City Council staff marked many houses for demolition in both central and peripheral areas, and these were supposed to be demolished immediately. Two years after the decision, houses in areas reserved for public use have been demolished. So have houses, many of them business sheds, in the city centre. In other unplanned areas, such as the outskirt areas of Mwanza, most houses demarcated for demolition are still there. (Interviews with town planners, 2004, observations 2004, 2005.)

In my discussion with one of the town planners from the Mwanza City Council, he expressed feelings of support from the Regional Commissioner for the planning department’s efforts to prevent further growth of unplanned areas in Mwanza (interview, June 2004). In minutes from the Urban Planning Committee meeting in 2004, it is stated that the city hopes that the braveness shown by the Regional Commissioner will continue and motivate other leaders to continue the work (Mwanza City Council, UPC, 21 April 2004).

In Minutes from the Urban Planning Committee meetings and from the full Council meetings, it is clear that there was no formal decision made by the Mwanza City Council about the demolition exercise. In minutes from the committee in July 2003, it is stated that the government has given orders to stop construction in unplanned areas and that this will be done (Mwanza City Council, UPC 8 July 2003). According to the chairman of the urban planning committee, also one of the Ward Councillors, there was no need for voting in the committee. The exercise was not controversial since measures in order to prevent further expansion of unplanned settlements had been discussed for
such a long time within the council. He argues that the council had not been strong enough to do it earlier but with the new Regional Commissioner it was. (Interview, April 2005.) If the officials within the City Council and the Councillors did not consider it to be a controversial issue, why was active support from the Regional Commissioner necessary? According to one of the town planners, the support was important in order to convince the politicians (interview, 2004). This says something about the authority the Regional Commissioner, as representative of the national government, still has in the local government, even in the current decentralisation era. As Warioba (1999) wrote, although it may not occur in practice, it is within the capacity of the Minister of Regional Administration and the Local Government to dissolve a City Council, and the Regional Commissioner is under him.

In the UPC minutes, it says that Ward Councillors wanted to be more informed about what was happening with the demolition exercise at the end of 2003 (Mwanza City Council, UPC 12 December 2003). At the following meeting, information was given by town planners from the planning department (Mwanza City Council, UPC, 21 April 2004). In the same minutes, it is also documented that there had been problems with local politicians who had encouraged people to build without following the law and who had said that they would defend these people (ibid). It is unclear whether this refers to Ward Councillors or to the lower level of representatives in the Mitaa but it is also stated that some Mitaa chairmen still encouraged people to construct houses without permit. In the announcement of the demolition exercise in June 2003, signed by the City Director, dwellers were warned to take precaution against unserious local leaders and governmental staff who would give them faked numbers on their houses and were told that these numbers would not be valid.

Several Government Actors – an Obstacle to the Demolition Exercise?
In the city centre, the demolition decision was implemented as well as in some planned areas where unplanned buildings had been erected. In the outskirt areas, many houses that were supposed to be demolished are still there. In this section, I bring up the different positions of the various government actors as one reason why the exercise was not fully implemented. In this discussion, I apply the reasoning of Migdal and his disaggregation model of the state.

About two years after the demolition exercise, in 2005, the Regional Commissioner expressed that the problem with implementing the exercise in the outskirt areas had been the forthcoming election at the Mtaa level in the autumn of 2004. The election made the representatives at the Mtaa level reluctant in regard to the idea of demolishing houses. (Interview, April 2005.) Also, at the City Council, the town planners mention political protests as a reason for there being few house demolitions. One of the town planners adds that there has to be an alternative for people before demolitions take place (interview, June 2004). The chairman of the urban planning committee, how-
ever, does not agree on the political reasons. According to him, the areas were too large for the resources (interview, April 2005). He is of the opinion that although there are Mitaa chairmen who still allowed people to occupy land without having permits after the decision, it is very difficult for the Mitaa chairmen to control it. They have no power to stop it because people can build in a couple of days before anyone notices it. (Interview, April 2005.) The Ward Councillor in Nyamanoro Ward (where Kiloleli and Kawekamo are located) argues that the exercise aimed to give houses in unplanned areas numbers and if there were plans for public purposes such as roads, houses could be demolished. Other than that, she wanted to let people stay on their plots because it was not their fault that they had to live in unplanned areas. She blames the Mitaa chairmen for continuing to allow unplanned constructions although the City Council wanted to stop it. (Interview, September 2003.)

The Regional Commissioner is a representative of the national government and while he influenced the City Council to act in a particular way, some local government representatives objected to the decision, acted against it and, to a significant extent, seem to have hindered it. This not only shows how power is exercised at various levels within the government but it also shows that these actors interact and are influenced by other actors in the society. Although I consider both the central government and the local government, Migdal’s (2001) model of categorising the state levels into four parts is a way of analysing the different positions different government actors have. Migdal’s ideal levels, starting with the lowest level and working up, are: ‘the trenches,’ ‘the dispersed field offices,’ ‘the agency’s central offices’ and ‘the commanding heights’ (Migdal, 2001). The trench level corresponds well to the role of the Mitaa chairmen, who live in the neighbourhoods they represent and meet dwellers every day. They are the representatives of the local government at the neighbourhood level. They have, like the other dwellers, settled down in an unplanned area. Accordingly, actors within the trenches ‘… must do daily battle with other social forces. They must execute state directives in the face of possibly strong societal resistance.’ (Migdal, 2001:117-118.) The last sentence is relevant for the demolition exercise which, according to the Regional Commissioner, led to a ‘big outcry’ among the concerned people (interview, April 2005). The problem Mitaa chairmen face comes from their position between the directives from the Mwanza City Council (through the Wards) and their neighbours, whom they represent. Mitaa chairmen do, however, also benefit from this position, earning money by supervising transactions of land. The City Director said that some Mitaa leaders had ‘made a living’ from this (interview, September 2003). Although this can be labelled corruption, it is relevant to analyse these actions as results of interaction with and pressure from other forces in the society. What would happen if Mitaa chairmen tried to stop land transactions? A probable scenario is that they would take place
Anyway but with more constraints, conflicts and probably with a greater feeling of insecurity for the dwellers.

Although the City Council as the local government is a separate institution, it is also attached to the central government. Among its roles, it is supposed to adjust and implement national policies. Because of this, it corresponds to ‘the dispersed field offices’ in Migdal’s model (Migdal, 2001:117–118). The next level in the model is the ‘agency’s central offices,’ (ibid. 120) where sectoral policies are produced, which, in the case of housing and land issues, is the Ministry of Lands and Human Settlements Development. Migdal argues that the dispersed field is often the state level with the least supervision from the higher levels because the latter are located in the capital and have to supervise dispersed offices all over the country (ibid. 118-119). In the case of the Mwanza City Council, the role of the Regional Commissioner changes this. He is located in Mwanza and is a prolonged arm of the central government. His position can be described as being between the central office level and the dispersed field office. His territory not only covers Mwanza City but the whole region. Therefore, his supervision of all the local matters may not be as strong. The then Regional Commissioner in Mwanza, however, expressed an interest in ‘planning, order and cleanliness,’ (interview, August, 2003), which might have contributed to his intervention in the issues regarding unplanned housing in the City.

Devas has described the tension between local governments and local representatives of the central government as a tension between authority and representation (Devas, 1999:6). Who represents the dwellers in Mwanza? The people elect councillors, who become members of the City Council. The Regional Commissioner is not elected by the people but rather is appointed by the president and is under the Ministry of State and Regional Administration within the President’s office. This brings up another aspect to consider in the disaggregation of the state apparatus: the difference between politicians and officials. Migdal does not mention this, but it has an importance when analysing the pressure on state actors from social forces outside the state apparatus. This was illustrated in the demolition exercise in Mwanza. For Ward Councillors and Mitaa chairmen running for election in 2004 and 2005, the issue of housing demolitions was naturally sensitive. For officials within the Mwanza City Council, the Regional Commissioner can be said to have facilitated their work. Devas argues that this is a common tension between politicians and officials, where politicians can consider the officials obstacles in their work to benefit the voters. The officials can view politicians as less competent than they are and might think that they try to ignore rules to benefit their voters. (Devas, 1999:7.)

Two years after the demolition decision, the Regional Commissioner is of the opinion that the demolition operation was all right but that he is not ‘quite

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49 The Regional Commissioner was replaced after the national elections in December 2005.
comfortable because people are somehow getting around it and getting numbers.’ He says that obviously there are links between the city officials giving the numbers and the Mitaa chairmen. (Interview, April 2005.) The position of the Mitaa chairmen in the demolition exercise has to be viewed in relationship to their positions as dwellers in unplanned settlements, just like the residents they represent. Their supervision of land transactions seems to be accepted by dwellers and before the Mitaa level was introduced, ten cell leaders acted as witnesses to land transactions (and still do). Before independence, within the chief system, subchiefs allocated land, as was mentioned in a previous chapter. There has been a laissez faire attitude in the land market the last few decades in Mwanza, where there have been few options for people other than to settle down in unplanned areas, because of a very short supply of planned plots in comparison to the demand.

The Regional Commissioner has demanded actions in other matters within Mwanza City beside unplanned settlements, such as the removal of petty traders without licenses from the city centre and more strict health regulations for butchers. The latter led to protests in the streets by upset butchers, who were stopped by the police (observation, 2003).

The strong involvement of the Regional Commissioner in the housing issue is noteworthy considering the current bottom-up approach to urban planning. One reason why the exercise was not fully implemented was the coming Mitaa elections, which could be described as a ‘bottom-up’ reaction. The National Human Settlement Development Policy (2000) does not bring up measures of the kind suggested in the demolition exercise in Mwanza. On the other hand, in the Mwanza Master Plan from 1992, it is stated that squatting on hilltops should be stopped because of the environmental and health risks (United Rep. of Tz., 1992:97). The long term solution, according to the Master Plan and the national policy as well as to the Regional Commissioner and the Mwanza City Council, is to survey and plan peripheral areas before they expand. If the demolition exercise is followed by such measures, it could be viewed as positive in the long term because the housing situation would be improved if areas had infrastructure and basic service before they were heavily inhabited. Apart from the fact that it is uncertain to what extent that can be realised, it will not benefit the current situation of the large majority of urban dwellers in Mwanza. In their situation, the short time perspective is central. They can not wait and hope for large numbers of surveyed, affordable plots. Whether these dwellers would be winners in the long term depends on the future housing and land politics. The issue of short versus long term can be expressed as a basic contradiction between policy and the actual housing situation. Policy and planning are by their very nature focused on changes several years ahead. In the uncertain socioeconomic situation the urban poor face, they have to focus on the nearest future. This has led to critiques of community participation approaches, such as how Cleaver argues that the effects of community projects
are often of a long term character and may not be immediately beneficial for
the individual (Cleaver, 2001:48-51). The question about short versus long
term perspectives is always present in urban planning and in policy but
becomes more problematic in a socioeconomic context where many residents
face an insecure situation and small margins in making their livelihood.

Images of the Government
The practice of various actors within the state is one side of what Migdal
defines as ‘the state.’ The other side is, according to him, the ‘image of the state’ as a coherent organisation controlling a territory. (Migdal, 2001:22.) In this reasoning, Migdal is influenced by Foucault, who talks of images and tactics of governmentality, but Migdal calls the latter practices and argues that these can contradict the images (Migdal, 2001:16-19). What do the actions by the different government actors in connection to the demolition decision say about the image of the government? The demolition of unplanned buildings in Mwanza City illustrated how the practices of various actors within the government structure were different and even contradictory. Looking at the way the national government wants to portray the government in policies and programmes, decentralisation, with power transferred from the central government to the local, is a key word. If the promoted picture, the image in the policy, is of a powerful local government in relation to the central government, the practices in connection to the demolition do not support this image. Instead, it is the local Mitaa level that looks more powerful, although the City Council has tried to order the Mitaa chairmen not to allow land transactions and to warn people about Mitaa chairmen acting against the Mwanza City Council. In the minutes from the Urban Planning Committee meeting, it is stated that an aim for the demolition was for the government to regain respect, to show that it can deal with policy matters (Mwanza City Council, UPC 21 April 2004).

In a policy that stresses community participation, the Mitaa chairmen become important in mobilizing communities to engage in the area. At the same time as officials and politicians within the Mwanza City Council can blame Mitaa chairmen for allowing people to construct in unplanned areas, they need them in other situations. Since Mitaa chairmen are the ones who inform people about governmental matters, keep population records and collect information concerning, among other things, health, for the Ward office, the Ward level and also the Mwanza City Council are dependent on them.

The role of the ten cell leaders is special since they are not government representatives but local representatives of the ruling CCM party. During the one party system, they performed duties similar to that of the current Mitaa chairmen. According to the City Mayor, their previous important role has caused people to still use them in the same way (interview, June 2004). In my study areas, the Mitaa chairmen are CCM representatives and they seem to work with the ten cell leaders in administrative matters.
Towards Decentralised Urban Planning in Mwanza

The demolition exercise raised questions about the decentralisation of government power and about the collaborative, bottom-up urban planning in Mwanza. The implementation of this new planning approach in the city has been taking place since the late 1990s. This section aims to examine parts of the implementation process of the current national housing and urban planning policy in Mwanza. It shows how Mwanza was one of the first municipalities in Tanzania, apart from Dar es Salaam, to introduce the Environmental Planning and Management (EPM) approach and how plans were produced for demonstration projects of regularisation of unplanned areas and upgrading as measures to improve the housing situation. It also shows how this process was more or less halted because of the withdrawal of external finances, though the discourse is still prevalent within the City Council.

There has only been one Master Plan produced for Mwanza City. There had been attempts to produce one since the 1970s but due to scarce financial resources it was not realised until 1992 (United rep. of Tz., 1992: ii). The problematic housing situation –with a high demand for housing and rapidly growing unplanned settlements—was brought up in the plan and it was stated that people have to be encouraged to build their own houses, but there has to be a supply of surveyed plots (ibid. 97). Site and service schemes were mentioned as a recommended way of improving the housing conditions (ibid. 96). In existing unplanned areas, upgrading was recommended, and dweller contributions were stated to be an ‘important tool’ (ibid. 98). Densely populated unplanned settlements, such as Mabatini, were to be prioritised for upgrading (ibid. 97).

The enabling role of the government seen in the national and international housing policy discourse since the second half of the 1980s is evident in the Master Plan but the current emphasis on NGOs and CBOs was not there. This Master Plan is, according to the town planners at the Mwanza City Council still applied to some extent, but the introduction of the EPM approach has also introduced the strategic, collaborative type of urban planning in Mwanza City.

Sustainable Mwanza Project and the New Urban Planning Approach

The Tanzanian and Danish governments made an agreement in 1998 that Danida\(^5^0\) was to support a project called Capacity Building and Environmental Management (CBEM) in Mwanza\(^5^1\) (Danida, 2003:18). Danida is assisting

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\(^{50}\) Danida= Danish International Development Assistance

\(^{51}\) Before that, some work towards sustainable urban development and training of communities had been conducted through Mwanza’s membership in the International Council for Local Environmental Initiatives (ICLEI), since the mid-1990s. ICLEI is an association that was founded in 1990 for Local Governments from the whole world that are working towards sustainable development (ICLEI website 15 December 2005). ICLEI conducted a survey in some unplanned areas in Mwanza in 1996 but to my knowledge there have not been any activities within the ICLEI to improve housing in Mwanza.
several of the Tanzanian municipalities in implementing the Sustainable Cities programme (ibid. 19). Officially, the CBEM project ended in August 2000 and was immediately continued by the Sustainable Mwanza programme (SMWP), still with Danida as the donor agency (Danida, 2003:6, 18). Both CBEM and SMWP were parts of the Sustainable Cities Programme with EPM in focus (ibid. 26). While the CBEM focused on increasing the capacity of various actors, such as the council and communities in environmental management, the SMWP aimed to implement the action plans (ibid. 26).

In accordance with the organisation mode of the Sustainable Cities programme, an environmental profile was prepared for Mwanza and municipal consultations were held in 1998. According to a report by Andreasen and Nnkya, 125 people participated. Of these, half were government employees, while others were from NGOs and other associations. The consultations led to the decision to prioritise the problems of solid waste, liquid waste, unplanned settlements and transportation. (Nnkya, Andreasen, 2001.) Working groups were formed for the respective issues and they produced action plans (Danida, 2003:25).

The working group concerning unplanned settlements chose four areas for pilot projects, of which two were old and centrally located and two were recently developed and therefore not as densely populated. In the Action Plan draft, it is stated that the areas were selected because of ‘…some level of community awareness in addressing such problems’ together with the magnitude of the problems (Mwanza Municipal Council, et al., 1999:6). The problems in the areas included poor access, inadequate water supply and sanitation and insecure tenure (ibid., 1999:7). The projects were supposed to focus on regularisation in order to give the dwellers legal rights to their plots, and on the upgrading of service and infrastructure (ibid.). The Mwanza City Council, the donors and the residents were to finance the projects together (Mwanza Municipal Council, et al., 1999). These measures were in line with the international and national housing policy of upgrading and regularisation. The pilot projects started in the areas Isamilo and Ibungiro (which in ICLEI’s survey from 1996 was argued to be inhabited by relatively high income earners). The project got so far as to produce a register of the plot holders and their plots after negotiations with the holders, and producing a base map of the areas (UCLAS, 2002:4).

A Norwegian and Tanzanian research programme studied the implementation of the project. It concludes that a power conflict arose between local politicians and the community-based organisation, raising the relevant question of who actually represented the people (Lange, 2005:13). Another problem facing the project, which led to the situation where no more surveying or upgrading has been done, was the withdrawal of Danida from the SMWP in 2002. In April 2002, the Danish government decided not to extend support to the SMWP, and Danida left Mwanza in August the same year (Danida, 2003:9). The reason given in the evaluation report draft written by the Danida technical adviser in
Mwanza was that the Mwanza City Council was not committed enough to the project (ibid.). According to the report, the Ward Councillors and the heads of departments within the Mwanza City Council did not participate in the EPM process as required (ibid. 14). According to the technical adviser, the demonstration projects were not politically backed up but instead had to rely on communities and self-help initiatives (Danida, 2003:13). According to a programme officer at Danida in Dar es Salaam, the planning of the project as a whole was too optimistic and the project implementation plan was too ambitious (interview, April 2005). When Danida withdrew, only 47 per cent of the available funds for the project had been used (Danida, 2003:9). The City Director in Mwanza states that Danida had not been pleased with the outcome of SMWP but he did not think it was that bad. He thinks that Danida disappeared very quickly after having informed the council. (Interview, Sep. 23.)

Since the withdrawal of Danida, the implementation of SMWP has in practice more or less stopped. There are no financial resources to implement the action plans fully, such as the Isamilo and Ibungiro project. The principal idea within the City Council is still that the Sustainable Mwanza programme exists, and one of the town planners is responsible for the process. (Interview with town planners, June 2004.) The Environmental Planning and Management approach is also seen in the draft to a Strategic Plan for Mwanza for the years 2000-2005. The production of the plan has been a step in the ongoing ‘Local Government Reform Programme’ (Mwanza City Council, 2002). According to one of the town planners, the plan has not been finalised and adopted by the Urban Planning Committee, but it is used to some extent (interview, June 2004). The Plan draft describes the idea that various actors in Mwanza, including the local government, communities and the private sector, should cooperate, through partnerships, in the urban planning process and in financing it (Mwanza City Council, 2002). It states that community participation in development projects should increase from 10 per cent to 40 per cent, without explaining what that means (Mwanza City Council, 2002:21). It is, however, acknowledged in the Strategic Plan draft that ‘… some actors especially CBOs/NGOs and private sector is still weak…’ and should be encouraged by the Mwanza City Council (Mwanza City Council, 2002:1).

According to the draft of the Strategic Plan, the proportion of dwellers who live in unplanned settlements should in five years’ time be reduced from 75 per cent to 65 per cent and 8000 plots should be surveyed and allocated (Mwanza City Council, 2002:19).

Surveys of Plots Through Contribution
After the national government’s official recognition that land doesn’t only have a user value but also a financial market value, land holders need to be compensated accordingly when land is acquired by the government (see the
Land Act 1999, paragraph 4, p. 20). A solution to this, as seen in the National Human Settlement Development policy (United Rep. of Tz., 2000:26), is to let the future plot holders pay for the survey and planning costs. This section accounts for this practice in Mwanza City.

During the last few years, the Mwanza City Council has worked along this line in the so-called ‘3500 plots project,’ which means that so many plots have been surveyed in outskirt areas of the City according to this new principle of cost sharing. In June 2004, the Mwanza City Council advertised that it was now possible to apply for surveyed plots in Kiseke, Nyamhongolo and Nyegezi for residential use, institutional use, industry or business. The cost for a high density plot 20 x 30 m was 230,000 TZs (Mwanza City Council, 2004). In the announcement, the Land Act of 1999 and the Land Policy of 1995 were referred to as an explanation of the cost (ibid). In April 2005, the actual sale of the first 1300 plots started and prices had increased, so the lowest price for the high density plots was 360,000 TZs and the interest was high (interview with town planners, 2005). The whole price must be paid at once. The number of surveyed plots is so far very small compared to the high demand for it, which the extreme interest when the sale started showed. In relation to the situations and the experiences of the respondents in the three case study areas in Mwanza, it can be concluded that the costs for getting a legal plot and house are high. The houses constructed on these plots must also be built according to the building regulations which, for example, do not allow houses to be built of mud (other than burnt bricks). There are also time limitations requiring that people start constructing within a certain numbers of years in order to be able to keep the plot. The areas where these plots are located are also more peripherally located than Kiloleli, which makes transportation to the city centre cumbersome or expensive.

In the previous chapter, it was illustrated that the regularisation of plots in unplanned areas is a common measure in order to increase the security of tenure for plot holders. This practice is seen in Mwanza City.

**Regularisation**

Upgrading and regularisation are two related measurements in unplanned areas, which the Action Plan for Unplanned Settlements in Mwanza within the SMWP showed. After the withdrawal of Danida and the lack of finances, the activities in unplanned areas mostly concern regularisation. The town planners at Mwanza City Council argue, however, that regularisation promotes upgrading since land can be reserved for future service and infrastructure and that this is a reason for the town planners to regulate areas (interviews, June 2004). In accordance with community participation and cost sharing, the idea is that the regularisation of an area should take place on the dwellers’ initiative and with their financial contributions. According to one of the town planners at the Mwanza City Council, the desire to get plots regularised has increased since the
demolition exercise in 2003, which worried people. The working capacity at the City Council is, however, too small to meet this demand. (Interview, June 2004.) Despite this, some regularisation projects of this type are taking place; some projects have 20 plot holders who apply for regularisation while others have 100. In one area, plot holders with more resources paid some of the costs for those with fewer resources. (Interview with town planner, June 2004.) An interesting comment from one planner is that when an area is planned and surveyed, the City Council has the obligation to provide it with some basic service, such as access roads (ibid.). In theory, this would mean that increased initiatives by the people are supposed to be followed by more investments by the Council.

Within the policy to encourage communities to cooperate and improve their neighbourhoods and get plots regularised, the Ward executive officers and the Mitaa chairmen have an important function. In the studied Wards, the executive officers and the Ward Councillors argue for the need for upgrading and regularisation projects and mention plans of repeating the pilot projects in Isamilo and Ibungiro. In Nyamanoro Ward, the Ward executive officer tried to mobilise the communities to organise themselves through the Mitaa chairmen (interview with weo, 2003).

The three active town planners in Mwanza view the housing development in Mwanza positively because of the survey and regularisation activities, which they believe will lead to fewer unplanned areas and more planned ones (interviews, June 2004). The rental housing situation is not discussed in the Mwanza Master Plan, nor in the Mwanza Strategic plan draft or in the Action Plan for Unplanned Settlements. In the following sections, I will discuss this and I argue that one reason is the focus on land and infrastructure in Tanzanian housing policy, which makes tenants an uninteresting group to consider.

**Rental Tenure**

Mwanza City Council is, in the same way as the national government, aware of the important role rental tenure plays in housing provisions in the city (interview with City Director of Mwanza, September 2003, interviews with town planners, June 2004). There is an awareness that people prefer to own their homes and one of the town planners believes that Tanzanians are special in the sense that everyone wants their own house although this is not possible in a town (interview, June 2004). He also says that renting is a private business and if people want to rent, that is nothing for the council to get involved in. Another of the town planners within the Mwanza City Council expresses that until I brought up the issue, he had never thought of the fact that people rent. (Interviews, June 2004.) The planning department’s reasoning is logical considering that housing policy and laws are produced at the national level. Nevertheless, it is at the city level that the participatory urban planning and
upgrading activities are supposed to be facilitated and mobilised. According to policy, residents should establish community based organisations for improving their neighbourhoods. Is it possible to mobilise a community if the residents’ conditions are not recognised? One of the town planners at the Mwanza City Council states that it is more difficult to motivate tenants to participate in community-based organisations than owners because tenants will not stay in the area (interview, June 2004).

When asked about rental tenure, officials from the Mwanza City Council and the Regional Commissioner seemed surprised to discuss this issue, but the growth of unplanned areas and rental tenure are related. As Chapters Three and Four demonstrated, many tenants in the study see renting as a no-option solution and many strive to get their own house. The possibility for most of them to fulfil that strategy is to a great extent to settle down in an unplanned area. The common type of rental tenure, with several households sharing toilet facilities, could also be expected to interest a person like the Regional Commissioner, who is concerned about health and cleanliness in the city. The Regional Commissioner, however, said that he had not thought of that (interview, April 2005).

Obviously, neither the local nor the national governmental housing and urban planning policies focus on these connections between rental tenure, possibilities for mobilising community participation and the long-term effects of regularisation on the tenant population. Instead, the policy focuses on those who hold land and are thus directly involved in measures such as regularisation. The statement in the Mwanza Master Plan (1992) that owners occupy most houses, without a mention of how renting in unplanned settlements is common, could be viewed as logical in this context because the owners are the interest group in the planning of land use. In the draft of the National Housing Programme 2003-2013, UCLAS argues that the limited attention given to shelter in Tanzanian housing policy has meant that there is no administrative structure for dealing with shelter within the local government. The programme therefore suggests that a housing development section is established within the urban planning department in all local governments. (UCLAS, 2003:81-82.)

Local government representatives and officials at Ward and, to a larger extent, at Mtaa level come more into contact with rental tenure than those at higher government levels and experience the conflicts between landlords and tenants. This connects to the questions asked by Corbridge et al. (2005) concerning when, with whom and how residents come into contact with the government. The Mtaa committee can gather both landlords and tenants in order to mediate in a rental conflict when one of them has come to ask for advice (interview with Mtaa chairman, 2003). If the conflict is not solved, the Ward executive officer and the Ward tribunal can get involved, as was shown in Chapter Three. This mediator function of Mitaa chairmen and committees
in rental conflicts can also be viewed as an example of the position of ‘being in daily battle with social forces’ in Migdal’s (2001) level of the ‘trenches.’

Tenants and Citizens’ Rights

In the international policy discussion with the UN-Habitat’s global campaign on the theme, ‘secure tenure’ has become a key term. According to UN-Habitat, secure tenure is essential to the ‘right to the city’ of slum dwellers, for their ‘urban citizenship’ (UN-Habitat, 2004:28). Secure tenure in the form of occupancy rights can, according to Habitat ‘…generate a feeling of self-worth and respect’ as well as ‘…sensitise slum dwellers to their rights and responsibilities as urban citizens’ (ibid.). This is also said to increase possibilities for social mobilisation, so residents will organise themselves (ibid.). Also, the report *A Home in the City* by the Task Force on Improving the Lives of Slum Dwellers, within the UN Millennium Project (2005:14)\(^\text{52}\) brings up the exclusion of slum dwellers from enjoying citizenship rights. It is argued in the report that slum dwellers do not have one of the basic attributes of citizenship rights: a street address (UN Millennium Project, 2005:15). UN-Habitat notes that a challenge is secure tenure for tenants who live in very widespread rental tenure that is not formally regulated (UN-Habitat, 2004:36). The rental tenure of interest in my study is to a great extent of this type where landlords in practice can choose tenants, demand several months of rent in advance, increase rents or decide to stop letting rooms. If an attribute of citizenship is to have a street address, tenants are often in an even more precarious situation when they do not know if they will live at the same place in a few months. Dissatisfaction with rental tenure is expressed by respondents and is also seen in their attempts to get houses of their own. The fact that the legislation is not significantly applied within the private rental sector and that the high demand for housing in many urban areas gives the landlord a superior position in relation to the tenant is not anything that is discussed in the Human Settlements Development Policy (2000). What is the reason for this and where does that leave tenants in Mwanza as citizens? Citizenship is a broad term, which is used in many different contexts to emphasise different types of rights and obligations people have as citizens of a nation or of a community. The idea of community participation, as expressed in the Tanzanian policy, where dwellers are assumed to participate and, for example, upgrade their neighbourhoods, points to the obligation the residents as members of the community are conceived to have. This was also shown in Habitat’s reasoning (2004) that if dwellers are considered to be citizens, the chance that they will mobilise and organise increases. The focus during the last two decades on the

\(^\text{52}\) The UN Millennium project was commissioned by the UN Secretary General in order to propose strategies for achieving the Millennium Development Goals of reducing extreme poverty by the year of 2015 (UN Millennium project, 2005).
participation of residents within the development discourse, with arguments on empowering and promoting democracy, has made researchers ask whether participation leads to equal rights and equal possibilities of making one’s voice heard (see Mohan and Hickey, 2004, Cleaver, 2004). The implication that possible effects on the tenant population from upgrading and regularization projects are rarely considered in plans and policy, strengthens the need to ask that. In theory, it can be assumed that all residents in all tenure forms benefit from improved service. In practice, it may be the case that tenants have other needs and interests, depending on the fact that they live temporarily in the area.

The tenure form in Tanzania is of no importance for formal citizenship rights since tenants, sharers and owners have the same rights. This does not mean, however, that the tenure form does not affect the possibilities of enjoying these rights, as exemplified by the efforts to promote secure tenure for plot holders through regularisation but not for tenants.

**A Public or Private Matter?**

It has been concluded in this study that private rental tenure is mostly handled between the involved actors, the landlord and the tenant. The lack of attention to rental tenure in government policies and the reasoning by various government actors confirm the idea that renting is something for the private sector to engage in and not primarily for the government. This distinction between what is to be handled privately versus publicly does not have to be restricted to the government sector as opposed to the private market sector. It can also be discussed in terms of the public sphere containing both the state and the private market versus the private as the domestic sphere where the family life takes place, as Lister, a feminist writer on citizenship does (see Lister, 2003:119–120). According to Lister, events that take place within the domestic sphere have not been associated with the matter of citizenship. An example is domestic violence, which for long time was ignored by governments because it occurs within the domestic sphere. (Ibid. 120.) Lister asserts that the association of women with the private, domestic sphere has contributed to the fact that they have not been considered citizens to the same extent men have (ibid.121).

The private matter of renting could also be viewed this way. Rental arrangements and rental conflicts are to a great extent handled between landlords and tenants. What rules the landlord decides to have in his or her house is a private, domestic, matter, since the formal regulations are not applied to a significant extent. The house is the landlord’s private property so he or she can decide the amount of rent and other conditions. This focus on the ‘privateness’ of the renting arrangement can be said to put tenants in a position similar to that of women regarding their citizenship rights.

A paradox in this distinction between public and private regarding the position of women is that while they are associated with the domestic private sphere, in which the state does not intervene, they are also deprived of their personal
privacy, such as by being exposed to violence in their homes (Lister, 2003:121-123). Lister argues that the division between the public and the private sphere is fluid and varies between places and groups; for example, homeless people are not given any privacy (ibid.). Many of the tenants in this study face this paradox of being in a situation that on one hand is considered too private for the state to actually intervene in and on the other hand does not give the right to a real private sphere. Sharing facilities and space with other households and facing rules about when to come home in the evening, how many guests can be allowed and how much electricity to use, restricts the possibilities for privacy. Simplified, it can be said that tenants’ housing situations, which to a large extent deprive them of privacy, is considered too private to be an issue for the public sphere to deal with. The view on renting as a private matter has increased with the neo-liberal housing discourse, as the deregulation of the rental legislation shows.

Property Owning and Citizenship
In the history of citizenship, the ownership of property has played an essential role. Heater makes a simplified categorisation of the two major traditions in the history of citizenship: the civic republican and the liberal. The first originates from the ancient Greeks and emphasises the duties citizens have to a community. The liberal is the one that has had the strongest influence the last two hundred years and it stresses civic rights. (Heater, 1999:4.) It is within the civic tradition that property owning has been important and that land owners have been viewed as reliable and stable citizens (Heater, 1999:57-58, see also Mohan and Hickey, 2004:67). A trace from this perspective was seen in the colonial officer Molohan’s report on housing for Africans in British Tanganyika, where he promoted ownership to create a stable and calm middle class (Molohan, 1959). There are also more recent examples of this. Gamble, a professor of politics, argues that in Great Britain, under the Thatcher period, property ownership and participation in the market became the base for citizenship rights instead of the idea of social democracy with universal rights realised through a public welfare system (Gamble, 1988:16). Rohe and Stewart (1996:38) argue that in America, home owners were for a long time viewed as better citizens than tenants, and they write, referring to Dreier, 1982, that tenants were not allowed to vote in federal elections until 1860.

In my interviews with 18 tenants or ex-tenants, one point of discussion was on whether there were any particular occasions when they felt that the fact that they were tenants played a role. Two female respondents stated that they had been asked if they were tenants or owners when they had applied for jobs as housemaids. They believed that they did not get the jobs because they were tenants. They thought that the employer wanted to be able to locate a housemaid, in case she stole from the house. As a tenant, it is easier to be anonymous than as an owner (this is interesting considering the UN-Habitat comment that
a street address is a citizenship right). In a neighbourhood, there is more of a chance that people know the owner of a house or the owner’s family than that they know the many tenants who eventually move. One respondent, who recently had become a house owner in the same area where she previously had rented, expressed that people no longer asked who she was when they heard her name. A third tenant had been asked about his tenure form by an employer and he believed that the latter would have trusted him more if he had owned his house. One informant argued the reverse of this and said that if an employer was told that the employee was a tenant, he would raise the salary in order for the tenant to be able to pay rent. Four dwellers believed that owners got better treatment than tenants in the community or by the local leaders, while the others did not express the same belief. Two residents commented that as a tenant, it is practically impossible to be a candidate for Mtaa election because you do not know how long you will live in the area. The six Mitaa chairmen in the study areas are all house owners. Studies on home ownership in the United States by Rohe, et al. (2002:52) and in Soweto by Everatt (1999) indicate that home ownership promotes political engagement. The practical difficulties for tenants to become involved in the Mtaa committee can be assumed to make the tenants’ needs and wishes weaker in the communities.

If the housing tenure forms affect the possibilities to exercise civic, political and socioeconomic rights, this does not mean that the owners and the landlords in the study have many opportunities for this either. As Habitat (2004) and the Task Force for Improving the Lives of Slum Dwellers (United Nation Millenium project, 2005) and researchers such as Holston and Appadurai (1999:4) argue, poor people often do not have many of these rights in practice. Regarding housing, the respondents in this study did not expect the government to help them access housing. In discussing elections with the 18 interviewees, it seemed like they did not view housing as a major political issue in the elections. The general lack of citizenship rights for poor people has led Partha Chatterjee (2004) to argue that the poor in modern societies are not considered citizens by the governments but rather as population groups.

Citizens, Civil Society and Population Groups

In this section I discuss if a reason why tenants are not considered in policy and urban planning can be, to apply Chatterjee’s (2004) reasoning that poor people are considered population groups by the government and in order to be recognised, they would have to identify themselves as a community. Drawing upon Foucault’s ideas of governmentality and the modern state’s various tactics to control and govern people (see, for example, his book Punishment and Discipline, 1987, Swedish translation), Chatterjee (2004) distinguishes between the concepts of citizens and population. He writes, ‘Citizens inhabit the domain of theory, populations the domain of policy’ (Chatterjee, 2004:34). He argues that populations are empirical, possible to count and to classify, while the concept
of citizens ‘… carries the ethical connotation of participation in the sovereignty of the state…’ (ibid.). According to him, the distinction between people as citizens and as population groups who are beneficiaries of different governmental policies came to Western countries in the twentieth century. In line with the governmentality perspective, Chatterjee says that the modern state tries to seek legitimacy by claiming that it provides welfare for the population rather than promoting participation by citizens. (Ibid.) This has, according to Chatterjee, led to the poor, in India in his case, having to identify themselves as specific population groups. These groups can, according to Chatterjee, be refugees or landless people, among others, but they have to make the population group a community that has a common identity and common moral grounds in order to get benefits from governmental agencies. (Chatterjee, 2004:56-57, 59.) The benefits these population groups can get depend on their capacity to mobilize political support (ibid. 60). This relationship between the government and the poor people in India has led to the development of what Chatterjee calls ‘political society.’

It is to understand these relatively recent forms of the entanglement of elite and subaltern politics that I am proposing the notion of a political society (Chatterjee, 2004:39-40).

This term is to be seen in relation to the term civil society. According to Chatterjee, the government can not treat these population groups the same way that it treats the traditionally organised civil society, because groups such as squatters or street vendors cross legal boundaries in their activities. However, there are very many such people and they still have to be treated. Chatterjee argues that a very small section of the Indian population belongs to the so called civil society. Instead, the relationship between the poor and the government is better described as a political society, where population groups struggle for political support. (Ibid. 40-41.)

As has been shown, there is a stress on participation of the civil society in the housing development, both in the Tanzanian and the international housing policy discourse. In this study, the discussed actors have been either from the governmental sphere or else individual residents. The reason for this is the absence of the organised civil society in housing development in Mwanza City. In the housing policy discourse, the civil society refers above all to NGOs, CBOs and cooperatives (see, for example, the Habitat agenda and the Tanzanian policy).

According to a report on Democracy in Mwanza, there were 200 CBOs in the city and 69 NGOs (International Institute for Democracy and Electoral Assistance, 2004), but there is no reference given for these figures. However, in the Strategic Plan draft for Mwanza City (2002), it is stated that CBOs and NGOs are rather weak actors in Mwanza (Mwanza City Council, 2002:1). CBOs exist in some settlements in Mwanza City, and deal with, for example, tree planting or improving roads. One of the factors in selecting areas for the
regularisation and upgrading project within the Sustainable Mwanza Programme was the presence of a certain level of awareness from the people in the communities about addressing the problems (Mwanza Municipal Council, 1999). The only NGO I saw in the study areas is an organisation, Kivulini that works for women’s rights in Mabatini. In one part of Kawekamo, there is a community association that deals with tree planting on the hills (interview with Ward executive officer, 2003). Apart from this, there are informal saving groups, such as for women, who help each other in difficult situations. Such groups can be based on gender or ethnicity. To my knowledge, there is no NGO or donor organisation active in housing provision in Mwanza City today.53

Parastatal organisations beside the National Housing Corporation exist in Mwanza, but they do not play a role in the access to housing for most dwellers in Mwanza and definitely not in unplanned areas. There is an ongoing initiative by the Parastatal Pension Fund (PPF) to build about 1000 low-cost houses for sale in Kiseke, an expanding outskirt area in Mwanza, but the effect of this has not yet been seen (interview with town planners, June 2004). PPF’s members will have priority to access the houses.

Nnkya (2001) writes in a report about Housing Cooperatives in Tanzania that formal housing cooperatives were established in Tanzania in the 1970s along with Nyerere’s socialist cooperative ideas. Ndatulu and Makileo argue, in their study of housing cooperatives in Tanzania, that common problems facing the cooperatives concern the formation and management of the cooperative, financing the activities, construction of houses and services related to the land (Ndatulu, Makileo, 1989:5). They refer to a list of registered housing cooperatives in Tanzania in 1988, which shows one in Mwanza City. This was the Bugando hospital building cooperative, registered in 1976. (Ibid:19.) Nnkya presents a table where it is stated that the Bugando cooperative had 19 members and were allocated the same number of plots (Nnkya, 2001: table 4, referring to Nkunundu, 1995). According to Nnkya’s report, Mwanza Region had five housing cooperatives with 106 total members in 1998. The Mwanza Rural Housing Programme (see footnote below) is one of these and it focuses on building cheap houses with appropriate construction materials (see footnote below). It is stated in the National Human Settlement Development Policy (2000:43, par.4.2.6) that ‘There is minimal housing production through organised groups…’.

From this, it can be concluded that respondents in this study do not react to the way the government regards their housing situations by organising themselves in civil society organisations. Can they be seen, to use the reasoning by Chatterjee, as population groups who are governed through development polices and programmes? The ongoing regularisation projects in Mwanza and in other

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53 In the region, there is an NGO called Mwanza Rural Housing Programme. It started in 1990 as a government project to improve the housing conditions in rural areas, such as through low cost options. It turned into a NGO. (Mwanza Rural Housing Programme, website, 14 March 2006)
places is a way for the government to control land and the people holding it, which means owners and not tenants. If plots are regularised, it facilitates the collection of taxes and annual land rent from the previously informal owners. The way for the government to treat the owners in unplanned areas is to convince them to contribute money for regularising the settlements and to promise them secure tenure. At the same time that this gives owners the chance to get legal rights to their plots, the local government also, through threats of demolitions of new squatter houses, signals that all this is on the government’s terms.

According to Chatterjee, the support various population groups can get can not be taken for granted because it can change whenever the political winds change (Chatterjee, 2004:60). In my field areas, many people are aware that they live in unplanned settlements and that it means that various measures can be taken by the government. Along these lines, tenants in private rental tenure are not viewed as a population group by the national or local government in the sense that no particular policy measures are planned for them in particular. The reason for this can not be that the tenants are few, since they constitute a high proportion of urban dwellers. Considering the fact that Tanzanian housing policy focuses on land and infrastructure, tenants in private rental tenure might not be interesting for the government to control or govern, since they do not own land or houses. Another reason for them not being considered a population group can be that tenants in private rental tenure have not developed a common collective identity from which they use moral arguments to get governmental benefits.

**Summarising Conclusions**
The example of the demolition decision and its implementation demonstrated the value of disaggregating the government actors at different levels and between politicians and officials. It illustrated how the agency of the various involved actors differ and complicate the policy implementation process. The demolition decision took place on order by the Regional Commissioner, the regional representative for the national government in Mwanza. This is noteworthy considering the current decentralisation policy of government power from the national level to the local level and the policy of participatory urban planning with the involvement of various actors at local level.

The chapter illustrated that the actions by the local government to improve the housing situation in Mwanza to a great extent follow the national official policy. These actions include plot surveys through cost sharing methods, the encouragement of the regularisation of plots and upgrading in unplanned areas on the residents’ initiatives. These measures are directed towards house owners rather than tenants. Rental tenure is not an issue of discussion at the local government level but it is mainly considered a private matter to be handled between landlord and tenants. The governments, national and local, seem to accept that the security of tenure of tenants in private rental tenure in practice
is not regulated by the government. I argue that the question of citizenship rights of tenants to enjoy secure tenure is in practice transferred to the private sector. In discussing tenants’ position as citizens, feminist writers’ perspective on women’s position as citizens can be used. Lister (2003) claims that women’s association with the private domestic sphere has meant that their citizenship rights have not been regarded as a matter for the public sphere. I find this relevant to the situation of tenants in private rental tenure. At the same time it is necessary to point to the fact that residents in housing tenure forms other than private renting do not necessarily enjoy many citizenship rights. Looking at tenants and their relationship to the government in Chatterjee’s perspective (2004), where people are classified and treated as specific ‘population groups’ through certain welfare measures rather than as citizens with universal rights, it can be argued that it is logical that rental tenure and tenants do not get much attention from the government. Tenants in private rental tenure may not be as interesting for the government to govern as plot holders since tenants do not control land. The Tanzanian Human Settlements policy focuses to a great extent on land rather than shelter. If tenants in private rental tenure do not identify themselves as a specific population group to get recognised, how do they act to make their influence felt? Is the little attention paid to rental tenure in the housing policy discourse a problem for the involved actors, or mostly for a researcher? These questions are brought up in the next chapter.
7. Collective Action of Tenants?

Often when people are dissatisfied with a situation, they try to influence and change it in ways that seem reasonable, based on their societal context and according to prevalent discourses. It has been demonstrated that many respondents in this study view renting as a no-option solution when they do not have the possibility to get their own house. One of the aims of this study has been to examine residents’ housing practices and their actions upon housing. The previous chapters illustrated that the respondents usually act individually (or in households) to get a house of their own. This chapter aims to discuss the tenants’ ways of influencing their housing situations individually and collectively. In the ‘good governance’ discourse, seen in UN Habitat’s (2002) campaign ‘Urban Governance’ as well as in the housing policy discourse, the involvement of civil society organisations is encouraged. Organisations concerned with tenants in private rental housing are not to be found in Mwanza. In this chapter, I discuss both the collective actions of tenants in Tanzania and the absence of it in the study areas. This is done with the help of the theories of ‘exit and voice’ by Hirschman (1970) and ‘quiet encroachment’ by Bayat (1997a+b). A question in the chapter is also if it is relevant to tenants to be considered and treated by the government as, in Chatterjee’s (2004) term, a population group, in a situation where poor people in general do not expect in practice to exercise civil, political and socioeconomic rights. Would it benefit tenants to be more explicitly acknowledged by the government and in what ways?

The focus on tenants in this chapter does not mean that landlords do not face problems connected to renting. Many small-scale landlords are dependent on rental incomes and sometimes face difficulties in getting tenants to pay rent. Owners of houses and holders of land are, however, categories that are recognised in governmental policies and in urban planning.

Formal Collective Organisation of Tenants

Tenants’ associations exist all over the world, including in Tanzania. It is shown in this section that the work of the Tanzania Tenants’ Association (TTA) is most influential within public rental tenure and that this pattern is found in many cities in the South. Gilbert, for example, argues that Tenants’ associations
often exist in these cities within the public rental sector and where tenants face a common threat that they collectively protest against. He concludes, however, that in general, tenants’ organisations have not played a significant role in urban protest movements in the same way trade unions, squatter associations, neighbourhood groups or ethnic organisations have. (Gilbert, 1990:16-17.) In South Africa, Mohammed argues that there are NGOs and various associations that deal with matters concerning home ownership, but they rarely emphasise the need of tenants (Mohammed, 1997:104). Mitlin reasons in the same way and adds that tenants are not always as willing as owners to join associations in the neighbourhood, nor are they always allowed to do so on the same conditions (Mitlin, 1997:12). Also, the UN-Habitat report from 2003 describes the dearth of organisations that deal with rental tenure in cities in the South (UN-Habitat, 2003). Durand-Lasserve and Royston give an essential reason for this scarcity of organisations when they write that it is complicated for tenants in unplanned settlements to organise themselves when they are spread out in the neighbourhood and have many different kinds of rental arrangements (Durand-Lasserve and Royston, 2002:7).

The International Union of Tenants (IUT) is a world-wide umbrella organisation for national and regional tenants’ associations working for tenants’ rights. Among their 45 member countries, few are found in developing countries; one of these is the Tanzania Tenants’ Association (TTA). The Tanzanian Tenants’ Association (TTA) functions as a focal point for the east African tenants’ organisations within IUT, which means that it co-ordinates activities. (International Union of Tenants, website, 21 November 2005.)

The Tanzanian Tenants’ Association (TTA) was established in 1984. The association’s headquarters are located in Dar es Salaam, where it has a small office with volunteers, but no employed staff. The association has branches in Morogoro, Iringa, Arusha and Moshi, but there is lack of funds needed to establish branches in all municipalities, and Mwanza does not have a branch. (Interview with TTA chairman, April 2005.) The association has had conflicts regarding leadership and during my study, I met two different people who claimed to be the chairman, one in September 2003 and one in April 2005. The information I received about TTA’s activities was, however, similar. The second time, I managed to meet almost the whole elected board of 18 members for discussion. Members are to pay an annual fee and when non-members seek help, they are asked to pay a service fee but are helped even if they can not afford it, according to the chairman. The board members estimate that they have about 20 cases per month in Dar es Salaam. (Interview with board members, May 2005.) Considering that the population of Dar es Salaam is almost three million people and that a majority of the households rent, this figure has to be regarded as low. The knowledge of the association’s existence is spread informally for the most part, but also through editors at the daily newspapers. Landlords do also come for help although there is a landlords’
association in Dar es Salaam, too. The Tenants’ Association works very much like the Mitaa chairmen and the Ward tribunals in my study areas do when there are conflicts. In cases of conflicts, they call both the tenant and the landlord to meetings and try to negotiate and solve it. They have been using the Rent Restriction Act in doing this and the organisation was upset at the planned repeal of the act (interview, May 2005).

The most common causes for tenants to seek help are that landlords have given notice without following the right procedure or that the rent has been increased. For landlords, the most common problems are that tenants have not paid the rent or that they have behaved in bad manner. (Interview, May 2005.)

The majority of the board members are tenants in public rental housing owned by the National Housing Corporation, while the others are tenants in private houses (interview, May 2005). Many of the association’s activities are directed towards NHC and it has had an ongoing court case against NHC since 1999. The case concerns rent increases, which the association argued were unreasonable. TTA appealed to the court that NHC should not increase the rent again while a case against them is pending, and the judge agreed that it was wrong to do so. (Interviews with the chairman of TTA, April and May 2005.) The chairman of the association is active in writing letters to the editors of the daily newspapers and sometimes the NHC representatives answer the critiques in the papers. After reading more than 25 letters to the editor and articles in the Tanzania newspapers from 2004 and forward, my conclusion is that the conflict is about the commercialisation of the public housing company, NHC. TTA and its supporters claim that NHC and its houses were built for ordinary Tanzanians and that they can not afford the rent increases NHC wants to make.

In April 2005, in one of the large daily newspaper in Tanzania, The Guardian, the government, through the Minister for Lands and Human Settlements Development, made a long statement about the matter. It declared once and for all that it should be understood that NHC is now commercialised and operates according to that. It also required ‘the few selfish people to stop misleading others’ and stop sabotaging or blaming the NHC. (United Rep. of Tz., 2005.)

TTA is well aware of the problems in private rental housing; many of the tenants seeking help from TTA live in private housing, but it is impossible for the association to control all private landlords (interview with members of the board, May 2005).

The Assistant Director at the National Ministry of Lands and Human Settlements Development can not see the need for a tenants’ organisation because he views rental agreements as a matter between landlords and tenants (interview, March 2005).

Kiduanga writes about the Landlord Association in Dar es Salaam in his study and reports that the association is a non-governmental organisation esta-
lished in 1991 (Kiduanga, 2002:372-384). Based on the interviews Kiduanga conducted with representatives of the association, he argues that a reason for its foundation was that the Tenants’ Association thought that landlords did not have any rights (ibid. 373). Other reasons were that tenants are often late in paying the rent or do not follow the contracts, but also that some landlords behave in a bad way (ibid. 372-4). According to Kiduanga, the association has 12 branches in the country, though none in Mwanza. In order to be a member, you have to own a house and pay 100 TZs every month as a fee. 90 per cent of the members were perceived to be low-income landlords. (Ibid. 374-5.) As with the Tenants’ Association, it seems from Kiduanga’s study that both landlords and tenants come to the landlords’ association with complaints about each other (ibid. 375). Landlords come because tenants do not pay rent or water and electricity bills or when tenants put padlocks on doors and disappear or refuse to leave their rooms when they have received notice, and so forth. Tenants come when landlords do not give them the rooms that they have paid for in advance or when landlords claim higher amounts for water and electricity bills than the actual sum on the bill or make tenants pay for former tenants’ use of power and water. (Ibid. 379-80.)

It has been stated that the Tanzania Tenants’ Association is not active in Mwanza but does any other form of group actions concerning rental matters take place there?

**Collective Actions Among Tenants in Mwanza?**

From documents in the National Archives 54 it is possible to see that there was an African Tenants’ Association in Mwanza in the 1950s, though it could have been established much earlier. In Dar es Salaam there was one in 1941 (see File 27313, vol II, Rent and Mortgage Interest).

In my study areas, I asked respondents if they were aware of any organisations dealing with housing in Mwanza in general and in their neighbourhood in particular. A few mentioned the National Housing Corporation (NHC) as active in Mwanza but no one had heard of any associations in their areas. Gilbert’s (1990) argument that collective mobilisation among tenants usually takes place within public rental housing and when tenants face a common threat is correct in Mwanza. Luanda (2002) writes that a Tenants’ Committee was established in 1987 within a public rental housing estate in the city when the housing company wanted to increase the rents. The committee failed but became active again a few years later when the Mwanza Municipal Council took over the estate and wanted another rent increase. The committee took the case to court and won in the Mwanza Regional Housing tribunal. (Luanda, 2002:66-67.) The tenants in this case had one single landlord to fight against and faced the same conditions.

54 File A/6/20 R station Mwanza Tangyanika African Tenants’ Association.
In my interviews with 18 current and former tenants, I tried to ask about possibilities for the collective organisation of tenants. No one had heard of any mobilisation or collective action by tenants from different houses. Factors that were mentioned by the 18 dwellers as possible reasons why no collective action took place were the differences in problems, incomes and opinions among tenants. Since not all tenants have problems with their landlords, it would be difficult to convince them to organise themselves. One tenant commented that there was no point in organising collectively because the landlords would only tell them to build their own houses. Two dwellers believed that lack of leadership prevented a tenants’ organisation from forming. As mentioned earlier, it was not very easy to ask and discuss these issues. It was not something the dwellers usually thought about. For them, it seemed obvious that the most relevant way to improve the housing situation was to become an owner and not to try to change rental conditions. This reflects their housing careers and strategies, as described in Chapters Three and Four. Dwellers want to become house owners and may therefore not want to identify themselves as tenants by working for tenants’ rights. They want renting to be a temporary situation that they will later leave for ownership. Considering the situation and the interdependent relationship that exists between many of the tenants and their landlords in my study areas, it would be noteworthy if tenants organised themselves against landlords. Although no tenant likes a rent increase, it is obvious that the landlord can do whatever he wants because it is his house. This reflects the distinction between what is seen as public versus private issues.

Tenants in public housing can also be assumed to benefit more from collective action than tenants in the private sector. The rent at public housing estates is comparatively lower than that in the private rental sector, but there are also very few such houses. This means that tenants in the public rental sector can not easily change rental houses and get the same conditions, if they were not satisfied with one estate. Although the demand for rental housing within the private sector is high, it is always possible to move to another rental house. Among the 18 respondents, some tenants stated that they would prefer to rent in public housing. The reasons they mentioned were less control by the landlord, fewer conflicts, less disturbance and lower rent.

The strategy of leaving disliked rental tenure for preferred house ownership can be discussed in terms of the ‘exit, voice and loyalty’ theory by the economist Hirschman.

Exit, Voice and Loyalty

Hirschman introduced a model in 1970 for describing and analysing ‘responses to decline in firms, organisations, and states’ (Hirschman, 1970: title page). He said that it could be used in a wider context than economy and it has been applied in studies of migration and residential mobility (see, for example, Tung, 1981).
Hirschman argues that people can react to an organisation’s declined performance, or to the decreasing quality of a product, or even to the situation in a marriage either by abandoning it – exit – or by protesting in order to improve it – voice (Hirschman, 1970:3-5). Hirschman argues that the exit option is typical within the economic sphere, while the voice option is common within politics. Voice always includes utterances of an opinion, either individually or collectively. (Ibid. 15-16.)

To apply this reasoning to the behaviour of the residents in my study, the exit option in its clearest form would be to stop renting and choose other housing tenure forms. To move to another rental accommodation can also be viewed as an exit option. If I do not specify otherwise in this discussion, I mean the first type. The voice alternative would mean protesting and trying to improve renting conditions. From my knowledge, people choose to exit when the opportunity is there, but even if it is not, it does not seem that they raise their voices either, which is confirmed by Gilbert (1990), Mitlin (1997) and other researchers, as was discussed earlier in this chapter. Hirschman writes that voice is the only way people can react whenever there is no exit option and he exemplifies that this often is the situation in organisations such as the family, but also within the state (ibid. 33). This could be said to be the situation in the previous discussion about why tenants in public rental housing may be more likely to organise themselves and protest when rents are increased. They have difficulties choosing to exit and finding similar alternatives. This is not the case for the tenants in this study.

Hirschman’s statement that the voice option depends on the degree of influence people can achieve (ibid. 40) is an important part of the explanation as to why tenants do not raise their voices. How and against whom should they raise their voices? Hirschman writes that it is easier to raise one’s voice in a market with few buyers because it will be easier to organise collective action and there are greater possibilities of influencing the situation (ibid. 41). This is very relevant because it is difficult for tenants in the private rental sector to organise when there are so many and they are widespread. Hirschman argues that the likeliness that people will raise their voices also depends on ‘… the general readiness of a population to complain and on the invention of such institutions and mechanisms as can communicate complaints cheaply and effectively’ (ibid. 43). He adds that people's decisions on how to act will be based on their earlier experiences (ibid.). This reasoning is relevant in this case considering the history of protesting and the possibilities of doing it in Tanzania during the socialist epoch, when there was a centralised one party state administration and governance. Before that time, Mercer argues, Tanzania had ‘a varied and active civil society’ but during the one party system, it was channelled into the party structure, except for religious organisations (Mercer, 2003:753, see also Kiondo, 1994:53, Halfani, 1997:123). Lange et al. (2000:5) argue that Nyerere wanted people to participate in development but only
through the socialist party. They also claim that several traditional organisations disappeared when the chief system was abolished after independence (ibid.). Although this is changing and a rapid expansion of civil society associations has taken place the last two decades, there are doubts as to what extent this has meant that there has been more participation from dwellers and to what extent it mainly is a response to the donor discourse (see Mercer, 2003:748,754-55, Kiondo, 1994, Lange et al., 2000:34). The institutions and mechanisms, the channels that effectively could communicate complaints, as Hirschman expressed it, are difficult to see in Mwanza.

Another contributing factor as to why voice is not a practised alternative is, according to Hirschman, the probability that those people who are most engaged and are most likely to raise their voices are also those who, because of that, will exit first if conditions get worse (Hirschman, 1970:47). Tenants with money drop out of renting quicker than poorer people and get their own homes. It is reasonable to assume that those who do not have to devote all their time to surviving would be in a better position to raise their voices.

I defined voice in this context to mean attempts to improve renting conditions, but is that possible? I asked the 18 current and former tenants if they could see anything that could be done by the government or by organisations to improve rental tenure. Few could see anything that would improve the rental situation. Two dwellers mentioned that it would be better if rental houses were built by the government or organisations rather than private owners. The residents look at the situation pragmatically and they see the difficulties in organising tenants collectively when they have different landlords, different contracts, different situations and different relationships to the landlord. The conditions of tenants who live in the same house can differ because they moved in at different times or have different relationships with the landlord. According to the 18 residents, no improvements to the renting situation could make it equal to ownership. This means that even if their voices could be raised, the voice would not be considered as good as exit. Although most tenants in private rental tenure do not raise their voices, there are nevertheless some tenants in private rental tenure who take rental conflicts to court. Can late payment be seen as a protest, a raising of the voice? From the tenants’ descriptions, it is the lack of money in a difficult situation that prevents them from paying the rent on time. However, in cases where tenants have not paid rent for months or years but refuse to move out from the house despite notices, their refusal could be viewed as an act of protest. If the reason for not paying rent is dissatisfaction with the maintenance of the house or a cut in the supply of electricity or water, it can also be viewed as a raising of the voice.

What would tenants like to influence if they could? It is very clear that a major thing they dislike is the rent payments. It is a universal grievance of non-subsidised rental tenure, as compared to home ownership, that large sums of money go to someone else and not to the household itself. If tenants did not
have limitations on their choices, they would want their own houses. If that was impossible but they had the chance to influence their rental situations, I believe that they would remove the requirement of paying many months of rent in advance. Some households would still want to pay for several months in advance when they could so they would not have to think about the rent expense, but a free choice would be preferred. As was discussed in Chapter Three, many tenants are allowed to be late with payments under specific circumstances but they can still feel pressed to pay on time.

Hirschman (1970) uses a third term, ‘loyalty,’ in his model in order to explain why voice can be chosen even when exit is possible. He writes that having more loyalty creates a higher likelihood that voice will be chosen instead of exit (Hirschman, 1970:77). However, considering my study, I believe that the opposite can also occur. If a tenant knows that the landlord needs to increase the rent because she has become a widow, he may not protest, a form of showing loyalty. If he has the opportunity, he may still change to another rented room, a form of exit. If this is to be seen as loyalty, it would not lead to voice but rather to exit. I agree with Tung’s critique that in Hirschman’s reasoning about loyalty, a person who does not have the resources to choose exit can be viewed as loyal (Tung, 1981:3-23). It is not because of loyalty that tenants do not leave renting for ownership but because of the lack of financial resources.

Another weak point in Hirschman’s reasoning is that he does not discuss the situation when there are no opportunities for exit or for any effective raising of the voice, which is often the case for the studied tenants. Here the concept of ‘autism,’ which Tung has added to the model in his study on migration and participation, can help explain the tenants’ behaviour. In Tung’s use of the model, autism is when a person adjusts his or her own behaviour to the situation instead of trying to change it (Tung, 1981:3-1). This means that people accept and learn to live with the situation, maybe because they can not achieve more (ibid. 3-3). This is shown in statements by interviewed tenants that renting is a no-option solution, that the house is owned by the landlord so it is not possible to protest and that there is no alternative other than to share with other households.

Tenants in my study choose the exit option whenever they can in order to improve their situation and are not focused on acting in order to protest. This is common for the urban poor, according to the theory of ‘quiet encroachment’ by Bayat (1997a+b), who argues that the actions of the urban poor can still have political consequences.

Quiet Encroachment

Bayat’s (1997a:55-57) point in talking about ‘quiet encroachment’ is to highlight the actions by the urban poor that do not fit with the usual conception of civil society actions. He defines quiet encroachment as ‘… a silent, patient,
protracted, and pervasive advancement of ordinary people on the propertied and powerful in order to survive hardships and better their lives’ (Bayat, 1997a:57). Bayat argues that a main characteristic in these actions by the urban poor is that they are directed towards improving their life situation, through getting access to housing and to jobs, which the government has not provided them with, rather than towards changing the political situation. Bayat writes that the actions are often performed individually. (Ibid. 58.) This discussion is relevant for my study findings where people are neither passive victims nor are they raising their voices to change their housing situations or to demonstrate resistance. Instead, they quietly try to improve their housing conditions, individually and with the help of relatives and friends. To a great extent, they rely on the informal sphere, whether by renting in unplanned settlements or building houses in these areas, when they do not have many options.

Bayat expresses that a reason for this silent and often individual action is the lack of ‘institutional mechanisms’ through which people can solve their problems collectively (Bayat, 1997b:9). He argues that squatters or street vendors have to operate outside the formal sphere (ibid.). This is in line with the previous discussion about the difficulties for tenants in private tenure to organise themselves, as compared to tenants in public rental housing, when they are so spread out and have many different landlords. It would, for example, be difficult to get all the tenants who live in different houses under different conditions to organise and lead a common strike. According to Bayat, collective actions can, however, take place by these groups, without associations, in the form of what he calls ‘street politics’ when they face a common threat. The reason to call it street politics is that the street, the public space, is the place where these people meet and where passive networks are established. (Ibid. 15-17.) The lack of a common threat can be a reason why no ‘street politics’ develop among tenants in Mwanza.

Bayat argues that ‘quiet encroachment’ is likely to happen in authoritative, undemocratic societies where there are not many rival political groups trying to win support of people (Bayat, 1997b:21). Although Tanzania has a multi-party system, the ruling party is very dominant on the mainland. As I earlier stated, there is only one Ward Councillor in Mwanza City Council who belongs to another party. Bayat also claims that people act through quiet encroachment when the state apparatus is very inefficient and bureaucratic (ibid.). This claim fits very well with the housing situation in Tanzania, where during certain periods it has practically been impossible to get a legally surveyed plot, which has led to an enormous expansion of unplanned settlements. I find Bayat’s reasoning important in the current discourse with its emphasis on civil society in the forms of NGOs and CBOs, as it focuses on an extremely common way of action for many urban dwellers. It suggests that just because there is not much collective organisation in a particular area or sector, this does not imply that people do not act to change things. They do that all the time, and occasionally the passive
networks can be transformed into a temporary collective action. One day during my stay in Mwanza, hundreds of people demonstrated in the city centre and the police stopped them. It turned out to be angry butchers who had been given harder regulations, a stage in the Regional Commissioner’s plan to make Mwanza City cleaner. Although I have not heard of anything similar regarding the housing situation in Mwanza, it is interesting to speculate about the possibility for this type of action. When the demolitions of unplanned houses in Mwanza were not continued in the outskirt areas because of resistance from local politicians, it could be interpreted as a sign of the potential political resources dwellers have. Is there anything that could be expected to lead tenants in the study areas to join together and act collectively? For this to happen, I think the demand as compared to the supply of rental tenure in unplanned settlements would have to be even higher than it currently is because otherwise people will only change rental accommodations if a threat to their rental situation is posed in one particular neighbourhood. They would, in Hirschman’s terminology, choose exit and not voice. If the demand became even higher and upgrading programs were started in many informal areas where tenants would be required to contribute as much money and labour as owners, the time for voice or for collective protest might come.

No Voice – Whose Problem?

It can be concluded that tenants, to use Bayat’s (1997) language, encroach quietly and it does not seem as though ‘street politics’ among tenants can be expected to take place under current circumstances. The absence of collective action among the tenants contributes to keeping renting a matter within the private sphere rather than the public. It makes it possible for the government to not take action when the rental legislation is not followed and tenants are not satisfied with their housing conditions. An essential question that has to be asked at this stage is for whom this lack of voice is a problem. Is it a problem for the tenants? It was obvious when discussing possibilities for collective organising among tenants that this was felt to be a strange and rather irrelevant question to them. They also had difficulties in seeing possibilities of improving the rental situation. This connects to the fact that these dwellers do not expect to be listened to. They are not used to it. Many of them spend a great part of their lives in the informal sphere. They work and live informally and they have no expectations that the government will help them access housing. Instead, they are aware of the threat that government intervention can mean the planning of unplanned areas and therefore possible demolitions of houses. The decision to prevent further squatting and to demolish constructions built after 28 June 2003 might have strengthened this awareness among the population, which the increased desire for regulations of plots indicates.
The fact that residents are not used to being listened to does not, however, mean that they would not like to be. When meeting dwellers and explaining the purpose of my study, I told them that this was an attempt to let them tell their housing stories, their views on good and bad aspects of the housing situation. This often seemed to be appreciated, but what type of governmental housing policy would tenants be pleased with? Since the dominant attitude is that rental tenure can not be as good as home ownership, it could be concluded that measures leading to cheaper access to land, cheaper available construction material, loans for building and increased possibilities for establishing housing cooperatives would be appreciated. Looking at the National Human Settlements Development Policy from 2000, this is to a great extent what it wants to facilitate. If people want home ownership and the government is focused on encouraging home ownership, then what is the problem? The problem comes from the fact that a majority of urban dwellers are still tenants and, as both the national and local government in Mwanza recognise and the UN-Habitat report (2003) concludes, generally it will be impossible for all urban dwellers to become owners in urban areas. This means, exactly as Habitat (2003) argues, that rental tenure must be considered more in policies and programmes. A question of interest is not only if the government should encourage home ownership or rental tenure. One aspect that needs to be highlighted is what types of rental tenure should be promoted.
8 Influence and Invisibility
– Tenants in Housing Provision

It is now time to summarise the main findings of this study in relation to the aims and to the chosen analytical and methodological approach. The three aims concern residents’ housing practices with a focus on the role of rental tenure, the neglect of private rental tenure in the official housing policy discourse and the implementation process of the policy in Mwanza. I wanted to highlight the discrepancies between the housing policy, which focuses on home ownership, and the urban housing situation, which has a high proportion of tenants, and to discuss possible consequences of this.

The approach in this study has been to examine the views, strategies and actions of a variety of actors involved in the housing provision process. By looking at the perspectives of different actors, their situations and their relationships to other involved actors, the discrepancies between policy and the actual housing situation, the tackling of these discrepancies and their possible consequences can be better understood. In doing this I have drawn upon certain perspectives on agency, strategy, housing career, gender, citizenship, ‘political society’ and ‘disaggregation of the state.’ I start this chapter by presenting a table summarising, in a very simplified way, the views on rental tenure by the various examined actors and their housing strategies. The results presented in the table connect to all three aims. It gives information about residents’ housing practices and strategies. It illustrates that the focus in the national housing policy is not put on rental tenure. It also shows the complexity of the policy implementation process with the different views and strategies of the various examined actors. After this, I summarise the main findings on each of the three aims and bring up how the chosen concepts and perspectives have facilitated the understanding and interpretation of the empirical patterns. In the final section, I briefly bring up some aspects of the study findings in relation to a wider geographical context.

Findings on the Views on Rental Tenure and Housing Strategies

The agency of different actors and their housing strategies have been central to this study.
Table 8.1. A summary of the different actors, their views of rental tenure and their strategies on housing.

<table>
<thead>
<tr>
<th>Actors</th>
<th>Views of Rental Tenure</th>
<th>Housing Strategies</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sharers</td>
<td>Gives more independence but also has more expenses than sharing.</td>
<td>Continue sharing and later rent and, if possible, get a house of one’s own.</td>
</tr>
<tr>
<td>Tenants</td>
<td>Many disadvantages compared to ownership.</td>
<td>To continue renting and, if possible, buy a plot and build a house in Mwanza.</td>
</tr>
<tr>
<td>Owners</td>
<td>Many disadvantages compared to ownership.</td>
<td>To continue living in the house and, if possible, to extend it or get more plots for the children and/or for letting out.</td>
</tr>
<tr>
<td>Resident landlords</td>
<td>Offers a needed income.</td>
<td>For some, to stop letting rooms, and for many others, to continue.</td>
</tr>
<tr>
<td>Mitaa chairmen/secretaries</td>
<td>Many conflicts between landlords and tenants.</td>
<td>To prevent further subdivisions of land and to improve the area.</td>
</tr>
<tr>
<td>Ward Councillors and officials</td>
<td>Many conflicts between landlords and tenants.</td>
<td>To mobilise and sensitise communities in order to upgrade unplanned settlements.</td>
</tr>
<tr>
<td>Mwanza City Council</td>
<td>Necessary, but mainly a private issue.</td>
<td>To survey outskirt areas through contributions from plot applicants, to regularise and upgrade unplanned areas on the residents’ initiative. To continue with the Environmental Planning and Management approach in urban planning.</td>
</tr>
<tr>
<td>Regional Commissioner</td>
<td>Mainly a private issue. The rental legislation (before the change in 2005) favours tenants.</td>
<td>To survey new areas through cost sharing and to stop further growth of unplanned areas. To continue with the Environmental Planning and Management approach in urban planning.</td>
</tr>
<tr>
<td>National government</td>
<td>Investments in private rental tenure are to be encouraged and investments in public rental tenure to be discouraged, unless it is let at an economic rate.</td>
<td>To ease the rental legislation (this was done in 2005), to upgrade and regularise unplanned areas through community participation, to survey new areas through cost sharing methods. To continue with the Environmental Planning and Management approach.</td>
</tr>
<tr>
<td>UN Habitat</td>
<td>Important tenure form that promotes the mobility needed in cities in the South. Ignored by government policy.</td>
<td>To promote ‘secure tenure’ and ‘good’ governance and the development of sustainable human settlements through participatory urban planning such as the Environmental Planning and Management approach.</td>
</tr>
</tbody>
</table>
A conclusion from the study, which appears in Table 8.1, p. 185, is that in housing provision, both the government and the residents focus on house ownership rather than on rental tenure. However, despite the hope, wish and sometimes strategy of achieving home ownership, a high proportion of urban dwellers are tenants in private rental houses. Considering the rapid growth of urban areas, the commercialization of land, increasing prices of construction material (see Wells et al., 1998), high living costs, few realised measures to promote housing for low income groups, the large numbers of people engaged in temporary jobs, the low level of formal permanent employment, and many self employed people within the so called informal sector, this is not likely to change in the foreseeable future. As I have shown, for tenants, housing means expenses, a certain dependence on the will of the landlord and often shared facilities and little privacy. For owners, housing is a resource that can generate income and that provides security for the moment and for the children in the future. I have illustrated that the differences in the housing situation between owners and tenants are not reflected upon in the national housing policy document. This is also seen at the city level; renting is hardly mentioned in the description of the housing situation in the Mwanza Master Plan (1992). Nor is it visible in the work within the Sustainable Mwanza Project to improve the housing situation in unplanned areas.

Rental Tenure in Housing Provisioning

One of the aims of the study was to examine residents’ housing practices, with a focus on the role of rental tenure in these. In doing this, the perspective of a housing career containing all the changes in a person’s housing situation and the goal of improving housing conditions has been central. By conducting interviews of the life history type, it has been possible to get information about the housing careers of individuals in relation to the development of their life courses. This has clearly illustrated how the composition and changes of household formations matter to the individual’s housing career. The opportunities on the labour market and the social network of relatives and friends who can help in offering accommodation and in finding rooms to rent and plots to buy are also important factors for the housing career. Based on previous studies (by, for example, Moser, 1987, Schlyter, 1988, 1989, Larsson, 1989, Sithole-Fundire, 1996, Tranberg-Hansen, 1996, Lee-Smith, 1997), I assumed from the beginning that there would be gender differences in the housing situations women and men faced, not least regarding the inheritance of land and houses. During the study, I realised that there were essential gender differences in the security of tenure for different members within a household. As was illustrated in Chapter Four, several of my female respondents have no expectations of getting access to the house if they divorce. In some home-owning families, I assert that the wife’s situation in a household that owns their house is in many
ways not more secure than that of a sharer or a tenant. The gender structure limits the resources controlled by women and thereby also their possibility for agency and for developing housing strategies. It must be repeated, however, that housewives are overrepresented in my sample because they are often at home. It is common that housewives do not have substantial financial resources of their own, which makes them dependent on the husband and his resources. Although it is likely that these findings would be different in a sample of more women with paid work, this does not exclude the fact that there obviously are many married women who work at home and who are in the described situation.

Similarly to other studies focusing on rental tenure in African cities (see, for example, Mohamed, 1997, Datta, 1995, Watson and McCarthy, 1998), this study has shown that private rental tenure of the small scale type, often with resident landlords, is very common in Mwanza. This is the case to a larger extent in the consolidated areas of Mabatini and Kawekamo than in the newer currently expanding Kiloleli but renting is also common there. The study has shown, as have studies by Watson and McCarthy (1998) and Gilbert (1993) that tenants and landlords say that their relationship works rather smoothly. However, my study also shows, as did those by Datta (1995) and Schlyter (2003), that conflicts over the shared spaces and facilities such as water and electricity are common.

As was illustrated in Table 8.1, p. 185, renting is considered among my respondents to have advantages compared to sharing accommodations with relatives or friends, in terms of more independence and freedom, but it also means more expenses. The primary feeling among the respondents is, however, that compared to house ownership, renting has no advantages. The major reason for renting among my respondents is the lack of financial resources to get a house of their own. They want rental tenure to be temporary and wish that they could become home owners in Mwanza City, with very few exceptions when respondents said that they do not tend to stay in Mwanza and do not want to have a house there. A potential return to a home area outside Mwanza City is among the respondents generally not viewed as a reason not to acquire a house of one’s own in Mwanza as has sometimes been argued in studies on African cities (see Andreasen, 1987, UN Habitat, 2003). From the material of this study, it is not possible to know to what extent current tenant respondents will manage to transform their wish into a strategy of getting a house in the future. Plots are bought and houses are built over the course of a long period of time since it is mainly savings that finance it. This means that house owners tend to be older than tenants. Considering the very high proportion of young people in Mwanza (3/4 are under 30 years old, according to the Population and Housing Census in 2002), this indicates that rental tenure will continue being a very common housing form in Mwanza. However, many respondent tenants have already acquired plots in outskirt areas and some have started to build. In their cases, it is possible to conclude that their housing strategies are to acquire
a house of their own in Mwanza City. The strategy concept has not been unproblematic to use because of the difficulties in differentiating between wishes or hopes and strategies. Through the interviews of the life history type, it was nevertheless possible to get insight into how residents acted upon housing in the socio-economic context they faced, from their resource base. This means that in this study it has been possible to apply the wider definition of housing strategy used by Schlyter (1988, 1989) for patterns seen in the housing histories of several respondents, while only viewing strategy as a clearly defined plan would be more difficult to apply to the empirical findings in general.

An essential component in understanding the preference for ownership compared to rental tenure is to understand the rental tenure practices. Private rental tenure often means renting one or two rooms in a house and sharing facilities and outdoor spaces with many other households. Often the landlord is resident and the tenants’ private space is limited. Women are at home to a larger extent than men and they are the ones who perform the chores in the shared space. Their everyday life can thus be said to be more affected by the renting form than that of the men. Often, there is not much room for children to play and their presence in the shared space is a source of conflicts between households. The lack of privacy and the awareness that the landlord can make decisions such as to sell the house or increase the rent, and that conflicts can arise creates feelings among many respondents of dependence and a lack of control.

A noteworthy result from the study findings is that dwellers experienced rent payments as a major disadvantage of rental tenure despite the low rent levels in relation to other living costs. There can be several reasons for this. One is the universal argument that rent is felt to be wasted money (see Dupuis and Thorns, 1998) because it can not be used for tenants’ own development, as was mentioned in the discussions. Another is that many of my respondents have an insecure socioeconomic situation where they often do not know if they will have an income in a few months’ time or how large that income will be. They may not know if they will be able to send their children to secondary school or if they can manage any unexpected expenses caused by illness or death. Nor do they know whether they will suddenly have to take care of the children of relatives who have died or help family members in crises. In this situation, it is logical that rent payments becomes problematic compared to the resource that a house of one’s own represents. A house is a resource that increases feelings of stability and control in a world where few things can be taken for granted or controlled. The house becomes a resource of several types: financially and socially and also symbolically, when one does not have to rely on landlords or relatives and so forth. The term ‘resource’ has been relevant in this study both in analysing the different types of resources needed
for improving one’s housing situation but also in understanding the different types of resources a house represents.

In studying respondents’ housing careers, mobility among tenants was found to be relatively high, which can affect their chances of developing social resources. It can, for example, be difficult to create social networks in the neighbourhood and in the long run this might influence the possibility of getting job opportunities (see Rohe et al., 2002:53). This indicates that this type of housing situation does not benefit the policy idea of a stable committed community. In the societal context, housing situations with high turnover in densely populated areas can mean that many residents become rather invisible. This can be related to the UN Habitat’s point (2004) that slum dwellers do not have the basic element of citizenship, a street address. Tenants in unplanned areas do not have this, nor do they know how long they will stay in a particular house.

Neglect of Rental Tenure in Housing Policy

My second aim in the study was to analyse factors behind the little attention given to private rental tenure and the agency of tenants in the housing policy discourse. In this analysis, I found the discussion about private versus public responsibilities useful since my study findings show that rental tenure is not only provided but is to a great extent also regulated by the private sector. I argue that this is one reason for the neglect of private rental tenure in the public policy. A central part of the neo-liberal discourse is the deregulation and the privatization of services previously provided by the public sector. This liberalisation process is very evident within the international housing policy discourse as well as the Tanzanian. The debate about the double role of housing, as both a human right and as a market commodity can be related to in the discussion of public respective private. The UN Declaration of Human Rights of 1948 (art. 25) states that access to housing is a human right. However, housing has also developed into a marketed commodity with an economic value. King accounts for that process in Great Britain, where the conservative government in the 1980s put more emphasis on individuals’ property ownership than the post war-regime, which focused more on welfare measures (King, 1996:66-87). In his analysis of the housing policy of the British conservative government in 1987, King (1996) illustrates that it was argued that landlords were ‘unfairly restrained’ (ibid). This was also the Tanzanian government’s argument in 2005 for repealing the Rent Restriction Act.

A concept that I have applied both in understanding the neglect of private rental tenure in housing policy and in discussing possible consequences of the neglect of tenants as social actors in the policy discourse is citizenship. As was discussed in Chapter Six, the concepts of citizenship and citizens have within the civic tradition long been associated with property owning. The idea of ‘good citizens’ in the form of home owners promoting a politically stable society is a
reason why many governments all over the world have, like the Tanzanian, favoured home ownership (see UN Habitat, 2003:125 for a discussion of this ‘myth,’ Heather, 1999, Rohe and Stewart, 1996:38). This idea was, as I have shown, followed in Tanzania during the British colonial period (see Molohan, 1959). Indications of the view that tenants are troublesome can be found in the current Tanzanian policy. It is stated that ‘there has always been a conflict’ between the National Housing Corporation (NHC) and its tenants concerning rental matters (United Rep. of Tz., 2000:57). In a statement in the daily press in 2005, the government required the tenants within the public company NHC to stop sabotaging the attempts to commercialise the public company (United Rep. of Tz., 2005).

Related to the idea of owners as good citizens is the idea that owners engage in neighbourhood affairs, promote stability and maintain the houses and are therefore preferred by governments (Rohe and Stewart, 1996:38). Rohe and Stewart argue that in much of the housing literature (housing in cities in the North), there seems to be a consensus that home ownership gives stability to an area with respect to the conditions of the houses and the length of residence (ibid. 70). My study has shown a relatively high mobility of tenants compared to owners. Considering the current housing policy in Tanzania, where residents are supposed to engage in the upgrading and planning of their areas and establish community organisations, it is not surprising that the government focuses on ownership. The problem is nevertheless that tenants still constitute a great proportion of the urban population.

Another factor behind the inattentiveness to rental tenure in the housing policy discourse is that the current Tanzanian housing policy to a great extent focuses on land use and infrastructure, and not shelter. This is also seen at the city level, where there is an urban planning department within the City Council that deals with land in various ways but not with shelter. In the draft for a National Housing Development Programme, UCLAS (2003) suggests that there should be housing sections within the local authorities that deal with local shelter policies (UCLAS, 2003:84). In the discussion about the focus on land as a reason for the neglect of renting, Partha Chatterjee’s theory (2004) of ‘political society’ added another dimension to my analysis. Inspired by Foucault’s work on governmentality and developed from his studies in India, Chatterjee’s main argument is that poor people today are not seen as citizens with universal citizenship rights but rather as various population groups that can be governed by governmental agencies through certain welfare measures. Thinking along these lines, the regularisation of plots in unplanned areas, as seen in my study, besides giving plot holders a chance for increased security of tenure, also increases the possibility of the government keeping control of land use, collecting taxes and producing plans. In these ways, it is not as interesting for the government to govern tenants who do not control land nor pay property taxes as plot holders. The importance for the government to keep control of land was
illustrated in Chapter Six, where a reason for the decision to demolish unplanned settlements in Mwanza was that the government needed to regain its respect.

Policy Implementation and Consequences of the Discrepancies Between Policy and Practice

My third aim in the study was to analyse the implementation process of the national policy at the local level in Mwanza in order to find out how discrepancies between policy and practice were handled and to bring up possible consequences. Here the focus on the agency of different actors at various government levels has been essential. The Migdal’s ‘disaggregation of the state’ model (2001) has helped me explain the perspectives of the various actors from their positions both within the government hierarchy and outside it, in contact with the residents affected by the policies. The analysis of the decision to demolish unplanned areas in Mwanza illustrated this well. The decision was actually an order from the Regional Commissioner on the local government in Mwanza but the lowest level of government representatives, at the mtaa level, protested which seems to have been an essential reason for not implementing the decision fully. The mtaa committee members are the ones primarily in contact with the residents since they live in the same neighbourhoods. Focusing on the perspective of government representatives does, however, contain a risk for personalising structures and generalising the perspectives of government actors. In order to avoid this, I not only interviewed certain government actors but I also studied plans, documents and minutes from meetings to the extent these have existed and been available. This study provides one example of how it is possible, by using the mentioned perspectives, to study the complexity of the housing and urban planning policy implementation process at the local level. This also gives an increased understanding for the power relations between different actors and the governance structure.

Policy Implications

I argue that a housing policy that neglects rental tenure – which is the housing tenure form of very many urban dwellers – can have consequences. There are different types of consequences and one is the implications for implementing the housing policy. I summarise these as three points.

I have showed that a matter of interest in the housing policy in Tanzania and in Mwanza is the rapid growth of unplanned areas. However, its connection to rental tenure is rarely discussed. If residents dislike rental tenure and struggle to achieve home ownership, this will to a great extent be realised in an unplanned area because of the availability and affordability there as compared to surveyed plots in planned areas. As a consequence, unplanned areas expand further. This argument is confirmed in a report by the International Council for Local Environmental Initiatives about unplanned areas in Mwanza. It was concluded
that uncontrolled housing rents and harassment of tenants by landlords was one reason for the growth of unplanned areas (International Council for Local Environmental Initiatives, 1996:5). This means that although private rental tenure is to a great extent left for the private market to handle, it affects a matter of public policy concern – the growth of unplanned areas.

The second point I want to bring up is the issue of the types of rental tenure. In the housing policy discourse, a central issue is the improvement of the housing situation in unplanned areas, which often lack infrastructure and are densely populated. In this context, the renting situation is also relevant to consider. As has been described in this study, the prevalent type of rental tenure means many people sharing toilets, cooking spaces and other facilities. Sheuya (2004) has shown in his study in an unplanned area in Dar es Salaam how the extension of houses, often for renting purposes, contributes to reduced ventilation and overcrowding. The overcrowding can also lead to decreased access to services in the settlements and to land conflicts (Sheuya, 2004:44). When the government wants to encourage investments in private rental tenure, as shown in the policy document, it only states that it is supposed to be private rental tenure and not public. What kind of private rental tenure is desired? In order to improve the living conditions in unplanned settlements, it might be necessary to also discuss the types of private rental tenure.

The third point of policy implication concerns the policy’s expectations for community participation. The government policy for improving the conditions in unplanned settlements focuses on upgrading and regularization through the initiatives and engagement of organised residents. I have shown that tenants have a relatively high mobility and do not expect to stay in the same area because rental conditions can change. They may intend to build a house of their own, which often takes place in another area not yet so densely populated. This situation can not be said to promote participation and engagement in neighbourhood matters. A general argument for community participation is that the involvement and engagement of dwellers will increase the feeling of commitment to development projects. For a tenant who does not know if s/he will be living in the area where the project takes place in a few months time, this concern is not self-evident. At the same time, it can be difficult to get absentee landlords to take an active part in community-based organisations and neighbourhood projects. It is well known that community mobilisation is problematic and in the Strategic Plan draft for Mwanza 2000-2005, it is stated that CBOs and NGOs in Mwanza are not strong and that the City Council is to support and stimulate the development of these (Mwanza City Council, 2002:1). One point that I want to make is that this task will be more difficult to perform if little consideration in housing policy and urban planning is given to the fact that a great proportion of residents rent and might have other interests and needs than owners and that they can be affected differently by various measures. This is not only problematic in terms of implementing projects; an aim of the
current urban planning approach (EPM) is also participatory planning (see United Rep. of Tz., 2000:30-31). Although there are no formal differences in owners’ and tenants’ possibilities to participate in community organisations and projects, the model of community projects appeals to stable communities where people live for a long time and have the same interests and needs. This raises the questions of who is seen as a participant, a member of the communities, a citizen.

**Influence and Citizenship of Residents**

The discrepancies between the housing policy discourse and the actual housing situation might not only have consequences for policy implementation but also contain a dimension of possibilities for influence. Here the concepts of citizenship and citizens’ rights have been relevant since they touch upon tenants’ positions in the society, the wider societal implications of the common rental tenure form dealt with in the study. The citizenship concept is increasingly being used by UN Habitat, among others, to demonstrate that slum dwellers are not considered citizens and can not enjoy their ‘rights to the city.’ UN Habitat states that the vision of the campaign on urban governance is an ‘inclusive city’ where everyone ‘…is enabled to participate productively and positively in the opportunities cities have to offer’ (UN Habitat, 2002:3). It also concludes that ‘civic engagement and citizenship’ are included in the principles of ‘good urban governance’ (ibid.). My study expands this discussion by arguing that the different housing tenure forms of people living in unplanned settlements also matter for the possibilities to exercise influence and to enjoy citizenship rights. This becomes even more relevant when the housing policy is supposed to encourage community participation in planning and human settlements development and engagements of citizens, which presupposes perceived security of tenure of dwellers. Increased security of tenure on land is promoted by the government through the regularisation and legalization of plots. Regarding security of tenure for tenants, the government has argued that the rental legislation has given too many rights to tenants as compared to landlords. This was a main reason for the repeal of the Rent Restriction Act in 2005. However, the act has not been applied to a significant extent in the dominating type of rental tenure, which has been examined in this study. Other studies have also shown this (see Kabwogi, 1997, Kiduanga, 2002). UN Habitat has argued that one of the great challenges for the global campaign on secure tenure is to address the security of tenants whose rental agreements are usually not formally regulated, in relation to owners’ property rights (UN Habitat, 2004:36). The high demand for urban housing, which puts landlords in a superior position in relation to tenants, together with the widespread occurrence of small-scale renting, makes it difficult for the government to ensure that the rental legislation is enforced. However, it can be asked to what extent there have been serious attempts to make sure that it is applied and to what extent it has been accepted.
that renting agreements are largely privately regulated. Because of this private regulation and the view by government actors that rental tenure is a business mainly between landlords and tenants, it has been fruitful to compare it to the perspective by some feminist writers on women’s position as citizens. The bottom line in that perspective is that women’s association with the private domestic sphere has contributed to a situation where their citizenship rights have not been viewed as an issue for the public sphere (see Lister, 2003). If it is accepted by the government that rental agreements and conditions of private rental tenure to a significant extent are privately regulated in the agreements between the landlords and the tenants, certain citizenship rights can be said not to be viewed as an issue for the public sphere.

There are no differences in the formal citizenship rights between tenants and owners but there can still be differences in the practice. The current policy indicates, for example, that citizens should organise themselves in CBOs and engage in improving their neighbourhoods, which might feel more relevant to owners than to tenants. If tenants feel reluctant to run for local elections, as a couple of my respondents indicated, because they will move out, there can be a risk that the housing tenure form makes a difference in the possibilities for dwellers to exercise influence.

Chapter Five demonstrated that the importance of civil society involvement in the form of NGOs and CBOs as well as cooperatives in housing development and urban planning is emphasised in the international as well as in the Tanzanian policy. It was shown that these are not found in housing development in the three case study areas and, according to the Mwanza City Council, NGOs and CBOs are weak in the city development in general (Mwanza City Council, 2002). In relation to this focus on civil society in policy but also within academic writings, I have found Chatterjee’s reasoning about ‘political society’ (2004) and Bayat’s on ‘quiet encroachment’ (1997a+b) relevant. Their ideas developed from situations similar to those found in this study, where residents primarily act in order to improve their lives and not to make political protests and where in doing this they often have to trespass legal and official regulations. Bayat (1997a+b) mentions the fact that residents mostly act individually and not rarely in competition with each other. Both his and Chatterjee’s reasoning about collective actions by poorer groups in, respectively, Iran and India has been useful for my understanding why tenants in Mwanza do not do that. I discussed this in Chapter Seven. An important reason is the lack of a common threat. Bayat (1997a+b) sees that as a factor for developing what he calls ‘street politics.’ In a similar way, Chatterjee (2004) argues that people need to identify themselves as a community with a common identity in order to be treated by governmental agencies. From my study findings, the tenants in the study areas can not be said to do that. Residents’ relations to government actors regarding housing is a part of what can be called the governance structure in housing.
Housing and Governance Structure in Mwanza and Elsewhere

Governance has in the last decade become a frequently used concept in policy discourses and also in social science. In the policy discourse, it is the normative sense in the form of ‘good governance’ that is in focus and there is an emphasis on the presence of civil society organisations. This study has illustrated that discussion within both the international and the Tanzanian housing policies. Studies on governance structures have to a great extent focused on emerging forms of coalitions and partnerships between governmental and non governmental actors in, for example, issues of urban management in the neo-liberal era of changing government roles, including privatisations and decentralisations. However, the governance concept can also be used more widely to cover both formal and informal types of actors involved in the governing process of, for example, housing provision. This study has demonstrated that the studied type of private rental tenure in Mwanza City is to a great extent regulated outside the formal official sphere where the agreements between landlords and tenants are essential. In Mwanza, the demand for housing is high, which puts landlords in a favourable position where they can choose tenants and have conditions of payment of several months’ rent in advance. At the same time, resident landlords are often dependent on the rental income, making the relationship between landlords and tenants symbiotic. Conflicts between the two parties can be taken to the Mtaa committee and, if needed, the Ward level and the ward tribunal, where the formal regulation system is applied. According to UN Habitat (2004:36), it is a common pattern in many countries that people rent accommodations, and this is not formally regulated. The degree of informal versus formal regulation of the renting process does of course vary between countries and cities. It means, however, that the type of governance structure in the type of rental tenure in this study, characterised by a mix between official regulations, market forces and private relationships between tenants and landlords, is not restricted to rental tenure in my three case study areas, nor to Mwanza nor to Tanzania.

In his discussion of urban governance in Tanzania, Halfani argues that the governance structure has been complicated by the involvement of many different ‘formal authorities’ (Halfani, 1997:141). He mentions that the central government and its institutions have not consulted local authorities and do not coordinate activities. Another problem he sees is the relationship between the elected representatives and the officials; the former interfere with executive functions to make political gains and the latter operate in a ‘technocratic’ mode. (Ibid.) From my study, I can conclude that these points are relevant in the governance structure of housing in Mwanza in regard to the demolition exercise in 2003 to stop further growth of unplanned settlements. The central role of the Regional Commissioner in that decision by the local government was shown in Chapter Six. Conflicts between local political representatives and officials were also found in the process of deciding to demolish houses. It can be asked to what
extent the demolition exercise was in line with the prevalent governance ideals of participatory planning and decentralisation of government power in Tanzania.

The role of the government in relation to other social forces is one aspect of governance. Under the socialist epoch in the country, a condition in the governance structure of renting was the nationalisation of all rental buildings worth more than a certain amount of money from the beginning of the 1970s until the mid-1980s (see United Rep. of Tz., 2000). The history of the socialist one-party state in Tanzania also meant that all civil society organisations were to be channelled into the party (see Mercer, 2003, Lange et al., 2000).

I have shown how the housing policy in Mwanza and in Tanzania is influenced by the discourse at the global level under heavy influence from actors such as UN-Habitat, the World Bank and donor organisations. This means that the current ideals of sustainable urban participatory planning, emphasis on civil society organisations with community participation in upgrading, legalization of plots and enabling roles of the government are seen in housing policies in many parts of the world. Studies from other countries (for example, Datta, 1995, Mohamed, 1997) indicate that rental tenure is neglected in government policy, which the UN-Habitat also reports (1993, 2003, for example). The questions brought up in this study about discrepancies between housing policies focusing on ownership and the actual housing situation are therefore relevant in a wider context than the Tanzanian. As was mentioned in Chapter Seven, collective organisations of tenants in private rental tenure are rare in many places. Thereby, the questions of tenants’ ways and possibilities of influencing, at a time when the international housing policy emphasizes the need for the involvement of residents in housing development, are essential also outside Tanzania.

‘Influence’ and ‘invisibility’ are words in the main title of this book because they represent central themes in this study. Influence refers to the actions of residents but also of government actors in the housing provision process in Mwanza. The term invisibility points to the little attention paid to rental tenure in general and private rental tenure in particular in the housing policy discourse. Based on the findings from this study, it would be fruitful to develop the themes of Influence and Invisibility of tenants as citizens in the society, beyond their positions in housing provision and housing policy. One aspect of this could be to examine central functions in the neighbourhoods in order to find out if the housing tenure form is an important variable for these functions. What about tenants’ and owners’ involvement in associations and community groups besides housing development, such as women’s saving groups but also the security groups supposed to keep control in the areas? How about their participation in local elections? This knowledge is relevant in order to develop the discussion about citizenship rights. From a democratic point of view, it is a big step in the right direction that there is an international discussion both in
research and in policy-making about slum dwellers’ right to the city, and thus poor people’s citizenship rights. An essential aspect in this debate, which needs to be further investigated and which this study has highlighted, is the importance of considering different housing tenure forms.
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Regional Commissioner in Mwanza Region, at the Regional Office Mwanza City in September 2003 and April 2005.

City Director, Mwanza City, at Mwanza City Council in September 2003.

City Mayor, Mwanza City Council, at the City Council in September 2003 and June 2004.

Three Senior Town Planners, the Urban Planning Department at Mwanza City Council, at the City Council, repeated conversations during the field periods between 2002–2005. Two of the planners were Head of Department during certain periods.


Ward Executive Officer in Nyamanoro Ward, several meetings in 2002 and 2003 at the Ward Office.

Ward Executive Officer in Mbugani Ward, several meetings between 2002 and 2005, at the Ward Office.

The Chairman of the Mbugani Ward Tribunal and two Members of the Tribunal, at the Ward Office where the Tribunal is held, April 2005.


Three Mitaa chairmen in Mahina Kati, Masswa and Kanyange Mitaa in 2003, one interview with respective chairman in their neighbourhoods.

Programme Officer at Danida, Dar es Salaam, April 2005.
Appendix: Selection of Mitaa and Respondents

Mitaa
The study included six Mitaa, two in Mabatini, three in Kawekamo, and one in Kiloleli. Both the physical size and the population of the Mitaa vary significantly. The physical size of the study area in Kawekamo is, for example, much smaller than the other two, although the number of investigated Mitaa was the highest there. In Kiloleli, I only examined one Mtaa, Kiloleli Shuleni, but the area is still larger than the other two. The population is, however, much smaller in Kiloleli. Kiloleli was selected at a later stage of the research process and was chosen because of its ongoing expansion. The areas in the adjacent Mitaa were either not as peripherally located and had already grown into more dense areas or they were located in a different Ward. It would not have been practical to choose two Mitaa located next to each other in two different Wards. Kiloleli Shuleni covers a relatively flat area, with some hillsides and hilltops, which made the study area varied although it was only one Mitaa.

Before making the choice of both the three areas and the Mitaa within them, I visited areas, talked to planners and looked at maps. In Mabatini, the population is large since it is one of the oldest unplanned areas in Mwanza and densely populated. For this reason, one Mitaa could have been enough, but by choosing both Kleruu and Mtoni, I included both older parts located in a flat area close to the main road as well as newer areas on hillsides and hilltops. The adjacent areas had similar characteristics and could have been selected instead but in a discussion with the Ward executive officer and town planners, these areas came up as potential cases.

In Kawekamo, the study area is surrounded by planned areas, which were not suitable as cases. Southeast of the area, it would have been possible to include another Mitaa that is unplanned. However, because of the small sizes of the Mitaa in Kawekamo, this would have meant four studied Mitaa and that would have been difficult practically since permission has to be sought from the Mitaa chairmen and some of them wanted to escort me when I moved around the area, making me dependent on their schedules, and so forth. Three areas with three different chairmen were enough in this sense and together they also had a good mix of houses along roads and houses in more hilly locations.
Respondents
The brief structured survey to get basic information about housing in the three areas included 100 housing units in each of the three areas. The number did not correspond to any specific proportion of the population since the purpose was not to make a statistical analysis but rather to get background to and insight into the housing pattern. To make a sample of 100 respondents in each of the three areas while avoiding systematic biases was not unproblematic since there were no complete registers of all the households in the areas. In one of the areas, Bukoba Sokoni B, there was a recent complete list of the names of all the heads of households, from which I made the sample. However, I was very fortunate in the respect that the City Council had digitised maps made from aerial photographs of the areas from 2000. Both houses and foundations were included on the maps, which meant that the map corresponded relatively well to reality, even in fast-expanding Kiloleli. Some houses, however, had to be added to the map after I visited the areas. All buildings were included on the maps and in some cases it was not possible to conclude whether people were living in a house or whether it was toilet or a house used for dogs or hens. In order not to miss the small houses inhabited by people, I was very careful about including small houses and if it later proved to be a toilet, I asked the closest house which house the toilet belonged to.

To select the houses in each area, I divided the houses into groups of 20 or 30 houses. I calculated how many houses were to be selected in each group to in the end have 100 houses in Kawekamo, 100 houses in Mabatini and 100 houses in Kiloleli. If I calculated that I was going to have, for example, every fifth house in a group I randomly chose a number for a house to start with. If the number was four, I started to count from the fourth house. I moved from north to south and from west to east as much as possible.

I had to walk around with the map to be able to identify the houses I had marked out for the sample since these areas are dense and mountainous with very few roads. The dwellers in these areas are very much aware that they reside in unplanned settlements and that the issue of upgrading and regularisation can come up at any time, which can involve and has previously involved the demolition of houses. When I came walking with the map in my hand, many people reacted and asked if upgrading was being planned and if houses were to be demolished. Without using the map it would, however, have been impossible to keep track of the houses.

Since many houses are inhabited by more than one household I decided to ask the first person over 15 years old living in the house to be the respondent. For the short structured survey, some teenagers participated but in the interviews no one younger than 17 or 18 was interviewed. In those rare cases where no one was at home, I returned once and if they were still absent, I replaced the house with the nearest house. In the area where I used a list of names, it was more common that a person or his family were not present. In those cases, I substituted the next name on the list.