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'The shack becomes the house, the slum becomes the suburb and the slum dweller becomes the citizen': experiencing abandon and seeking legitimacy in Dar es Salaam

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Abstract

This thesis considers the (over)promotion of formal home ownership, and the parallel neglect of rental housing, in international development policy and practice. Using a qualitative methodology, which incorporates policy analysis, as well as interviews and focus groups with key informants and informal residents, this research has moved beyond broad, singular conceptualisations of the 'slum'. Instead, this study offers an insight into the multiple lived experiences of informal urban housing, in the context of a tenure-biased policy landscape. Research with informal residents was carried out exclusively with members of community-led groups who are in the process of resettling to formal plots on the margins of Dar es Salaam city.

Drawing upon Foucaultian governmentality scholarship, the findings of this study highlight the centrality of housing tenure in notions of being counted, recognition and urban citizenship. The research findings highlight the complexities of informal urban housing, drawing particular attention to the everyday realities of renting shelter in the urban private rental market. In exploring the lived realities of informal housing in Dar es Salaam, this thesis uncovers the everyday realities of a wholesale neglect of the private rental sector in policy and the lack of recognition of private renters by the Tanzanian state. Using two distinct case-studies of forced eviction in Dar es Salaam, this thesis interrogates the process and management of eviction, demonstrating the centrality of tenure in determining the validity of claims for state support and recognition and in shaping state-citizen relations. In engaging with members of community-led groups that are resettling, and have resettled, to formal plots on the urban fringe, this thesis further scrutinises the positioning of individual, formal home ownership as a universal normative ideal. This research considers resettlement as a considered strategy by informal residents to achieve a sense of belonging in Dar es Salaam, a performance of citizenship. Yet, this thesis questions 'resettlement' as an optimum strategy for securing an officially recognised place in the city. This thesis will consider the complex hopes, dreams and trade-offs made in decisions to resettle and consider the implications of resettlement for notions of a right to the city.

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List of Abbreviations and Acronyms

AUHF African Union for Housing Finance

BBC British Broadcasting Corporation

CBO Community-based Organisation

CCI Centre for Community Initiatives

CDA Critical Discourse Analysis

CEO Chief Executive Officer

CIUP City Infrastructure Upgrading Programme

CML Council of Mortgage Lenders

COHRE Centre for Housing Rights and Evictions

COSTECH Tanzania Commission for Science and Technology

CSO Civil Society Organisation

DFID Department for International Development

ESRC Economic and Social Research Council

FSDT Financial Sector Deepening Trust

HAFOTA Habitat Forum Tanzania

HSP Human Settlements Policy

IFRC International Federation of Red Cross and Red Crescent Societies

ILD Institute of Liberty and Democracy

IUT International Union of Tenants

KARD Kurasini Area Redevelopment Plan

LHRC Legal and Human Rights Centre

MDGs Millennium Development Goals

MLHHSD Ministry of Lands, Housing and Human Settlement Development

NGO Non-governmental Organisation

NHC National Housing Corporation

PBFB Property and Business Formalisation Programme

RRA Rent Restriction Act

SACCOS Savings and Credit Cooperative Societies

SDGs Sustainable Development Goals

SDI Shack/Slum Dwellers International

SUF Slum Upgrading Facility

TANESCO Tanzania Electric Supply Company Limited

TBRU Tanzania Building Research Unit

TEU Tanzania Economic Update

THB Tanzania Housing Bank

TMRC Tanzania Mortgage Refinancing Company

TPA Tanzania Ports Authority

TRC Tanzania Railways Corporation

TTA Tanzania Tenants Association

TUPF Tanzanian Urban Poor Federation

UNCHS United Nations Centre for Human Settlements

UPFI Urban Poor Fund International

WAT/HST Women's Advancement Trust/Human Settlements Trust

Acknowledgements

Author's Declaration

I declare that, except where explicit reference is made to the contribution of others, that this thesis is the result of my own work and has not been submitted for any other degree at the University of Glasgow or any other institution.

Patricia Campbell

Chapter 1

Introduction

As I began my doctoral research in 2010, I bought a one-bedroom tenement flat in the Dennistoun area of Glasgow, east of the City Centre. Having moved out of my family home the previous year, I was eager to move away from a rental sector that I considered to be over-priced and of poor quality, particularly the properties close to the university in the city's desirable West End. With each passing month I felt an underlying level of torment: I was paying *someone else's mortgage;* it would be *cheaper to own;* it would be *an investment;* it would be *mine.* I was continually reminded of these seemingly accepted wisdoms by my parents, other family members and friends. At around the same time, my parents completed their mortgage payments. They were suddenly freed of the constraints of monthly housing costs and consequently, had tapped into a fresh seam of disposable income. The idea of renting in the city was, for them, unconventional, somehow eccentric. They worried that it was ultimately a situation in which I would become trapped, unable to raise funds to act as a deposit in the future. I should get out of renting *now* and secure a place of my own. I should take advantage of the house-price slump and *at least* I would get my money back. I dutifully agreed.

More than the financial benefits offered by owning a home, I wanted to paint walls, hang pictures and express my sense of self through my home, creating a secure paradise to which I could retreat. I scraped together savings, borrowed from family members and put down a deposit on my new place. Contrary to my previous experience with renting in the city (or with buying new shoes on my credit card) owning a home attracted a barrage of well-wishers, keen to congratulate me on my new (albeit mortgaged) home. Goodwill messages, gifts and sage advice assured me that I had made the right decision and that I would see a return on my investment, and then some. When I updated my Facebook to declare my new status as a homeowner, friends and acquaintances rewarded me with 'likes' and 'congratulations', an occurrence that I have seen re-enacted each time a friend declares that they are now a homeowner too. My new flat required a lot of work. It had been previously owned by an elderly couple who had lived there, carrying out ill-advised 'DIY' for over 25 years. Aided by an army of loved ones

who were keen to support my debut onto the property ladder, we stripped walls, laid flooring and uncovered hidden 'original features' that were previously obscured by time passing, chipboard and unfathomable suspended ceilings. Every penny that was spent to improve the place, I was promised would 'add value'. Even though the UK was in the midst of a full-blown recession, featuring a depressed property market, I was assured that it would pass and that I would emerge in a better position because of my calculated risk-taking. When family and friends visited, I beamed with pride as I was complimented on my new flat, my taste in decor and the life choices which signified me as responsible, as mature and as a *good citizen*. As my doctoral research project has progressed, the significance of undertaking this first step onto the property ladder, alongside carrying out my research on housing in Dar es Salaam, Tanzania was increasingly clear. My own housing status enabled this research to become more reflective. I was acutely conscious of the complex bundle of hopes, dreams, illusions, risks, fears and trade-offs that underpin decisions to access individual home ownership. While my research takes place in a radically different context, this thesis brings together an extensive literature on the normalisation of home ownership in the West and the drive for formal, individual home ownership in a largely informal Global South.

In the last half century, global urban growth has increased exponentially. At present, estimates place the global population living in urban areas at over half (Cities Alliance, 2010). This urban population is expected to continue to rise, particularly in the world's poorest regions, South Asia and Sub-Saharan Africa, where the urban population is expected to double in the next two decades (Cities Alliance, 2010). In the Global South, urban growth has been largely characterised by informal, insecure and unplanned urban housing (UN-Habitat, 2010a). Limiting the rapid growth of unplanned settlements has become the focus of a succession of multi-scalar developmental interventions aimed at improving the lives of those living in slums. For example, the Millennium Development Goal 7, Target 11 (MDG) set out to improve the living conditions of 100 million slum dwellers by 2020 (UN-Habitat, 2010a). By the half-way mark, the MDG target has been met twice over. That said, however, the *absolute* number of 'slum dwellers' had risen significantly[1], meaning that the target had ultimately been insufficient in dealing with on-going growth. Such efforts to improve the living conditions of slum dwellers have

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[1] In the decade leading to 2010, the urban population in the developing world increased by an average of 58 million people per year (UN-Habitat, 2010a).
[2] It is important to note, however, that Foucault's work is contextually bound and cannot necessarily be 'scaled up' and applied uncritically. This critique will be discussed later in this chapter. States such as North Korea and Burma could not be considered to have relinquished control over territory. Likewise,

been underpinned by the assumption that home ownership is the most prevalent tenure in the rapidly expanding slums (Gilbert, 2008). Initiatives to improve the lives of slum dwellers, such as the MDGs and the Global Campaign for Secure Tenure, as well as upgrading and formalisation campaigns, have tended to flatten the socio-spatial make-up of the slum. The copious statistics that attend discussions of growing 'slum' populations, and spreading settlements, effectively reduce slum dwellers to an undistinguished mass, failing to account for the multiple, and highly contextual, experiences of *slum dwelling*. In reality, 'slums' and the 'slum dwellers' who live in slum housing are more complex that this simplistic categorisation affords. In many cities in the Global South, rather than slums being settlements made up exclusively of informal owners, a vibrant, informal private rental sector exists. In Tanzanian cities, for example, the majority of those living informally rent their homes in the private sector (Cadstedt, 2006). Despite this high proportion of urban tenants living in unplanned settlements, interventions (both at the multinational and national scale) aimed at targeting the slum issue often ignore rental housing completely (Rakodi, 1995; Kumar, 1996; Mitlin, 1997; Datta and Jones, 2001; Cadstedt, 2006; Gilbert, 2008; Morais and Cruz, 2009).

The disregard of rental housing is magnified when considered alongside the disproportionate level of attention afforded to advancing individual home ownership. Amid a policy context that vehemently favours individual home ownership, in the last two decades, home ownership rates in the UK have risen significantly, seeing a shift from a nation of social tenants, to a nation of home owners. Policies that favour home owners have been advanced by all but a few national governments. While my parents ardently bestowed the virtues of home ownership, my grandparents were only able to become owners through the generous government subsidies offered through the Right to Buy scheme in the UK. In the Global South, a permutation of urban upgrading, titling schemes and the expansion of formal finance mechanisms in urban development programmes have been targeted exclusively at informal home owners (Gilbert, 2008). A particularly salient policy focus is the emphasis on advancing private property rights, resurrected in recent decades with the work of Peruvian economist Hernando de Soto (1989, 2000). Mirroring the selling of home ownership in Anglo-American West, the expansion of formal titles are said to offer a comprehensive suite of individual, societal and macroeconomic benefits. In recent years, however, the subprime housing crisis has illuminated the danger in advancing individual home ownership to sectors of the

population unable to service a long-term financial commitment in a volatile climate (Harvey, 2011; Campbell, 2013).

In the context of this pervasive tenure bias in the Global South, there is scant empirical research that has scrutinised the differentiated lived realities of the residents of informal housing (for an exception, see Cadstedt's 2006 doctoral research). As such, a key contribution of this research is to investigate the implications of the overselling of home ownership, and the neglect of rental housing, for informal owners and tenants in practice. Using a combination of group discussions and interviews with informal residents, this research broadly aims to place residents at the centre of analysis, in an attempt to discern the complexity of experiences of informal housing. All residents who participated in this research are members of community-led groups, through which they have purchased formal plots on the urban fringe. A key component of this research, therefore, aims to comprehend the motivations of group members in entering formal home ownership, and to question the suitability of urban programmes aimed at developing home owners, in a city largely made up of tenants. Ultimately, this research aims to contribute to an evidence base on urban informality. It is hoped that this research can influence and inform strategies to improve slum living, leading to a more tenure neutral policy landscape that aims, principally, to provide households with secure and affordable housing that fits their needs (Martinez, 2000). It is in this context, using Dar es Salaam, Tanzania as a case study, that this thesis aims to critically examine the privileging of formal, individual home ownership in international housing policy and practice. In attempting to fulfil this aim, this thesis will respond to the following objectives;

- To analyse the extent to which there is a privileging of home ownership, and the parallel neglect of private rental housing, in Tanzanian housing policy.
- To embed this analysis of national policy within an international urban agenda.
- To explore the impact of any disproportionate focus on formal home ownership on the lived realities of informal housing in Dar es Salaam.
- To investigate the actions of community-led groups in resettling to formal housing on the urban fringe.

Thesis Outline

Chapter Two, 'Governing Development', the first of two conceptual chapters, provides a theoretical backbone for this research. The first opens with a discussion of Foucault's (1978) 'governmentality' concept, as well the scholarship that has drawn upon this work. Governmentality offers a useful theoretical access point when considering the more nuanced, subtle and productive workings of power on the population. Chapter Two continues with a discussion of the work that has emerged from 'governmentality' on the calculative practices of government. This section is developed through a discussion of more recent work that has drawn inspiration from postcolonial settings to critique the preoccupation of governmentality scholarship with robust practices of data gathering and analysis. Finally, Chapter Two connects with broad critiques of post-structural scholarship, ending with an engagement with critical work on governmentality that suggests that such scholarship is too concerned with discourse, ignoring the lived experiences of citizen-subjects. I then highlight the emerging body of 'realist governmentality' scholarship which responds to such critiques.

Building upon this, **Chapter Three**, 'Negotiating Urban Citizenship: Home ownership, (il)legality and Routes to Belonging', provides a further literature review chapter. In this chapter, I develop an understanding of the normalisation of home ownership, reviewing the body of scholarship that has tracked the ascendance of individual home ownership to the position of a normative ideal. From here, I draw this work closer to issues relevant to the Global South by introducing the property rights debate, with particular reference to the work of Hernando de Soto (1989, 2000). Ending this chapter, I consider the intersections between (in)formality, property and citizenship, with particular reference to Lefebvre's (1968) 'Right to the City' concept.

Following the conceptual framework of this thesis, **Chapter Four,** the 'Methodology', outlines the empirical context of this research and methodological approach taken. Firstly, I establish the fieldwork design of this project and provide information on the empirical setting of Dar es Salaam, Tanzania. Subsequently, I provide information on the two community-led groups selected as case studies for this research. Following this, I provide justification for the various methods employed in this research including interviews, in-depth focus group discussions and the analysis of key documents. From here, I discuss the analytical strategy developed to work through the data. Finally, I consider the methodological challenges that impacted this study and the ethical considerations that were necessary to carry out this study appropriately in its context.

The first empirical chapter, **Chapter Five,** entitled 'Mortgaging the Continent of Dreams', forms the foundation for later empirical chapters. Here, drawing upon key policy texts and interviews with 'key informants', I aim to analyse the Tanzanian national policies and programmes that are aimed at developing informal settlements. This chapter exposes a pervasive tenure bias that exists in the policies and programmes established to 'deal' with the problems of slum housing. This chapter discusses the evolution of Tanzanian policy on housing and settlements from the Colonial era, through the Socialist era and into the current, Market-oriented period. The current emphasis on developing formal home owners in Tanzanian cities is embedded, not only in its historical context, but also within an international urban agenda. Ultimately, this chapter highlights the preoccupation of urban policies and programmes with urban home owners with the comprehensive neglect of informal urban tenants.

Drawing upon the findings of the previous chapter, **Chapter Six**, 'Counting and Being Counted: Rental Housing in Dar es Salaam', uses interview and group discussion material to consider experiences of informal housing, in the context of this policy and legal vacuum. This chapter introduces the specific organisation of the private rental sector in Dar es Salaam and presents findings regarding the routes to access housing, and paying for and remaining in rental housing in the city. Interspersed in this chapter are themes of worth and security that frequently attended discussions of a lack of state recognition of the private rental sector. Towards the ends of this chapter, I present the case of the 2011 floods in Tanzania, a high profile flood event, which illuminated the disparities between informal owners and tenants with regard to state support in a calamity. Drawing upon governmentality literature, this chapter begins to consider the implications of a lack of 'official' recognition of tenants, for perceptions of security and belonging in the city, and associations of 'citizenship' with 'property ownership'.

Chapter Seven, 'Making Way for the Future' provides a more in-depth analysis of the impact of tenure during instances of dispossession through an example of forced eviction in Dar es Salaam to facilitate the expansion of the city's port. Drawing upon interviews and group discussions with those undergoing, or having previously undergone, forced eviction, this chapter scrutinises the management of eviction by the Ministry of Lands, Housing and Human Settlement Development, highlighting a clear line of differentiation in support between informal owners and tenants. Central to this chapter are the perceptions of those experiencing eviction first hand and the implications of multifarious experiences on feelings of security and belonging in the

city. This chapter seeks to uncover the context through which voluntary resettlement to formal plots on the periphery of the city becomes considered as the only route for some informal residents seeking permanence in Dar es Salaam (Datta, 2012).

The final empirical chapter, **Chapter Eight**, 'Chasing the Tanzanian Dream', investigates the actions of community-led groups in undergoing voluntary resettlement to formal plots on the urban fringe. This chapter will consider the expected benefits associated with individual, formal home ownership by examining the motivations, hopes and fears of the participants of this study in entering home ownership. With reference to interview material with group members who have already moved to resettlement sites, I will consider the complex trade-offs made by urban residents in resettling and question the implications of this strategy for notions of rights to the (inner) city.

Finally, **Chapter Nine**, 'Conclusions and Further Considerations', will provide a summary of the main empirical findings of this research, and consider the implications of the findings for understandings of informal housing. In this final chapter, I will provide a series of policy recommendations based on the findings of this research. In the conclusion, I will consider the limitations of this study and outline a future research agenda that can build upon the foundations laid in this doctoral research.

Chapter 2

Governing Development

On the 1st of February 1978, Foucault gave the fourth lecture, 'Governmentality' or 'the art of government', in the lecture series *Security, Territory and Population* delivered at the College de France. In developing the governmentality concept, Foucault diverges somewhat from his earlier work in *Discipline and Punish,* which sought to understand how the state controls individuals, producing 'docile bodies' through disciplinary techniques. In *Discipline and Punish*, Foucault focuses his analysis on 'closed spaces', the operations of power in state institutions such as prisons, schools and asylums. In later work, Foucault departs from this focus on disciplinary power and instead is concerned with tracing the historical shifts in exercising power. Through the concept of governmentality, Foucault shifts his attention from the closed institutional spaces of disciplinary rule to consider how populations are managed through various techniques of government. He outlines this in the following extract,

> '…the first methodological principle is to move outside the institution and replace it with the overall point of view, the technology of power... the second principle is to substitute the external point of view of strategies and tactics for the internal point of view of the function. Finally, the third de-centering, the third shift to the outside, concerns the object. Taking the point of view of the disciplines involved refusing to give oneself a ready-made object, be it mental illness, delinquency, or sexuality. It involved not seeking to measure institutions, practices and knowledges in terms of the criteria and norms of an already given object. Instead, it involved grasping the movement by which a field of truth with objects of knowledge was constituted through these mobile technologies' (Foucault, 2007, pp. 117-118).

Foucault introduces the concept of 'biopolitics' to consider an approach to power that is developed through the administration of life itself (McKee, 2009). Tracing governmental rule from early, free market models to forms of social and biopolitical rule in the late 19th century, he suggests that 'government' has become less about maintaining the authority of the sovereign, and instead has been 'redirected towards optimizing the well-being of the population, hence making this population potentially

more 'docile' and 'productive'' (Foucault, 1991, 2007; McKee, 2009, p. 466). Underpinned by the development of seemingly objective statistical analysis, which facilitated the establishment of 'norms' in the populace, this new mode of social and biopolitical power aimed to improve the wellbeing of populations by *developing* health, wealth and wellbeing along a series of metrics determined by 'experts' (Stenson, 2005).

The emergence of mechanisms of data gathering by the state, such as the census, as well as the appearance of new disciplines and expertise through the social and biological sciences, philanthropy and the care and control professions, facilitated the construction of societal norms (Stenson, 2005). These benchmarks, the norms to which populations should conform to (or work towards if falling short of), feature a strong moral component, setting a standard to which human conduct should be measured against (Rose, 1999). Those who do not fulfil the 'norm' (the unemployed, the sexual deviant, the benefit claimant, the slum dweller, the tenant etc.) may find themselves the target of a range of governmental interventions, both punitive and developmental, designed to steer them towards a particular set of ideals. Perhaps it can be argued that the developmental is the most powerful as such interventions often do not seem like power at all, instead being considered a neutral and well-intentioned solution to the practical problem of poverty (Nustad, 2001). A raft of critical scholarship, often drawing on Foucault, emerged in the 1990s (see, for example, Ferguson, 1990; Crush, 1995; Escobar, 1995), which sought to elucidate the politics and the power that is entwined in 'development' interventions. Such work claimed that the 'development' project continued colonial discourses of race and civilisation, as well as linear understandings of progress, which place the 'West', particularly the US, in a position of unquestioned superiority. More recently, however, such work has been questioned for an over-reliance on 'discourse' and consequently, an overly top-down, simplistic and monolithic representation of 'development' (see, for example, Blaikie, 2000; Gardner and Lewis, 2000; Sidaway, 2007; Lie, 2008). While there is obvious value in questioning seemingly common sense initiatives, the endurance of material poverty, and the lived realities of inequality, for many, raise the question: if not 'development', then what? Gardner and Lewis (2000) critique such inordinately simplistic deconstructions of development, suggesting that 'developers' and the 'developed' cannot be neatly siphoned into separate categories as 'local' people have their own understandings of 'development'. Such critiques of discursive dependency and a lack of agency ascribed to those

implementing, and those on the receiving end of, development will be returned to later in this chapter.

Initially, this chapter will provide an introduction to the concept of governmentality, drawing on Foucault's original works, as well as the multitude of critical scholarship that has engaged with, and developed, the concept since its translation. A central strand of this research considers the politics of calculation and recognition, analysing the role of tenure in defining, and reproducing, the margins of citizenship in Dar es Salaam. As such, this chapter will review the literature that has focused primarily on the micro-practices of knowledge production, depoliticised through their assumed objectivity, and used to normalise and universalise facets of human behaviour. Consequently, these processes render some portions of the population knowable and recognisable, while others are rendered invisible (Legg, 2005). The postcolonial context of my research is crucial as often, in the Global South, statistics can be non-existent or, if existing, can be out-dated, missing, forged or redundant (Hull, 2008; Roy, 2004; Ghertner, 2010). Finally, this review will consider some of the key critiques of Foucault's governmentality concept and the body of scholarship that it has generated. Particular focus will be afforded to the criticism that governmentality scholarship is too focused on discourse produced by the state and international organisations, what Stenson (2005) terms 'discursive governmentality'. In drawing upon the 'governmentality' concept, however, I do not merely shadow this body of work, disconnecting the mentalities of rule from the messy, often contradictory social relations in which they are embedded. Instead, this thesis, while recognising the importance of, and duly incorporating, a discursive component, has a strong empirical focus, contributing to an emergent 'realist governmentality', put forth by Stenson (2005, 2005), Raco (2003) and recently developed through the work of Murray Li (2007) and McKee (2009, 2011a).

Neoliberal Governmentality: Extending the Terrain of Government

In his work on governmentality, Foucault suggests that the state no longer has its focus on maintaining power over its territory[2]. Instead, the welfare of the 'population' emerges as the central focus of state power. Foucault (1991, p. 100) states,

[2]It is important to note, however, that Foucault's work is contextually bound and cannot necessarily be 'scaled up' and applied uncritically. This critique will be discussed later in this chapter. States such as North Korea and Burma could not be considered to have relinquished control over territory. Likewise, increasingly robust immigration policies, for example in the UK with the UK Border Agency are specifically designed to maintain power over territory. More recently, therefore, Geographers such as Elden (2007) and Hannah (2009) have disputed Foucault's disregard of territory.

'...population comes to appear above all else as the ultimate end of government. In contrast to sovereignty, government has as its purpose not the act of government itself, but the welfare of the population, the improvement of its condition, the increase of its wealth, longevity, health etc.; and the means that the government uses to attain these ends are themselves all in some sense immanent to the population; it is the population itself on which government will act either directly through large-scale campaigns, or indirectly through techniques that will make possible, without the full awareness of people, the stimulation of birth rates, the directing of the flow of population into certain regions or activities, etc. The population now represents more the end of government than the power of the sovereign'.

Central to Foucault's governmentality thesis, is the rejection of state theory, in which he suggests the state has been misrepresented as monolithic and all-powerful. The state, for Foucault is not a universal or singularly autonomous power source and instead is one form among a plethora of forces that aim to regulate and control the lives of individuals and groups (Miller and Rose, 2008). While the state is mentioned in Foucault's governmentality work as a key site of convergence, it is not privileged over other modes of government (McKee, 2009). He advises that the state should remain present in analyses, as an important facet of government, but not become overvalued. In refusing to privilege the political power of the state, it becomes just one particular form of government. Foucault uses the term 'government' broadly, insisting that it not be restricted only to the political power of the state or state institutions. Due to this understanding of state power, the governmentality concept is useful in understanding neoliberal government as not limited to simplistic analogies of the 'retreat of politics' or 'market domination' but as the transformation and restructuring of power relations in society and a political programme in and of itself (Lemke, 2000; Swyngedouw, 2005; Ellis, 2012). As Lemke (2002, p. 12) elucidates,

'By means of the notion of governmentality the neo-liberal agenda for the "withdrawal of the state" can be deciphered as a technique for government. The crisis of Keynesianism and the reduction of forms of welfare-state intervention therefore lead less to the state losing powers of regulation and control (in the sense of a zero-sum game) and can instead be construed as a re-organization or restructuring of government techniques, shifting the regulatory competence of the state onto "responsible" and "rational" individuals. Neo-liberalism encourages individuals to give their lives a specific entrepreneurial form'.

Rather than considering the state to be retreating, and celebrating the plurality of sites of government, such as the market, civil society and the responsibilised citizen-subject, as

'democratisation' and 'empowerment', McKee (2009) cautions that this process is not the removal of power from the state, but the incorporation of different actors into the realm of social governance. She claims that, '[w]hilst [Foucault's] emphasis on the dispersed, capillary nature of power illuminates the plurality of sites of government, such a focus downplays the influence of governing institutions as social forces, and the central role of the state in shaping social policies that regulate our daily lives' (McKee, 2009, p. 475). Therefore, government is not bifurcated into 'state' and 'non-state' but can be seen as the employment of non-state actors to carry out the work of states in controlling the population. Consequently, Lemke (2000, p. 13) suggests, that '...the theoretical strength of governmentality consists of the fact that it construes neo-liberalism not just as ideological rhetoric, as a political-economic reality or as a practical anti-humanism, but above all as a political project that endeavours to create a social reality that it suggests already exists'.

Foucault defines 'government' comprehensively, as the 'conduct of conduct' (Sellenart, 1995; Lemke, 2000). In extending the terrain of government, Foucault insists that government refers to 'a form of activity aiming to shape, guide or affect the conduct of some person or persons' (cited in Gordon, 1991, p. 2). Government is used, therefore, in a wide-ranging sense, referring to a 'continuum' of control, from the administration by the state to control the populace, to private acts of self-regulation, or 'technologies of the self', through which control is maintained through individuals *controlling themselves* (Foucault, 1988; Lemke, 2000, p. 7). Foucault highlights that the workings of power have altered in (neo)liberalism, shifting from being targeted at the bodies of the governed to infiltrating the very minds of the populace. Through 'technologies of the self', individuals situate themselves in relation to 'norms', allowing the state the ability to 'govern at a distance' (Rose, 1999). Government, therefore, can refer to the ways in which we police ourselves, our characters, our self-image, our health, our diet, our behaviour in public, our families, our children and so on. This 'care of the self' is as much a facet of the 'conduct of conduct' as the role of the state (Foucault, 2003b).

The use of 'conduct' here is interesting. As a verb, 'to conduct' can refer to 'administration', 'supervision' and 'management', the process of doing something technical- *conducting research, conducting a survey, conducting an investigation* and so on. As a noun, 'conduct' refers to personal behaviours, a particular way of acting- *professional conduct, proper conduct, ethical conduct, codes of conduct* and so on. Brought together, then, the conduct of conduct gives a sense of steering the behaviour of

individuals. Built into the 'conduct of conduct' is the sense of evaluation, of judgement and of assessment, the setting of 'standard norms of conduct' to which individuals and populations should adhere, or strive to meet (Dean, 1999, p. 10). The notion of 'proper conduct', for example, can refer to certain sets of normative social protocols, a concept of having good manners, etiquette or being polite. Implicit in a notion of 'proper conduct', however, is an 'other', the individual or group with *improper conduct.* For example, those without 'proper' table manners are subject to a series of judgements, extending far beyond the consumption of food and into class biases and notions of civility. Therefore, for Foucault, government is 'a more or less methodical and rationally reflected 'way of doing things' or 'art', for acting on the actions of individuals, taken either singly or collectively, so as to shape, guide, correct and modify the ways in which they conduct themselves' (Burchell, 1993, p. 267).

A key component of neoliberal governmentality is the technique of power, which shifts former state functions onto 'responsible' and 'rational' individuals, so-called 'active' citizens (Miller and Rose, 2008). As Tosa (2009, p.418) claims,

> '...neoliberalism was a technique that indirectly controlled problems by ascribing responsibilities to each individual and socializing them in the context of an eternal self-improvement. It is noteworthy that neoliberalism is a technique that governs "the social" at a distance, not only through the markets, but also through civil society, which includes non-governmental organizations'.

Central to the responsibilisation of individuals to care for themselves is the discourse of 'participation' and 'empowerment'. In emphasising the importance of self-government, therefore, the responsibility for social problems such as illness, unemployment, homelessness, poverty and so on is redirected, placed firmly with individuals. This consequently 'serves the dual purpose of privatizing and outsourcing many formerly state functions and of producing disciplined, self-reliant, "responsibilised" citizen-subjects' (Ellis, 2012, p. 1145-1146, see also Burchell, 1993; Dean, 1999 and Rose, 1996; Lemke, 2000). Structural issues such as poverty are rebranded as an issue of 'self care', charging the individual (and family, community etc.) with the responsibility to improve their lives. For example, the agenda on global slums is built on a commitment to 'self-help', whereby 'entrepreneurial' slum dwellers are mobilised or 'empowered' to perform in a multitude of programmes and projects aimed to improve their living conditions (de Soto, 2000). Indeed, such programmes and projects are effective in co-opting people and organisations into the governmentality of the neoliberal state. As

McKee (2011a, p. 5) argues, '[u]niting the plethora of practical techniques that can be identified under this banner is the commitment to mobilize the individual to act in their own "self-interest", and aligning this to the interests and aims of government itself'. Tosa (2009) discusses the efficacy of multi-level global governance built on a system of benchmarking, which ranks and classifies state's governance. Indeed, a series of such benchmarks exist in the governance of urban slums globally, ranking countries along a series of 'slum indicators'. On the UN-Habitat's website, for example, an interactive map allows the web user to click on a country, upon which they are redirected to a page which provides an overview of activities, news and a 'statistical overview'. In the Tanzania overview, for example, a series of urbanisation and slum indicators are presented, highlighting the slum to urban population (92%) as well as the percentage of the population with access to: a safe water source (80%); improved sanitation (18%); sufficient living area (83%) and; durable housing (64%) (UN-Habitat, 2001). Such benchmarking systems, Tosa (2009) argues, effectively depoliticise intervention through the use of ostensibly impartial and standardised 'indicators', allowing states to be governed at a distance (Rose, 1999), development goals to be set for 'the governed', and instilling an attitude of self-reliance and habitual improvement. Tosa (2009, p. 420) claims, however, that states that fail to 'respond to the improvement requirement positively' are labelled as 'deviants' or 'failed states' and targeted with punitive action.

Relatedly, Cruikshank's (1993, 1999) work on the 'self esteem' movement provides an account of the transferral for successes and failures onto responsibilised individuals, emphasising the techniques of self-improvement that individuals enact on themselves. She suggests that the 'terrain of the self' is the focus of multiple forces of power, both external and internal. Through techniques of self-improvement, 'the angle of possible political and social intervention changes', 'it is not social-structural factors which decide whether unemployment, alcoholism, criminality, child abuse etc. can be solved, but instead individual-subjective categories' (Lemke, 2000, p. 13). In short, it is no longer the obligation of the state to deal with such issues. Instead, individuals themselves should take action to improve to conform to societal norms[3]. In

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[3] A similar analysis could be made regarding the current UK Conservative government's binary rhetoric of the striver/shirker, with 'hard-working families', being valorised alongside 'welfare scroungers', arguably used to construct blanket bad citizen subjectitivies among welfare claimants. In a now infamous speech at the 2012 Conservative party conference, chancellor George Osborne questioned '[w]here is the fairness, we ask, for the shift-worker, leaving home in the dark hours of the early morning, who looks up at the closed blinds of their next-door neighbour sleeping off a life on benefits?' (Jowitt, 2013, np). Rather than increased UK unemployment or child poverty being a consequence of a global economic downturn and credit crunch, household poverty is reconfigured as the product of lazy, work-shy individuals.

Cruikshank's work on 'self esteem', she argues that the movement represents more than a private and personal state of mind and instead is a 'technology of citizenship', which endeavours to 'enhance the subjectivity of citizens', motivating them to evaluate and measure themselves along collective benchmarks and consequently to strive to improve their deficiencies through participation in governmental programmes (Cruikshank, 1993, p. 341). Cruikshank (1993, p. 329) suggests that,

> 'Self esteem is a practical and productive technology available for the production of certain kinds of selves, for 'making up people', as Ian Hacking (1986) might put it. Self-esteem is a technology in the sense that it is a specialized knowledge of how to esteem our selves, to estimate, calculate, measure, evaluate, discipline, and to judge ourselves' (Cruikshank, 1993, p. 329).

Bound up in the concept of 'self esteem', therefore, is an implicit self-assessment, the presentation of a *correct* behaviours.

Conceptualising 'Power' in Governmentality

> 'In defining the effects of power as repression, one adopts a purely juridicial conception of such power, one identifies power with a law that says no-power is taken, above all, as carrying the force of prohibition. Now, I believe that this is a wholly negative, narrow, skeletal conception of power, one that has been curiously widespread. If power were anything but repressive, if it never did anything but to say no, do you really think one would be brought to obey it? What makes power hold good, what makes it accepted, is simply the fact that it doesn't only weigh on us as a force that says no; it also traverses and produces things, it induces pleasure, forms of knowledge, produces discourse. It needs to be considered as a productive network that runs through the whole social body, much more than as a negative instance whose function is repression' (Foucault, 2003c, p. 307).

The above extract highlights Foucault's understanding of power as more complex than simply a relationship of violence or consensus, separating power from domination. As Lemke (2000, p. 3) clarifies, '[governmentality] plays a decisive role in his analytics of power in several regards: it offers a view on power beyond a perspective that centres either on consensus or on violence; it links technologies of the self with technologies of domination, the constitution of the subject to the formation of the state; finally, it helps to differentiate between power and domination'. In his essay entitled *The Subject and Power,* Foucault differentiates between 'power' and 'violence' or 'physical force' by suggesting that power can only be understood as such if individuals are free. The freedom and the agency of the individuals is, therefore, a precondition for exercising

power (Gordon, 1991). In short, freedom is not the antithesis of power; it is constitutive of it.

The concept of governmentality is built upon a conceptualisation of power that is fundamentally productive, functioning by steering certain subjectivities rather than operating as a repressive, tyrannical force (Sharp *et al,* 2000). Therefore, power need not impede the liberty or choices of individuals. Power is not always negative. Rather, power relations can result in the 'empowerment', 'participation' and 'responsibilisation' of an 'active citizenry' (Lemke, 2000). Foucault's understanding of power attempts to blur pervasive binaries of agency and structure in which the possibilities for resistance are often locked. Instead, he regards power as 'less an entity that can be overthrown, destroyed or abandoned, and more a political strategy, with those who 'resist' exercising some power as well as those who seek to govern them' (McKee, 2009, p. 471). Foucault further defines power as 'action on others' actions' whereby 'it presupposes rather than annuls their capacity as agents; it acts upon, and through, an open set of practical and ethical possibilities' (Gordon, 1991, p. 5). Foucault states that

> '[Power] operates on the field of possibilities in which the behavior of active subjects is able to inscribe itself. It is a set of actions on possible actions; it incites, it induces, it seduces, it makes easier or more difficult; it releases or contrives, makes more probable or less; in the extreme, it constrains or forbids absolutely, but it is always a way of acting upon one or more acting subjects by virtue of their acting or being capable of action […] To govern, in this sense, is to structure the possible field of action of others […] When one defines the exercise of power as a mode of action upon the actions of others, when one characterizes these actions as the government of men by other men- in the broadest sense of the term- one includes an important element: freedom' (Foucault, 2003a, p. 138-139).

Thus, while power is ever present, it is not necessarily a malevolent force. It does not operate at a distance from the individual. It, instead, works through freedom of individuals. The 'management of possibilities' offers a useful conceptual tool in thinking about the construction of individual home ownership as a normative ideal. Oppressive force is not used to push people into debt relationships. In terms of housing, while tenure choices appear to be open, policies often explicitly support home ownership and the social and economic dividends associated with this tenure appear absolute, whereas tenants are disposed of as an invisible mass during processes of eviction, punished with silence for making poor housing choices. Individuals while ostensibly 'free' to choose their tenure of choice, this freedom is structured through a

range of mentalities of rule, not least the technology of citizenship which associates home ownership with constructions of 'good citizenship', the ideal toward which they should strive.

'The Population as Datum': The Politics of Numbers, Calculation and Valuation

> 'The modern state is born, I think, when governmentality became a calculated and reflected space' (Foucault, 2007, p. 165).

A significant body of work that has drawn upon Foucault's concept of governmentality has focused on the calculative practices or the *techne* of government (Dean, 1995), the often mundane, routinised micro-practices of knowledge production that aid the functioning of governance programmes. Such work has critically analysed the politics of calculation and the production of calculable space (Raco, 2003; Rose-Redwood, 2012). In his discussions of governmentality, Foucault makes reference to the importance of,

> 'The actual instruments that form and accumulate knowledge, the observational methods, the recording techniques, the investigative research procedures, the verification mechanisms. That is, the delicate mechanisms of power cannot function unless knowledge, or rather knowledge apparatuses, are formed, organized, and put into circulation' (Foucault, 2001, p. 33-34 cited in Ghertner, 2010, p. 186).

Scholarship drawing on this has sought to interrogate how governmental authority is accomplished through the politics of calculation (Miller and Rose, 2008; Dean, 1999). In effect, such work critiques the techniques, mechanisms, instruments and vocabularies that enable control by tabulating and categorising human life, stratifying it into intelligible 'rational' categories (for example charting the rate of economic growth, birth-rate, building regulations and architectural plans and so forth) (Dean, 1999). Much of this work has focused on the use of statistics, perhaps as Foucault himself referred to statistics as 'the main technical factor' (1991, p. 99). In particular, studies have deconstructed the use of censuses (see, for example, Hannah, 2001; Balaton-Chrimes, 2011; Brown and Knopp, 2006 and Appadurai, 2012), surveys and mapping (and Legg, 2006), global indicators (and Sokhi-Bulley, 2011; and Tosa, 2009) among other technical and classificatory apparatuses that have developed alongside the modern state. Miller and Rose (2008), for example, argue for an understanding of 'discourse' as a 'technology of thought', emphasising the importance of the calculative techne that 'render a realm into discourse as a knowable, calculable and administrable object' (p.30). They claim that ''[k]nowing' an object in such a way that it can be governed is

more than a purely speculative activity: it requires the invention of procedures of notation, ways of collecting and presenting statistics, the transportation of these to centres where calculations and judgements can be made, and so forth' (Miller and Rose, 2008, p. 30).

The power of such *techne* lies in its assumed objectivity and thus its ability to contribute to the creation of expert 'truths', what Murray Li (2007) refers to as 'rendering technical'. These are central in 'guiding the interests of target population groups… [through] the joint exercise of crafting intelligible fields for governmental intervention and problematizing such fields so as to make certain 'deficiencies' emerge as improvable' (Ghertner, 2010, p. 186). Foucault draws attention to

> '...the emergence of the population as a datum, as a field of intervention and as an objective of governmental techniques, and the process which isolates the economy as a specific sector of reality, and political economy as the science and the technique of intervention of the government in that field of reality' (Foucault, 1991, p. 102).

This work on the politics of calculation connects with the power/knowledge concept by questioning the production of totalising narratives of the population through which some features are normalised and individuals are positioned in their relation to a set of social and economic ideals. The role of the 'expert' is crucial in attempting to depoliticise the statistical endeavour, creating seemingly indisputable realities. Those who do not fulfil these ideals find themselves subject to interventions aimed at improving them through technical intervention. Of course, such 'technical' programmes, while seemingly built on impartiality, are highly political, determining universal 'truths' from what is merely one privileged form of knowledge. Yet their supposed objectivity allows this process of exclusion to be considered somehow *beyond politics*, transposing neat numerical understandings onto the population to be governed. As Legg (2005, p. 140) confirms, however, 'Foucault's project sought to break down these narratives, to look at who they excluded, what they created and naturalised, and he sought to create a space to imagine alternative forms of practice'. The micro-practices of knowledge production only render certain aspects of the population knowable and calculable (Miller and Rose, 2008).

> 'What counts- in the sense of what is valued- is that which is counted' (Badiou, 2008, 2 cited in Rose-Redwood, 2012, p. 300).

An important point of note here is that the undertaking of calculative techniques does not necessarily mean, however, that they unquestionably achieve their intended

outcomes (Rose-Redwood, 2012). As Rose (1999, p. 684) remarks, '[i]n modern democratic discourse, numbers are thus not univocal tools of domination, but mobile and polyvocal resources'. The productive power of techniques of calculation is not predetermined, but reliant on individuals firstly accepting their authority and subsequently subscribing to the norms that they construct (Legg, 2005). Furthermore, the political power of numbers does not rule out forms of resistance that raises questions on the accuracy of the data, the robustness of methods for data collection and problematises the potential for ethical abuses and intrusion of privacy. The use of calculative techne is also not limited to state institutions. Such methods also have potential to be employed by the facets of the population to justify claims made of and against the state (Legg, 2005). Appadurai (2001) describes the work of an alliance of slum dweller NGOs in Mumbai, undertaking processes of self-enumeration and self-surveying. Such actions, he claims, enable the alliance to render *themselves* visible, consequently bolstering their claims for rights from the state, particularly with regard to housing. The absence of 'data' on informal dwellers in Mumbai has meant that state-sponsored policies and programmes aimed at the 'slum' has as its target an abstract, uniform population of 'slum dwellers'. As such, programmes fail to account for variations within the population, for example differences in terms of gender, tenure, class and so forth. In designing and carrying out surveys by themselves, Appadurai (2001) suggests that 'the Alliance takes control of a central piece of any actual policy process' (Appadurai, 2001, p. 34). In using formal techniques of counting, however, it could be argued that enumeration programmes simply accept and legitimate such practices by affirming the primacy of numerical ascriptions. However, Appadurai contends, perhaps somewhat romantically, that,

> 'To those familiar with Foucault's ideas, this may seem to be a worrisome form of auto governmentality, a combination of self-surveillance and self-enumeration, truly insidious in its capillary reach. But my own view is that this sort of governmentality from below, in the world of the urban poor, is a kind of counter-governmentality, animated by the social relations of shared poverty, by the excitement of active participation in the politics of knowledge, and by its own openness to correction through other forms of intimate knowledge and spontaneous everyday politics. In short, this is governmentality turned against itself' (Appadurai, 2001, p. 35).

Thus, rather than considering the process of self-enumeration as a dangerous process of 'auto governmentality' whereby slum dwellers inscribe and internalise their own

deficiencies, Appadurai considers this to be emancipatory, a 'governmentality from below' or 'counter-governmentality' (Appadurai, 2001).

Ananya Roy (2009a) rejects such conceptualisations of 'governmentality from above' and 'governmentality from below' (as seen in the Appadurai's (2001) work, as well as Chatterjee (2004)). Instead, Roy develops the concept of 'civic governmentality', whereby technologies of inclusion that extend and broaden the field of urban governance produce fresh forms of 'citizenship' or 'civicness' which contribute to a nascent 'grassroots civic regime'. Roy draws on the work of Ferguson and Gupta (2002, p. 983) who claim that these fresh terrains of citizenship cannot be simplistically conceptualised as 'a "middle zone of contact or mediation", a bridge between the "state up there" and the "community down there"'. Roy contends that, instead, 'grassroots regimes of government both resist *and* comply with what may be perceived to be top-down forms of rule' (Roy, 2009a, p. 160 emphasis added). Through case studies of civil society organisations SPARC and Hezbollah, Roy constructs civic governmentality as a 'spatialised regime' that works through distinct mentalities of rule, for example, technologies of governing such as knowledge production and constructed norms of self-governance, such as concepts of 'civility' (Roy, 2009a). Despite civil society utilising rights-based language, a great deal of their operations are somewhat 'developmental' in their approach, offering a route to 'a city comprised of ordered, sanitary living spaces, and also "civilizing" as it promotes a politics of cooperation and mediation over confrontation' (Ellis, 2012, p. 1146). Therefore, regimes of civic governmentality often operate *within* the boundaries of an urban renewal agenda. Tied into systems of civic governmentality, then, 'the urban subject is simultaneously empowered and self-disciplined, civil and mobilized, displaced and compensated' (Roy, 2009a, p. 161).

Ghertner (2010) has broadly critiqued the corpus of work drawing on the governmentality concept for its preoccupation with the practices of calculation. As shown in the previous paragraphs, Foucault's emphasis on the micro practices of knowledge generation has led many scholars to the presupposition that 'to count a problem is to define it and make it amenable to government [and that] [t]o govern a problem requires that it be counted' (Rose, 1999, p. 221). Ghertner (2010) argues, however, that such an emphasis on calculative practices universalizes Foucault's writings on the role of such mechanisms for government, despite their historical and geographical specificity. Ghertner laments that scholars simply draw the conclusion that, in the absence of numerical data, governmental programmes are prone to failure

(highlighting, for example, the conclusion drawn by Legg, 2007). Using a Delhi case study, he discusses the efficacy of control in the *absence* of precise calculative techne. The absence of 'scientificity' (Foucault, 2007), Ghertner argues, is particularly pertinent[4] in postcolonial contexts where accurate 'data' is often lacking or if it does exist, 'it often goes missing, or is deliberately concealed, forged or unused' (see Hull, 2008; Roy, 2004; Corbridge *et al*, 2005; Ghertner, 2010, p. 209). Ghertner claims, however, that missing and indefinite information is always a feature in 'governing at a distance'. He claims that,

> 'Governmental knowledge's epistemological difference is its ability to govern while knowing less, to operate at a distance, to conduct individuals' conduct by operating on a scale and summoning categories larger than that of individuals but that nonetheless somehow resonate at the scale of everyday life. The epistemology of government, then, appears to be marked by a certain 'unknowing'. An absence of numerical accuracy or 'the rule of evidence' (Foucault, 2007, p. 350).

In retaliation to this disproportionate focus on the techniques of knowledge production, then, Ghertner argues that, more attention must be directed towards spaces where robust numerical inscriptions, control and monitoring are absent, yet a level of control over the population is nevertheless achieved.

In turning his attention to spaces where 'data' is absent, Ghertner develops the concept of 'aesthetic governmentality' by contrasting the 'slum survey' and more aesthetic techniques of rule, which, while not rigorous, are still able to maintain control at a distance. Ghertner highlights the emergence of fresh narratives of aesthetic governmentality through the 'nuisance laws' in Delhi, which effectively render slum dwellers 'illegal citizens' because they reside in dwellings that *look illegal*. As part of this, slum dwellers are taught to see their homes as illegal and temporary, and by proxy identify themselves as incomplete citizens. When offered resettlement by the government, slum dwellers are cast as a 'deficient' feature of the population, holding Delhi back from 'world class' aspirations. Consequently, they are instilled with 'the will to improve' by becoming part of the 'formal' city (Li, 2007). Ghertner (2010) effectively highlights, therefore, that 'aesthetic governmentality' can 'conduct the conduct' of populations *without* the use of scientifically rational practices, which transform the population into data.

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[4] It is important to note that the notion that awkward or contradictory data may be concealed by the state is not confined to postcolonial administrations.

Governmentality Beyond the West

Far from being a monolithic concept developed and contained in the West, Foucault's governmentality concept has been employed in postcolonial scholarship, feeding into scholarship on the categorization, measurement and control of colonial populations in the Global South (Sharp, 2009; Menon, 2009; Chakrabarty, 1995, 2002). Foucault's more general concept of Power/Knowledge, as well as governmentality, has been widely drawn upon in postcolonial scholarship to consider how different ways of knowing have become dominant, in particular, questioning the privileging of Western knowledge above other forms of knowledge (Said, 1979; Sharp, 2009). The European Enlightenment in the eighteenth century heralded a rise in the importance of science and technology in offering quantitative tools to better, and more effectively, manage and control populations (Sharp, 2009). As Sharp states, 'there was a clear sense that if colonisers knew what lay within the country, it would be easier to govern and control' (2009, p. 32). Postcolonial scholarship that deals with themes of knowledge and control are of clear relevance to this thesis. Themes of danger, of uncontrollable growth in sprawling settlement, are often writ large in the narrative of the 'slum' in the Global South. Indeed, de Soto's (1989, 2000) property rights thesis emphasises the importance of a fixed address and a title deed in counter-terrorism. In short, being able to ascribe an individual to a fixed address and a fixed asset is inextricably bound up in relationships of knowledge, obedience and control (Campbell, 2013). How populations are counted and *made known* is a significant thread in this thesis and in particular, the role of the law in shaping state-citizen relations is a central theme.

A considerable body of postcolonial scholarship examines, and problematises, the use of quantitative techniques of knowledge production by colonial administrations to understand, and ultimately control, colonial populations. This work examines the seemingly rational production of knowledge not simply in representing the colonised, but also in constructing a narrative of modernity, civilization and progress, a set of metric 'norms' along which populations should be measured and intervention should be justified (Asad, 1994). In particular, a strong body of postcolonial work has emerged by scholars such as Arjun Appadurai (1993), Dipesh Chakrabarty (1995, 2004), Asher Ghertner (2010), and Matt Hannah (2000), which has sought to interrogate state practices of counting and enumeration in colonial and postcolonial settings. Kalpagam (2001, 2014), for example, considers how regimes of power and knowledge were introduced in colonial contexts by examining some of the calculative techniques employed by the colonial state in India to represent, and construct, the state and its colonial subjects. Kalpagam suggests that 'new categories of space, time, measurement, classification and causality that were integral to the political technologies of colonial governance constructed "economy" and "society" as domains of governmental intervention and knowledge, and enabled the apprehension of social phenomenon in modern scientific ways' (Kalpagam, 2014 p. 1).

Such work seeks to unsettle the apolitical rationality of statistics. As the product of enumerative practices, numerical inscriptions to understand complex populations are often considered to be wholly objective, technical and beyond politics. This is particularly salient in this study, which is in part interested in the *process* of making informal populations known. By locating the process of counting informal populations (and neglecting to count others) in an empirical context, the exclusionary potential of counting and the value-laden process of deciding what information to gather can be made visible. More than simply generating historical accounts of enumeration and counting in colonial settings, the governmentality concept is utilised by postcolonial scholars to consider the management of the population by modern states. For example, Partha Chatterjee (2004) engages with the concept of governmentality to consider the role of the classification, description and enumeration of population groups in the contemporary global South in governing. Governmentality, he states,

> 'requires accountability in terms of numbers, which leads, in turn, to the idea of representation by numerical proportions. Governance becomes less a matter or politics and more an issue of administrative policy, "a business for experts rather than for political representatives' (Chatterjee 2004, p.35).

Chatterjee (2004) suggests that the calculative techniques used by those who govern the population raise questions for citizenship. He draws a distinction between the state considering individuals as rights-bearing citizens of the nation-state and populations. In doing so, he suggests that the concept of 'citizen' is distinct from the 'population'. While the concept of 'citizen' denotes participation in the state, the population is entirely descriptive and abstract. Statistical techniques such as the census and representative surveys make the population known and describable, splitting the population into manageable groupings[5] so that policy and developmental interventions (e.g. economic policy, housing and settlement policy, health and so on) could be appropriately targeted at them. In this sense, the population has the status of subjects, not citizens. Chatterjee suggests that the state deals with its inhabitants, firstly, as a population to be governed and developed. In this context, those lacking full citizenship have to devise new strategies to make claims from the state in what he terms 'political society'.

The role of law in the lives of the urban squatter, and the blurred lines between legality and illegality, is central to this thesis. Postcolonial scholarship that centres on informal urban lives considers the concept of 'exception' to highlight the everyday encounters of informal residents with the law. Agamben's state of exception has further provided a useful theoretical component for considering squatter settlements as *exceptional* spaces that exist outside of the law, yet are inextricably bound to the rule of law (Agamben, 2005; Datta, 2012; Tosa, 2009). As Bernardini (2011) states,

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[5] 'Experts' always construct statistical apparatuses, such as censuses and surveys, and decide what categories to include and what categories to omit. Rather than being value-free, then, such processes are entirely designed, and reflect the world-view of their creators.

> '...the urban poor are not so much excluded by way of an interdiction: rather they are *abandoned* by the law and in this way kept in relation to it' (p. 171).

The 'exceptional' state of squatter settlements allows states to justify special measures to *deal* with slum populations. Datta (2012), for example, uses the example of 'special' laws enacted in India, as well as the multitude of programmes and policies aimed at tackling slums, as treating 'slums' differently to the formal city. She suggests that,

> 'Such practices claim to secure particular eligabilities to state entitlements, but in turn lead to a sense of marginalization among squatters. They are seen to penetrate the spaces of home and destabilize the boundaries between public and private, home and outside, the sustenance of squatter spaces as spaces of exception and produce the relationship between law and every day life' (Datta, 2012, p. 33).

Yet despite being legally 'exceptional', in many cities in the Global South, informal housing is the norm, catering for the majority of urban residents. Rather than being separate from the 'legal' city, residents often traverse these imagined boundaries, blurring the lines between (il)legality and (in)formality. Everyday, informal and irregular interactions with the state have become the focus of work by Datta (2012), Gupta (2012) and Das and Poole (2004). Gupta (2012) considers poverty to be a form of structural violence. His ethnographic work in Uttar Pradesh considers how the poor experience state officials. Gupta focuses on corruption, as well as the practical power instilled in written bureaucracy, the files, records and red tape used by state officials. Such work provides a useful theoretical base upon which to consider informal residents' encounters with the state during instances of calamity and forced eviction. Chapters Six and Seven of this thesis will show that not only is the 'state' not homogenous, but that not all residents encounter 'the state' in the same way. These chapters will consider the interactions (or lack thereof) of state officials with informal urban residents during the process of eviction, emphasising the role of tenure in shaping state-citizen relationships that fractures homogeonous understandings of 'informality'. This thesis will show how the Tanzanian state rendered those in the private rental sector as 'exceptional' (despite making up the majority of Dar es Salaam's residents), enabling the state to render this entire population as ineligible for state support during forced eviction.

Discursive Governmentality

Connecting to wider, more general critiques of Foucauldian and post-structural scholarship, work on governmentality has been targeted for its overemphasis on discourse analysis and textual studies, what has since been referred to as 'discursive governmentality' (see Stenson, 2005; Raco, 2003; O'Malley *et al,* 1997; McKee, 2009, 2011a; see also Gardner and Lewis, 2000; Pieterse, 2000; Sidaway, 2000). Such work, it has been suggested, privileges the views of the 'governors' over the 'governed' with

analyses focusing on the plans, documents and techniques used by states to maintain control. In doing so, critics suggest that the majority of work drawing on the governmentality concept features a disconnection between the techniques of rule and the messy social, political and economic structures in which they are embedded (Raco, 2003). As a consequence of this disproportionate focus on text-based discourse, it has been suggested that such work fails to afford the role of contestation and resistance with the necessary significance (O'Malley *et al,* 1997). As O'Malley *et al* contend,

> 'Given its centring on discourses and programmes of rule- the programmers' vision of government- the role accorded to contestation can only be the negative one of an obstacle to rule [...] it is accorded neither the constitutive role that Foucault makes available for it through the denial of its exteriority to rule nor the possibility of providing a counter/reverse project or alternative goals or procedures for governance' (O'Malley *et al,*1997, p. 510).

McKee (2009) suggests, however, that this inadequate space given over to resistance belies the role of resistance that Foucault makes available in his work. As discussed earlier in this chapter, the very concept of governmentality is premised on the actor as a 'locus of freedom' (Dean, 1999, p. 13). Freedom allows those on the receiving end of governmental technologies to act and think in ways that (sometimes) cannot be forecast by authorities (Dean, 1999).

In focusing exclusively on discourse, theorists risk the presumption that the mentalities of rule translate seamlessly into practice. Such work presents an overly abstract account of government, a view of power that is overly 'top-down', ubiquitous and totalising. As Tosa states, '...the theory of governmentality is also too general [...] governmentality studies have to go beyond the tendency to totalize, and they must instead look at specific ways in which the actual powers operate, and how resistance movements can modify governmentality' (Tosa, 2009, p. 417). Programmes, strategies and policies outlined are never uniform. Instead, they are plagued by internal incongruities, embody fraught processes of design, overlap with other strategies and are layered upon multiple strategies that have been implemented before (McKee, 2009; Flint, 2002). A gulf often emerges between rhetoric '*what is said*' and practice '*what actually happens*'. Policies can achieve limited success and outcomes can be volatile, patchy and inconsistent (Flint, 2002; O'Malley *et al,* 1997). There is also the possibility that programmes and policies can be misunderstood, potentially leading to the 'wrong' performances. In wholly drawing on discursive material, then, studies are unable to account for reasons why this gulf between rhetoric and reality emerges. This facet of the governmentality debate

reminds me of a breakfast event organised by the Policy Forum that I attended in the early stages of my empirical research at the British Council in Dar es Salaam. These events are held monthly, bringing together members of the Policy Forum and often members of the press, academics and government officials to discuss research and policy over breakfast. On this particular occasion, the debate was entitled 'Agriculture Budgeting in Tanzania: Does it work for the smallholder?' In the midst of a lengthy debate and Q&A session, discussing potential future plans and changes in this area, one gentleman loudly remarked that 'if plans were all that mattered, Tanzania would have reached development long ago'. This remark, delivered comedically, was met with an eruption of laughter from those present. Plans, therefore, are only plans which cannot, and should not, be considered wholly constitutive of reality.

Relatedly, the discursive character of much of the governmentality scholarship has meant that little attention has been afforded to listening to the voices of those on the receiving end of mentalities of rule. McKee (2011a) suggests that

> 'The dominant focus on governmental rationalities ignored the lived experiences of material realities, and fails to give a voice to those on the receiving end of governmental interventions. Little is said in these studies about the struggles around subjectivity, and the way in which "governable subjects" may speak back and refuse to enact their subject positions in intended ways... Focusing attention on the voices of those individuals and groups that have been targeted for top-down interventions not only illuminates the way in which power is mobilized at the micro-level but allows us to also consider the way in which governing practices are contested and subject to challenge from below. Governable subjects are fundamentally "subjects of doubt" (Clarke, 2004) [...] Yet it is not just "lay" citizens that are capable of resisting attempts to govern their conduct, for front-line welfare professionals are also capable of being "subversive" subjects' (McKee, 2011a, p. 3-4).

More empirical studies making use of the governmentality concept need not focus on conceptualising 'resistance' in a rigid agency/structure binary, but on the myriad of possibilities whereby technologies of rule are hampered by unforeseen difficulties (Miller and Rose, 2008). Studying *how* individuals interact with policies and programmes, therefore, is important in highlighting the gap between what is intended and what transpires (Murray Li, 2007). Such an approach considers the complex, micro-level effects of power as it works through the motivations, desires and fears of individuals, rather than as an oppressive force acting *on* them (McKee, 2009; Jessop, nd).

There are, however, emerging exceptions to this rule, which place those directly experiencing subjugation at the centre of their analysis. Kim McKee's (2011a) work on how social tenants in Scotland experience the 'will to empower' is an example of the potential for a 'realist governmentality' (Stenson, 2005, 2008; McKee, 2009; Raco, 2003). McKee (2011a) suggests that '...in order to give the resistance the constitutive role that Foucault envisioned, further attention must be given to how technologies of power play out empirically. Whilst discourse analysis is crucial, so too are the voices of "real" people, and their actual responses and reactions to governmental programmes and techniques' (p. 16). The findings of McKee's study highlights that, while seemingly the subject of a political 'Will to Empower' within stock transfer policy in Scotland, social housing tenants have personal priorities that are often at odds with the transfer framework. Likewise, Tania Murray Li's (2007) work in Indonesia attempts to create an 'ethnography of government' which showcases the variable ways that citizen-subjects challenge or utilise governmental programmes to fit their own needs. Murray Li's (2007) work focuses on this gap between the intended and the actual outcomes, the 'messy actualities' of 'what actually happens' (O'Malley *et al,* 1997, p. 509). She states,

> 'My research strategy brings together the two kinds of study [...] analysis of governmental interventions (their genealogy, their diagnoses and prescriptions, their constitutive exclusions) and analysis of what happens when those interventions become entangled with the processes they would regulate and improve. This strategy takes me beyond the plan, the map and the administrative apparatus, into conjunctures where attempts to achieve the "right disposition of things" encounter- and produce- a witches' brew of processes, practices, and struggles that exceed their scope' (Murray Li, 2007, p. 27-28).

The 'realist approach' to governmentality research, developed by Murray Li, is particularly pertinent to this research. While I offer a certain level of attention to the discursive formulation of home ownership as a normative ideal in an international policy agenda and Tanzanian national policy on slums, the majority of this thesis deals with the materialities of this tenure-bias in urban Dar es Salaam. This research responds to McKee's (2009) calls for a mixed-methods approach that 'gives more attention to the empirical concerns of social policy by examining particular mentalities of rule in their local context' (P. 467). This study focuses on the voices of informal residents and policy officials in a particular place and time, as they navigate high-level urban housing agendas as well as the multiple, overlapping programmes and strategies aimed at

transforming Dar es Salaam into a 'world class city', and its residents into formal citizens.

Conclusion

This chapter has sought to provide a critical review of the concept of governmentality, and the extensive literature that has utilised, critiqued and developed the concept since the publication of a translated *Security, Territory and Population*. The governmentality concept, as I have shown throughout this chapter, offers a useful theoretical entry point for this thesis on the normalisation of home ownership in an international housing agenda targeting urban slums. My deconstruction of home ownership as a normative ideal follows the path set by scholars with an interest in housing creatively using Foucault's governmentality (Flint, 2002; McKee, 2009, 2011a). Further to this, of particular interest is the work that has emerged problematising the power of calculative techne in creating totalising narratives, considering the groups excluded from recognition and the 'truths' and societal norms that they simultaneously build and reinforce. Yet I recognise the limitations of the governmentality concept, and sympathise in part with the critiques levelled at Foucault and the wider governmentality scholarship. The concept, however, is of particular use when considering the increasing complexity of neoliberal governance with the introduction of new actors on the scene as well as the increasing need for states to conduct the conduct of citizens 'at a distance' (Rose, 1996; Raco, 2003). This research will depart from the disproportionate number of studies that are focused on the deconstruction of discourse alone. Methodologically, I bring together a discursive analysis of the key documents that position formal individual home ownership as superior, consequently neglecting the private rental sector, with an analysis of the materialities of this taking place in Dar es Salaam. As such, this thesis will contribute to a 'realist governmentality' set forth by Stenson (2005, 2005), and tentatively developed through the work of McKee (2009, 2011a) and Murray Li (2007).

Chapter 3

Negotiating Urban Citizenship: Home ownership, (il)legality and Routes to Belonging

The Oxford English dictionary provides two definitions of 'property'; the first, as 'a thing or things belonging to someone' and the second, as 'an attribute, quality, or characteristic of something'. Elevated to a position of superiority, owning property, in particular owning a *home*, has become a social signifier for a multitude of properties, the qualities and characteristics associated with home owners. Home ownership has been broadly associated with a suite of advantages from material, economic benefits to more abstract notions of greater control, independence, security and stability. Furthermore, home ownership has been ideologically linked to notions of 'good' citizenship, whereby owners are considered to be 'better citizens, better neighbours and better persons' (Rohe and Stewart, 1996, p. 38). In ascribing home owners as being *better,* other tenures (particularly rental housing) are intrinsically *worse.* This results in a 'socio-tenurial polarisation' which effectively categorises individuals by whether they own or rent (Ronald, 2002, 2008). Literature on tenure has focused quite heavily on the distinguishing features that separate 'owners' from 'renters', with little acknowledgement that *within* each category experiences can vary quite significantly. In the Global South, the property rights movement, (re)popularised in the early 2000's by Peruvian economist Hernando de Soto (1989, 2000), similarly associates a lack of fixed, established and secure property rights with underdevelopment. This fixation on formal property rights, as a route to development, is ideologically entrenched in a Western privileging of individual home ownership as 'natural' and 'superior', particularly prominent in the English-speaking industrial nations where government intervention in housing policy has pushed home ownership onto all but the *very* poor.

Primarily, this chapter will broadly sketch an understanding of the normalisation of home ownership. This chapter intends to review the body of literature that traces and critiques the elevation of owner-occupation as a 'normative ideal', consequently rendering other tenure categories such as renting as a *deviant* consumer choice (McKee, 2011b, Flint, 2003). This literature is relatively well documented and, as such, the

intention of this review is not to rewrite the numerous existing overviews (see Ronald, 2008 in particular). Yet this body of work is useful in building an understanding of the debates surrounding *how* home ownership has come to be considered as 'superior' and *why* individuals strive to become home owners. Extending this largely Western-centric body of work, this chapter will introduce the property rights debate, situated in the so-called megacities of the South. Of particular interest for this thesis is the debate surrounding the causal link drawn by proponents of property rights between 'titles' and 'security of tenure' in the city. These discussions will consider the associations of owner-occupation with (good) citizenship, as well as the links between formal ownership and a sense of recognition and belonging. From this, the 'right to the city' concept will be introduced as a provoking, radical, and potentially non-exclusive alternative to the 'right to property' in which citizenship is opened up to comprehensively include *all* who inhabit the city.

The Normalisation of Home ownership

The existence of 'home ownership' as a normative ideal has been extensively discussed in the literature (see for example Kemeny, 1981; Saunders, 1990; Gurney, 1999; Ronald, 2008). The growth of home ownership has largely been concerned with what Gurney (1999) terms 'push-versus-pull explanations' whereby aspirations have been considered to be 'natural', an innate desire or as the product of socio-ideological coercions (Ronald, 2008). Former UK Prime Minister Margaret Thatcher claimed, for example, that 'the desire to have and to hold something of one's own is basic to the spirit of man' (cited in Pahl and Wallace, 1988, p. 145). Recently, I, along with a group of students, attended a 'mock interview' with the university careers service. In a discussion about the common 'where do you see yourself in five years time' question, the interviewer remarked that the vast majority of students begin answering this statement by claiming that they would like to 'own their own home'. In the context of the current economic downturn and consequent depressed property market (and undoubtedly fuelled by my own research interests) I asked her why she thought this was the case. She replied that it was 'just what *everybody* wants!' Such *neutral* conceptions of housing aspirations tend, therefore, to essentialise the desire to own property, reducing home owners to passive prisoners of innate urges. As Saunders (1990) suggests,

> 'Because so many people today do own their homes and so many others
> would like to, we tend to assume that such a desire is in some way the

expression of a natural inclination or instinct. We are not surprised to see young people making considerable sacrifices, taking on extra work and delaying marriage or child-rearing in order to achieve a foothold on the private housing market' (1990, p. 59).

In response to this notion of home ownership as 'natural', however, 'critical' (generally Marxist) scholars have presented home owners as recipients of hegemonic projects that maintain class relations by symbolically and materially reinforcing capitalist property relations (see, for example, Kemeny, 1981; Marcuse, 1987). In such understandings, people are cast as passive victims of false-consciousness. Private ownership is considered to foster principles of individualism and privatism, whereby home owners are fastened into the capitalist system by the burden of their mortgage debt and consequently, their heightened dependency on wage-labour (Ronald, 2008). Home ownership is considered, therefore, to have a stabilising effect in society[6], acting as a 'bulwark against bolshevism' by tying citizens into a 'property owning democracy' (Forrest, 1983). In some countries (particularly the UK, US, Spain, Australia and New Zealand), the growth in home ownership has coincided with intense government intervention which has offered subsidy schemes to entice individuals into becoming home owners, in the context of an overall shift to a neoliberal political economy. Writing about the shift from public housing to private ownership in the UK and the preference for ownership in Australia, Kemeny (1981, p. 63) surmises that,

> 'More specifically concerning tenure, it must be stressed that questions concerning tenure 'preferences', and 'attitudes' towards tenure are largely irrelevant as far as understanding the relationship between tenure and broader values and ideologies is concerned. It is hardly surprising, for example, that in a society where private landlords make super-profits, where access to cost-renting is stigmatized and severely restricted, and where home-ownership is heavily subsidized there is likely to be a very strong preference for home-ownership. To a great extent, therefore, current tenure preferences are the product and not the cause of tenure systems'.

Therefore, the desire for home ownership is considered to be the product of the socio-economic system, rather than being elemental. Ronald (2002) has problematised this notion in which individual preferences are stripped of agency, and reduced to 'false

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[6] The rhetoric of the stable, secure 'property owning democracy' has been utilised in the War on Terror. For example, property rights proponent Hernando de Soto has associated his theorem with counter-terrorism measures (see *The Other Path,* 1989). In a speech to the International Bar Association in 2008, de Soto remarked that 'the reason Osama bin Laden was able to find the Twin Towers is because it was a perfect address; you know where it is, you know how many work there, you know its structural engineering points, where you should hit. But you can't find Osama, because he lives in a country without property' (cited in Campbell, 2013, p 460).

consciousness'. In such work, rather than individuals really *wanting* home ownership, it is assumed that they are pushed, prodded and coerced into ownership, lured into a capitalist system of oppression and led to *believe* that it is what they want.

In response to such understandings of the ideology of home ownership that have rendered individuals passive (either to innate desires or recipients to hegemonic projects), contemporary scholarship has sought to utilise a more subtle and refined understanding of power and discourse, drawing on the work of Foucault[7] (see Gurney, 1999; Ronald, 2008; McKee, 2011b; Flint, 2003; Flint and Rowlands, 2003; Munro, 2007; McIntyre and McKee, 2009). Gurney (1999), for example, suggests that rather than being the product of powerful political or economic projects working *on* the population, shifts in tenure may also be the result of self-regulating and self-disciplining discourses working *through* the population, constructing home ownership as the 'norm' (1999, p. 165). He states,

> 'It is *not* about an attempt by the state to conservatise people as part of a hegemonic project. *Nor* is it about the power that home owners may exercise over tenants. Instead, power is understood as the name given to the particular and complex situation constituted by the forces and tactics which socially construct home ownership as a majority housing tenure. Crucially, I want to argue that tenure is imbued with a disciplinary power which normalises home owners...' (Gurney, 1999, p. 166).

Foucault's more subtle understanding has enabled Gurney (1999) to deconstruct and render visible the normalising discourses that position home ownership as the superior tenure. In an analysis of 'landmark' policy documents and an ethnographic study with home owners in Bristol, Gurney (1999) exposes a series of 'normalising discourses' which associates 'home' with 'home ownership' and 'stock'/'property'/'housing' with 'rental housing'. Consequently, owners are normalised and live in *homes,* while renters are abnormal and live in *houses.* Gurney's (1999) work discusses a parallel normalising discourse that associates home ownership with an array of specific values of pride, self-esteem, responsibility, and citizenship. These associations will be further discussed

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[7] This emergent body of work rejects structural understandings of the rapid growth and ultimate 'normalisation' of home ownership, bringing Foucault's work on discursive practices and power into the debate. A comprehensive overview of power in Foucault's later work is discussed in the previous chapter. Gurney (1999, p. 179) sums this approach up in stating that, '[t]he important thing here is that home ownership is so frequently characterised as natural. The implications of this for a study of power relations have typically been either; that home owners are being duped or, that they are satisfying a deeply-seated desire. A Foucaultian analysis of power however, suggests that this characterisation, precisely because it is 'natural', and inevitable is a process of power relations rather than an explanation of unequal power relations'. Seemingly 'natural' processes, therefore, need to be deconstructed, to expose the subtle permeations of power that construct 'natural' and 'common sense'.

below. Flint and Rowlands (2003) further unpack the dominant discourses that attach social problems to specific tenure categories, consequently 'branding' social tenants in the UK as 'deviant', 'flawed consumers'. Flint (2003) highlights that such discourses act on 'technologies of the self' as governance seeks to shape the *conduct* of subjects around an axis of responsibility. Social citizenship, therefore, is dependent on proper conduct through 'correct' acts of (housing) consumption, and paradoxically, social exclusion is rationalised as an absence of responsible conduct and self-control (Flint, 2003; Rose, 2001; McKee, 2011b). Similar to her concerns with governmentality work more broadly, however, McKee (2011b) has problematised the strong focus in this literature on discursive strategies and dominant norms (McKee, 2011b). This approach, she claims, suggests that some Foucauldian scholars assume that technologies of governance are automatically realised in practice, thus precluding the potential for subjects to resist such technologies.

The positive discourse of home ownership is far-reaching and, as a result, this review is focused on the most common benefits associated with home ownership, while recognising that this is not a definitive overview. Home ownership has come to be associated with an assortment of material, and more abstract, benefits for individuals, and for wider society. The potential for financial dividends has been strongly associated with home ownership. Home ownership embodies a range of financial incentives; the capital gain that is made available when house prices rise; the ability to bequeath property to children and; the ability to reach a secure period in later life when mortgage payments cease (Saunders, 1990; Munro, 2007). Drawing on Winter's (1994) interviews, Ronald (2008) suggests that home owners in owner-occupier dominated housing markets strongly associate owning a home as being in the possession of an asset which offers financial security across the life course, particularly in periods where house prices are rising. Housing has also played a key role in shifts from collective to 'asset-based' welfare systems in which housing wealth plugs welfare gaps, particularly in old age (see Doling and Ronald, 2010; Lowe, 2011; Ronald and Elsinga, 2012). For many, the potential risk of mortgage debt has been underemphasised. No longer considered to be a significant burden, mortgage debt has been associated with wealth, security and freedom (Adams, 2009). As King (2010, p.3) claims,

> '...increasingly it appears that finance has become the end of housing. Our housing is an investment, an asset and a store of wealth: it is property. Of course it has always been these things, in potential at least. But we might say

that finance has started to subsume the dwelling, so that now we take it first and foremost as an asset- an object we use as collateral'.

Returning to my own housing status, in a recent meeting with a financial advisor to renegotiate my mortgage, I was advised that reducing the term and paying off more in my mortgage payments would allow me to have more capital lodged in my house, ready and waiting for me when I decide to sell the place. Having researched the various options, this notion of saving through paying more into my mortgage seemed like a promising plan (so long as the value of my property does not decrease in the meantime). Housing has been considered a relatively 'safe' investment, being articulated in common phrases such as being 'safe as houses', offering owners a sense of financial security (Ronald, 2008). Yet, as the past five years have exemplified, this assumption cannot, and *should not,* be taken for granted (King, 2010). It is essential to understand that realising the financial dividends of home ownership is dependent firstly, on the ability to access home ownership and secondly, on the ability to maintain mortgage payments (McKee, 2012). In other words, if the events of the past five years have highlighted anything, it is the importance of the question: 'can you *really* afford this?' In the UK, the media has dubbed the 18-30 demographic 'generation rent'. This demographic are seen to be suffering from the effects of the (over)promotion of owner-occupation in the last three decades which has culminated in many young people being unable to access home ownership due to inflated house prices and the increased costs associated with entering home ownership (The Guardian, 2013; the Independent, 2013; McKee, 2012). Despite the increased difficulties in entering owner-occupation, however, in a study on aspirations conducted by YouGov for the Council of Mortgage Lenders (CML) in 2010, 85% of people identified that they would prefer to live in owner-occupied homes in ten years, despite the context of the economic downturn. While aspirations for ownership had dipped slightly in the short-term (2 years), the preference for home ownership was shown to remain strong in the long-term (CML, 2010). As Munro (2007) suggests, 'it also seems that a relatively adverse experience in the tenure is not enough to shake most people's belief that it provides the better housing option' (p. 245).

Housing embodies both a 'use' value as well as an 'exchange' value: it is simultaneously something that we 'use' to provide shelter, generate wealth, as well as creating a sense of identity and ontological security (Dupuis, 2008). As such, home ownership, for many, represents more than a financial asset. Owning a home is commonly associated with a range of more abstract benefits such as providing a sense

of security, social status, pride, self-esteem, as well as a sense of control and autonomy (see Ronald, 2008; Rackoff, 1977; Rohe and Stegman, 1994; Shlay, 2006; Adams, 2009). Such associations are firmly rooted in deterministic notions of housing whereby poor housing is seen as a breeding ground for social, psychological and behavioural problems (Shlay, 2006). Owning a home offers individuals an opportunity to express personal preferences and showcase a sense of self. Home ownership has been associated with reaching 'adulthood' and becoming fully functional citizens (Thorns, 2008). Of particular interest in this thesis are these associations of home ownership with citizenship and what it means to be a 'good' and 'normal' citizen. For example, in the US, owning a home is intimately interlinked with the achievement of the 'American Dream', whereby life in a single-family owner-occupied unit is the ultimate signifier of success (Rohe *et al,* 2002; Rohe and Stewart, 1996).

With such an enduring positive discourse elevating home ownership to a position of superiority, however, other tenures, particularly rental housing, have become ascribed a position of relative inferiority, stigmatisation and even prejudice (Gurney, 1999; Ronald, 2002, 2008). In societies where ownership has become a social ideal and owners are characterised with an assumed comprehensive suite of positive characteristics, the inverse has become attached to rental housing. Ronald (2002) suggests that this has,

> '...culminated in the erosion of one form of tenure, public rental, associated with a range of principles including commitment to universal citizenship and welfare rights, in favour of owner-occupation tenure, associated with a development of modern conservative ideas concerning rights and citizenship through ownership. This not only implies a polarisation of tenure, but a polarisation of citizenship and identification based on the nature of residency' (Ronald, 2002, p. 7-8).

The normalisation of home ownership and the related sphere of values, therefore, normalises and valorises a portion of the population, while concurrently creating an abnormal group. If home owners are responsible and entrepreneurial citizens, tenants become the inverse: irresponsible and feckless (Gurney, 1999). In light of the current downturn, the popular press in the UK and the US has highlighted the plight of would-be home owners being 'stuck', 'trapped' and 'forced' to rent, at the mercy of unscrupulous landlords and forced to throw their 'money down the drain' in a sub-par tenure situation (Barrow, 2012; McKinlay, 2013; Collinson, 2013; Cowie, 2013; Sibary, 2012). It is important to note, however, that this preoccupation with home ownership is largely the preserve of the Anglo-American West, including so-called 'frontier'

societies such as Australia and New Zealand. In the US, UK and Spain, the proportion of the housing stock in owner occupation is highest at, or above 70%, as compared to levels of about 40% in Germany and 35% in Switzerland (Payne, 2008). As a result, this body of literature is very focused on a fraction of 'Western' nations, which could be more specifically termed Anglo-American 'owner-occupier nations'. Yet, as the next section of this review will highlight, the seemingly limitless benefits associated with (formal) owner-occupation are also considered to be central to economic growth in newly-developed and developing countries (see Campbell, 2013; Ronald, 2008). As the next section of this review will discuss, home ownership has also formed the basis of an international housing agenda focused on improving the lives of informal residents of slums in the global South. While rarely brought together, embedding the assumption that home ownership is a superior tenure for slum dwellers in a broader normalising discourse in the Anglo-American West is ever more important in light of the current financial crisis, with its roots in harmful, volatile sub-prime lending.

The Property Rights Paradigm: De Soto's cure for underdevelopment

Multilateral and national strategies aimed at alleviating the *challenge* of urban slums in the Global South have tended to mirror this assumption that home ownership represents the natural tenure in slum spaces (see Gilbert, 2008). The work of Peruvian economist Hernando de Soto with *The Other Path* (1989) and *The Mystery of Capital* (2000) has offered an alluring theoretical support for policies that increase (formal) home ownership in the Global South. De Soto's work has reinvigorated debates about the need for formal titles or property rights for the development of the informal sector (Payne, 2008). De Soto's thesis is simple, he stresses the importance of fixed, established and secure property rights, suggesting that the legal recognition of informal shelter as property can breathe life into 'dead' capital, consequently ending the undercapitalisation of the poor and leading to 'development' (Porter, 2001). He claims that,

> '[e]ven in the poorest nations the poor save. The value of savings among the poor is in fact, immense- forty times all the foreign aid received throughout the world since 1945... but they hold these resources in defective forms: houses built on land whose ownership rights are not adequately recorded, unincorporated businesses with undefined liability, industries located where financiers and investors cannot adequately see them. Because the rights to these possessions are not adequately documented, these assets cannot readily be turned into capital, cannot be traded outside of narrow local circles where

people know and trust each other, cannot be used as collateral for a loan, and cannot be used as a share against an investment' (de Soto, 2000, p. 5).

From this extract, the simplicity of de Soto's property rights system is apparent, the barrier between the poor and development is a lack of documentation to underpin rights to property. This argument rests upon the premise that development occurs when the existing wealth held by people is mobilised. For this to happen, however, wealth must be represented in uniform, socially recognised forms (Harris and Arku, 2006). With titles, de Soto assumes that formal finance institutions will be willing to lend money if there is a fixed asset that can be repossessed in the case of default (Gilbert, 2002). While granting titles is by no means a new concept, it is separated from previous formalisation visions in its elevation of formalisation to 'the key issue', a panacea for almost unaided growth, development and poverty reduction (Benjaminsen *et al,* 2006, p. 4). As such, de Soto's theory bears a great resemblance to classical developmental theorists, who attributed an entire nations' aggregate development to one crucial factor (Manders, 2004). Rather than pursuing a classic economic variable (such as the expansion of savings, the influx of foreign capital, entrepreneurial know-how or the introduction of technology), de Soto suggests that the poor already possess the necessary components to achieve development. The issue is, however, that they are in defective forms, needing to be validated through a Western-inspired legal architecture (Manders, 2004). De Soto draws from a rich tradition, initiated in the work of John Turner and contemporaries (1976, 1982; Turner and Mangin, 1969; Turner and Fitcher, 1972), which recognises residents of informal settlements as entrepreneurial and dynamic, rather than being a developmental drain. Turner recognised that 'most squatters were in employment, were socially stable and had been residing in the city for a considerable period' (Turner, 1982, p. 99). In this model, the poor *are* the solution to underdevelopment as trapped in an impasse of 'dead capital' as they 'already possess the assets they need to make a success of capitalism' (de Soto, 2000, p. 5; Campbell, 2013).

Figure 3.1: The Bridge, shown on the ILD website to represent the five-phase plan outlined by the ILD to use property rights to develop the Third World (ILD, 2008).

De Soto conceptualises development as a linear evolutionary process. He likens pre-industrial revolution England and pre-nineteenth century America to the current state of

affairs in cities in the Third World. The United States of America, he suggests, was once an underdeveloped country and their 'past [represents] many nations' present' (de Soto, 2000, p. 10). De Soto illustrates this through the image of the bridge, shown at Figure 3.1. The bridge is shown as a simple, straightforward route to transform the dusty, tangled mess of single-story dwellings, existing on a desert of 'dead capital', into the modern, ordered, metropolis, governed by the rule of law existing on a lush bed of 'live capital'. Had de Soto not so explicitly represented his binary understanding of formality/informality in *The Mystery of Capital,* it is graphically represented in the above illustration. This representation of development existing at the end of a linear path of modernisation associates de Soto's theorem with nineteenth and early twentieth-century social evolutionist theories, drawing clear parallels with Rostow and urging developing nations in the South to mimic a 'Western' development trajectory (Musembi, 2007; Sharp *et al,* 2010; Campbell, 2013). Such social evolutionary frameworks of understanding are enmeshed in an 'un-self-reflexive' belief in the triumphant virtues of a Western model of development (Sylvester, 1999, p. 705). Property rights, therefore, become emblematic of the modernisation programme which,

> 'Believed that in the transition from "traditional" to "modern" forms of social organisation, already completed in the industrialised West [...] there were no people, no complex identities or psychologies in 'traditional' or 'modern' Third World countries, just modes of organisation (Sylvester, 1999, p. 706).

More than a simple solution to solve a particular 'issue', then, property rights are a fundamental in the progression towards structured governance, order and *civilisation* (Scott, 1998). De Soto's work (re)associates formal private property ownership with notions of civilised progress, while homogenising and sanitising the history of property in the West[8]. (Musembi, 2007). As Roy (2003) critiques,

> 'De Soto invokes an American history of homesteading. But this, of course, is a mythicized history, cleansed of its genocidal and feudal elements and packaged as a policy commodity to be consumed within the circuits of transnational consultancies. Against De Soto, it could be argued that the

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[8] Such an unproblematic view of the relationship between the 'First' and 'Third' world ignores the complicity of developed countries in creating the 'Third World', representing them as self contained entities, what Spivak terms 'Worlding' (Kapoor, 2004). The image of the arid riverbank and the thriving riverbank being separated by a body of water is symbolic of this worlding. The perceived separatedness of the prosperous, green bank and the dusty, barren Third World incorporates an 'un-self-reflexive' belief in this homogenised Western mode of development. More than this, there is a sense of inevitability, which considers the green bank as the *only* available option, despite in reality being one of several. In doing so, de Soto effectively sanitises the violence of exclusion that is central to property (Blomley, 2005).

wealth of the American landscape required the whole-scale displacement of indigenous people, that propertied citizenship for the select was made possible through the impossibility of shelter and social citizenship for all' (Roy, 2003, p. 484).

Individual, formal home ownership is presented as the *only* end-point in the development trajectory, regardless of the myriad social and cultural contexts (Musembi, 2007). The legal architecture in the West is placed in a position of unquestioned superiority, de Soto claims that 'the only real choice for the governments of these nations is whether they are going to integrate those resources into an orderly and coherent legal framework or continue to live in anarchy' (2000, p. 27). Reinscribing this binary effectively renders anything other than formality anarchic and chaotic (Said, 1978). He assumes, therefore, that 'traditional law is negative because it is unwritten, unpredictable, and dependent on a chief's whims, and by implication, that *de jure* law is written, predictable, and knowable' (Porter, 2001, p. 210). Yet what is missing from de Soto's celebration of the rule of law in the West is any understanding of the inequality and exclusion that is inherent in 'property'. De Soto assumes, for example, that slum dwellers uniformly 'own' their slum-homes. This simplistic understanding of informality fails to recognise the dynamism of informal property relations: in particular, the presence of tenants is conspicuous, only in their absence from consideration in the property rights paradigm.

Proponents of property rights have linked formal titles to a range of social and economic benefits, from increased investment in housing, access to formal credit and improved functioning of land-markets to less quantifiable benefits such as increased tenure security and empowerment (see Payne *et al,* 2009a for a useful overview of the literature on each). While vehemently celebrated across the political spectrum, de Soto's writings on property rights have since attracted a high level of criticism regarding his main claims[9] (see Durand-Lasserve and Royston, 2002; Gilbert, 2002; Payne *et al,* 2009a; Bromley, 2005). For example, evidence on the effect of formal titles on access to credit, one of the key reasons cited by de Soto to undertake formalisation, is mixed. De Soto suggests that ending the 'legal apartheid' of formality and informality will allow the poor to utilise their asset as collateral to access credit and '...in turn, this credit can be invested as capital in productive projects, promptly increasing labor productivity and

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[9] While acknowledging that other links have been made between formal titles and for example, investment in property, for the purposes of this thesis, the focus of the review will be on literature which focuses on the causal link between formal titles and access to credit and tenure security (see Zak, 2002; Abdulai *et al,* 2007; Field, 2007; Martinez and King, 2010).

income' (Galiani and Shargrodsky, 2009, p. 1). In effect, access to capital removes the need for aid, therefore making it 'simple, cheap and effective' in the long run (Bromley, 2005, p. 2). Payne *et al* (2009a, 2009b) suggest that using titled property as a route to access credit as a wholesale solution is inappropriate as vulnerable groups lack sufficient incomes to service a long-term financial commitment and consequently risk losing their home (Payne *et al,* 2009a). In a review of empirical studies carried out in a number of countries, Payne *et al* (2009a, p. 455) conclude that 'titling has not, at least in the short term, generated any significant improvement in access to formal credit' with very few households opting to take out loans following titling. Empirical studies by Varley (2002), Kyessi and Kyessi (2007) and Byabato (2005) have utilised Mexican and Tanzanian case-studies to suggest that the urban poor are averse to borrowing from banks, instead preferring to borrow informally from friends and relatives, without risking the repossession of their home. Informality, it has been suggested, is not the sole reason why formal institutions are unwilling to lend to 'slum dwellers' as household incomes are often too low for institutions to be interested in administering loans (Abdulai *et al,* 2007; Durand-Lasserve, 2006a, 2006b; Durand-Lasserve and Royston, 2002). Gilbert (2002) questions whether the poor actually *want* to borrow. He highlights a study by Tomlinson (1999) in South Africa which concluded that recipients who expressed no desire for a mortgage loan outnumbered those who did by three to one (Gilbert, 2002). In light of recent events concerning sub-prime lending, several commentators (Payne, 2008; Payne *et al,* 2009b; Campbell, 2013; Harvey, 2008) have raised ethical questions about pushing formal finance in the global South. As Payne *et al* (2009a) question,

> 'Certainly, there has been a realization in the USA and Europe that it is counter-productive to promote land and home ownership to groups that are unable to service loans in a volatile economic climate, when interest rates may drive up monthly charges beyond the ability of borrowers to maintain repayments. However it remains to be seen if the experience has taken the momentum out of home ownership and land titling programmes in low- and middle- income countries, where affordability levels are lower and vulnerability to change is far higher' (Payne *et al,* 2009a, p. 444).

As such, there is a need for empirical research on the multifaceted risks associated with accessing formal credit, particularly in low income settings where groups lack reliable and stable incomes to service debt in the long-term.

The property rights thesis suggests that a lack of formal property rights hinders the functioning of a real estate market. It is assumed that titling will improve market

efficiency by 'reducing transaction uncertainty, increasing the ability to transfer property, and enlarging trading opportunities and the possibility of exploiting gains from trade', while at the same time integrating informal settlements into a unified formal market, thus allowing competition for land to extend to the scale of the city (discussed in Durand-Lasserve and Selod, 2009, p. 110). De Soto claims that 'any asset whose economic and social aspects are not fixed in a formal property system is extremely hard to move in the market' (de Soto, 2000, p. 7, see also Lanjouw and Levy, 2002). De Soto assumes that the 'market' refers exclusively to the formal market (Musembi, 2007). Yet, studies conducted by Abdulai (2007) and Hammond (2006) in Ghana highlight that a great deal of unregistered land and properties are sold in the property markets (Abdulai *et al,* 2007). Moreover, case studies conducted in Mexico highlight that a market exists in the transfer of communal 'ejido' land, despite the threat of legal sanction (Gilbert and Ward, 1985; Varley, 1987; Gilbert, 2002). Likewise, in Bogotá, active land markets exist that deal in the exchange of plots lacking any legal title. The existence of these empirical examples of seemingly vibrant informal markets has prompted commentators such as Gilbert (2002) to question the validity of imposing formalisation regimes in the Global South. De Soto does not deny that such markets exist, but concludes that it is the narrow nature of transactions, based on the availability of cash at the time of transaction due to a lack of credit facilities, that resign slum dwellers to a life 'trapped in the grubby basement of the precapitalist world' (de Soto, 2000, p. 56).

Formal titling is not introduced into a regulatory vacuum. Rather, titling is introduced amid a dynamic local setting in which property relations and practices are not static, but in a constant state of flux (Roy, 2005; Musembi, 2007). Property systems take root in particular social and cultural contexts, often resulting in subtle transformations and anomalies that create different outcomes than expected by officials and programme designers (Musembi, 2007). In a review of studies which address this causal link, Payne *et al* (2009a) highlight that in research carried out in Ecuador (Lanjouw and Levy, 2002), Mexico (Angel *et al,* 2006) and Bogotá (Gilbert, 2002), most of the households regard their newly-titles assets primarily as homes and therefore view selling as a last resort. As Gonzalez (2009) supports

> '...low income home owners who have acquired legal title may be reluctant
> to sell their homes due to the many years of sweat equity invested in their
> dwelling, the value of social networks they have established, and their
> inability to afford a better home in a more desirable location. In addition,
> dwellings in low-income settlements may not be suitable for
> commodification because these dwellings represent far more than shelter or

economic assets; they are often central to the life stories of the urban poor and to the life stories of their families and their communities' (2009, p. 247).

Payne *et al* (2009a, p. 449) highlight three situations where post-titling sales do appear to be significant: 'distress sales; sales in peri-urban locations to which residents have been relocated from informal inner-city settlements; and cases where households are realizing the windfall gains of titled properties in locations attractive to higher-income households or private developers'. De Soto's thesis separates the use and exchange value of housing, placing a disproportionate emphasis on the 'market value' of informal housing. He conceptualises property primarily, if not exclusively, as a marketable asset. In advocating the transposition of a system of property rights onto an existing formal market for property in developing countries, de Soto's critics argue that he fails to acknowledge '...the importance of property's non-market functions, such as securing livelihoods and reinforcing social identity, social continuity, and social security' (Cousins, *et al,* 2007, p. 55).

Much of the support for formalisation is based on the justification that titles lead to an increase in tenure security (de Soto, 1989, 2000; World Bank, 1993; 2003; van Gelder, 2009, 2013). The legalised tenure-tenure security argument rests upon the premise that by transforming untitled property into a legally recognised entity, residents will feel secure enough to invest and improve their properties. Such assumptions are steeped in the property rights paradigm which 'is based on the idea that people will not invest when the fruits of their investment are not adequately protected (see Demsetz, 1967; Alchian and Demsetz, 1973; van Gelder, 2009, p. 128). In her research on a titling programme in Peru, Erica Field (2007) examined programme evaluation data and concluded that individuals with secured land titles on average spent less time 'guarding' their property and as such, were able to undertake work further from home and engage in improved entrepreneurial and formal labour activities. Security of tenure is defined[10] in the Global Campaign for Secure Tenure as,

> 'A fundamental requirement for the progressive integration of the urban poor in the city, and one of the basic components of the right to housing [...] It guarantees legal protection against forced eviction [...] The granting of secure tenure is one of the most important catalysts in stabilizing communities, improving shelter conditions, encouraging investment in home based activities which play a major role in poverty alleviation, reducing

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[10]Oben-Odoom and Stilwell (2013) discuss the multiple interpretations of 'security of tenure' and highlight the social, legal and economic permutations of the concept.

social exclusion, and improving access to urban services' (UNCHS, 1999b cited in Durand-Lasserve and Royston, 2002, p. 9).

Yet whether titles are necessary to achieve tenure security has been widely disputed in academia[11] (see Durand-Lasserve and Royston, 2006; Gilbert, 2002; Payne, 2002; Ramadhani, 2007). Many observers have remarked that tenure security cannot simply be considered in binary categories of formal/informal or legal/illegal. The concept of 'security' cannot be considered absolute as it is dependent on an individual's perception of being (in)secure[12] (Payne, 2000; van Gelder, 2009). Drawing on behavioural economics and social psychology, van Gelder (2013) has further unpacked the concept of 'perceived tenure security'. He claims that perceived tenure security is comprised of two elements: the 'perceived probability of eviction' and the 'fear of eviction'. Therefore, while settlements may not have titles, it may not be under threat consequently leaving residents feeling relatively secure and willing to invest in their homes. Several factors other than legal title have been shown to instil a sense of security, such as 'signs of goodwill by government officials, the provision of services and infrastructure, length of occupation, size of the settlement and degree of community organisation' (van Gelder, 2009, p. 130). Furthermore, Gilbert (2002) highlights that the vulnerability of informal settlements is not static and not uniform, instead being highly dependent on 'a multitude of factors including the identity of the original owner, the location of the land, the alternative uses of the land, the nature of the government and whether or not an election is nigh' (2002, p. 8). That said, however, while informal residents living in settlements that are relatively consolidated tend to perceive the threat of eviction as being low, even a low threat has the capacity to induce feelings of worry, stress and influence residents' decision-making, regardless of the probability of eviction occurring (van Gelder, 2009). Therefore, rather than perpetuating the binary categories

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[11] Using empirical studies, de Soto's correlation of (il)legality with (in)security has been questioned. As Lanjuow and Levy (2002, p. 991) highlight in their impact assessment of titling programmes in Guayaquil, Equador, 'all but two [respondents] gave improved tenure security as the primary or secondary reason for their efforts... [however,] even untitled owners are not particularly worried about the eviction by the government, at least in the short run'. Empirical evidence from Egypt, India, Mexico, Peru, South Africa and Tanzania (Sims, 2002; Banerjee, 2004; Kawaga and Turksra, 2002) supports the notion that land titling agendas are planned and implemented in contexts where informal residents already benefit from a high degree of de facto tenure security. In Dar es Salaam, for example, many have lived in informal settlements for decades and consequently feel rather secure, thus arguably nullifying the need to impose costly titling schemes (Wanjohi, 2007).

[12] A policy shift is considered to have taken place alongside this focus on security of tenure which recognises that formal titles are not the sole means of achieving tenure security and is not appropriate in all contexts. This so-called 'rights-based approach' positions security of tenure as the goal, rather than formalisation and commodification (for a fuller discussion see Durand-Lasserve and Selod, 2009; Durand-Lasserve, 2006a, 2006b; Payne *et al,* 2009b). Yet, it is acknowledged that while this approach is discussed in policy, in practice the emphasis remains very much on individual formal titles, transforming slum dwellers into home owners (as chapter Five of this thesis will consolidate).

of formal/informal and legal/illegal, commentators such as van Gelder (2009) and Payne (2000) instead view tenure as existing on a 'continuum', whereby security is dependent less on the possession of titles, and more on the perception of security, the likelihood of demolition and eviction and so on (Payne, 1997; Payne, 1999; Ramadhani, 2007).

Programmes to formalise the informal can also *consolidate* existing insecurity for some living informally. It has been suggested that placing a veneer of legality onto a complex and dynamic illegal market has the ability to (re)produce and fortify existing inequalities and hierarchies (Roy, 2005; Benjaminsen; Sjaastad and Cousins, 2008; Payne *et al,* 2009a; Huchzermeyer, 2008a). Rather than formal titling leading to an increase in tenure security, critics have suggested that this has the potential to lead to a high level of de facto insecurity, 'for instance when speculative rises in the price of land lead to the expulsion of legalized dwellers by market forces or when dwellers are unable to keep up with the payment of taxes, service changes and registration fees and are therefore forced to give up their dwellings' (van Gelder, 2009, p. 130). The burden of the cost associated with titles can also impact on perceptions of security. Indeed, Payne *et al* (2009b) have suggested that many households are uninterested in obtaining titles for their homes as the cost is perceived as being too high, as well as the on-going costs associated with formality such as taxes and access to public services (see also Martinez and King, 2010). Using Kibera, Nairobi as a case-study, Huchzermeyer (2008a) highlights the heightened vulnerability in directing formal home ownership towards low-income groups. She suggests that, 'targeting resource allocation for service delivery and home ownership exclusively at slum dwellers unleashes intense competition for this improvement, soon displacing the original beneficiaries through cash offers from the better off' (Huchzermeyer, 2008a, p. 23). It can be argued, therefore, that informality 'works' for some individuals, offering housing that is affordable. As Neuwirth (2005) emphasises, 'no developer can build at prices the squatters can afford- that's the very reason they build for themselves' (2005, p. 11). In Lanjouw and Levy's (2002) Guayaquil case study, they find that the estimated costs of obtaining a title are, on average, equal to 102% of a household's annual per capita consumption. Although such costs can often be spread over time, this clearly represents a significant expense. While the direct and indirect cost of titling for structure-owners is often unclear, even less apparent are the increased costs incurred by those who are not direct beneficiaries of titling programmes (Gilbert, 2002). For example, several commentators have questioned

the impact of titling programmes on 'vulnerable' groups such as private tenants and female-headed households, prophesising that rents may rise as a result of titling programmes, leading to the market-driven displacement of those who can no longer afford to live in the settlement (see Burgess, 1982; Gilbert, 2002; Durand-Lasserve and Royston, 2002; Durand-Lasserve and Selod, 2009; Guylani and Basset, 2007; Huchzermeyer, 2005; Payne *et al,* 2009a; Handzic, 2010; Werlin, 1999; Datta and Jones, 2001). The relationship between titles and a reduction of tenure security has been extensively discussed in the critical literature on tenure security. Yet often a lack of empirical evidence and few extensive 'systematic' studies have examined these secondary impacts of titling (van Gelder, 2009).

The majority of the literature on the relationship between informality, titles and (in)security has tended to focus on titling programmes *in situ.* This research will depart from such work with a focus on residents of informal settlements actively seeking resettlement to titled plots on peripheral green-field sites. Likewise, the prevailing literature on urban informality and urban insecurity discussed in the previous section has tended to portray residents displaced by urban development initiatives as *passive* victims of powerful top-down programmes, rather than *active* participants attempting to design their own urban futures (Weinstein and Ren, 2009). Weinstein and Ren (2009) suggest that rather than connecting displacement to wider sociological and political enquiry regarding urban renewal, the literature is 'limited primarily to enumerating incidents of evictions undertaken in particular regions, [while] this literature has provided much needed documentation of the problems, [it] has remained disconnected from the broader sociological and political enquiries into urban renewal (Weinstein and Ren, 2009, p. 409). For an example of work which seeks to provide more ethnographic accounts of displacement and resettlement see Rao (2010) and Datta (2012).

Intersections of (In)formality, Property and Citizenship

In the final section of this review, I will discuss further the associations between property ownership and citizenship, what Ananya Roy (2003) has termed 'the paradigm of propertied citizenship'. Furthermore, the concept of the *Right to the City* will be explored. The *Right to the City*, recently becoming a slogan used by the UN-Habitat[13], offers a seductive theoretical alternative to citizenship rights conditional on tenure status. This section will form a basis for my empirical research which investigates

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[13] The 'right to the city' concept was incorporated as the tag-line for the 2010 World Urban Forum held in Brazil. More information can be found here- http://www.unhabitat.org/categories.asp?catid=584.

unequal experiences of state support in the 'slum', and slum dweller negotiations for urban citizenship through formal resettlement sites on the urban fringe. A comprehensive and definitive definition of 'citizenship', however, poses significant challenges. Taken broadly, citizenship refers to rights, duties and membership in a political community. In the contemporary capitalist world system, citizenship refers predominantly to the relationship between individuals and the nation-state, whereby individuals consent to the rule of law in exchange for certain freedoms and protections. Purcell (2003) refers to this notion of citizenship as a 'social contract' between citizen and state as 'liberal-democratic/Westphalian (LDW)' citizenship. The Westphalian portion of this style of citizenship ascribes the nation-state as the individual's principal political community, with the nation-state as sovereign within a defined territory. National citizenship is less dependent 'on the idea of the national as a neutral framework for competing interests than on that of the nation as a community of shared purposes and commensurable citizens'[14] (Holston and Appadurai, 1996, p. 192). It has been suggested, however, that citizenship is predicated on exclusion, the product of continual struggles concerning who should (and who should not) be included in the polity (Bauböck, 2003; Painter and Philo, 1995). As discussed previously in this thesis, citizenship is a fluid concept, considered as a strategy of governmentality whereby the state moulds definitions of what constitutes 'good' citizenship in order to steer the conduct of 'flawed' sections of the population toward accepted behavioural norms (Flint, 2003; Rose, 2001; McKee, 2011b). Those who do not meet these 'norms' are consequently disciplined through exclusion and consigned to the margins of society.

Ananya Roy (2003) uses the example of homelessness in the US to map the edges of exclusion of (and attempt to dismantle) the paradigm of propertied citizenship[15]. Propertied citizenship in the US, she argues, is doggedly sponsored by state policies and practices and uncritically linked to the development of a liberal property owning democracy. She claims that 'the homeless body is the "constitutive outside" of

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[14] What LDW citizenship assumes is that the national community is dedicated to a 'common good'. This, of course, requires that members of society are similar enough to create a common purpose, or at least can be led to believe so. It assumes that millions of individuals can find common identity underneath a national banner with different genders, ethnicities, sexualities and so on merging underneath a British, French or Tanzanian citizenship. Holston and Appadurai (1996) argue that one of the defining characteristics of the contemporary world order is this correlation of citizenship with nationality. This enduring relationship has formed a basis for membership in society. Consequently, they claim that '[c]itizenship rather than subjectship or kinship or cultship has defined the prerogatives and encumbrances of that membership, and the nation-state rather than the neighbourhood or the city or the region established its scope' (Holston and Appadurai, 1996: 187).

[15] An equally valid group existing outside of propertied citizenship would be tenants (see Blomley, 2005). Rather than thinking in terms of this binary of homed/homeless or property/propertyless, I would argue that there are varying degrees of exclusion which exist outside of the 'property owner' grouping.

propertied citizenship (Kawash, 1998, 329), the alien figure that at once violates and thereby reinforces the norms of citizenship' (Roy, 2003, p. 464). The concept of property is usually fixated on the owner and his[16] relationship with his property. This is effective in obscuring and depoliticising property relations. Having property is a social relation, it is wholly dependent on relations between owners and non-owners, there being a necessary 'Other' existing outside of 'my property'. Therefore, the concept of 'my property', my rights to 'my things', Blomley (2005) suggests, is meaningless without the power to exclude 'you' from them. Vital to the American paradigm of propertied citizenship, then, are the non-owners who are consequently 'rendered marginal in the discourses and practices of citizenship', requiring discipline as a result of individual irresponsibility (Roy, 2003, p. 464). Moving her discussion to the Third World, Roy seeks to unsettle propertied citizenship by using the 'Third World' and the shift from discourses of 'social deviance' to discourses of 'social agency', whereby the poor are no longer considered a social drain, but as 'heroic entrepreneurs' (de Soto, 2000). Informality in the Third World, she suggests, is

> 'Marked by the ongoing negotiation of shelter claims. Squatting, as a process of land occupation and self-help building, embodies an "expectative property right" (De Soto, 1989). That the right to regularized land titles, services and security of tenure is *expected* is a crucial aspect of the stability of squatting as a form of housing. That the right is always expected and never *fulfilled* ensures the populist dynamics of the process' (Roy, 2003, p. 474).

Through this comparison, Roy (2003) claims that the marginality of the poor is rejected, unlike the US where 'propertyless' is equated with 'shelterlessness'. Yet this understanding of the 'poor' in the Third World is somewhat limiting and somewhat reductive. While the concept of 'propertied citizenship' is useful, I would argue that the simple line of demarcation and contrast between the 'First' and 'Third' world is not. As previously discussed in this review, spaces of informality are not uniform, nor are claims to shelter. As this thesis will explore, there are varying degrees of 'propertyless' within the dynamic tenure arrangements in informal settlements.

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[16] I use 'his' deliberately here given that the vast majority of global property is held by men.

Urban Citizenship

The city has emerged as a key site for re-imagining citizenship in the current context of globalisation[17] (Holston and Appadurai, 1996; Bauböck, 2003). Widely drawn upon is the concept of the *Right to the City*, which offers a radical alternative to associations of citizenship with the ownership of property. The concept of the right to the city was first promoted by French sociologist and philosopher Henri Lefebvre (1901-1991), discussed in the *Right to the City* (1968) and developed in the *Production of Space* (Lefebvre, 1996). Fundamentally, the right to the city disputes the elevation of urban property as the core of capitalism, instead appealing for a rethink of capitalism, and rights granted through struggle (Marcuse, 2009; Mayer, 2009). David Harvey (2003) further argues that contemporary ideologies of urban production are founded upon inalienable rights to property, which are usually private. This 'property' is regarded as 'productive space'. Harvey argues that the ascent and transformation of cities is crucial to the reproduction of capitalist societies as cities play an operational role in absorbing surpluses from productive space and fending off crises of overproduction and underconsumption (Attoh, 2011). It is precisely this role of inalienable rights to property as being fundamental to capitalist growth in the West, which economist Hernando de Soto celebrates in the *Mystery of Capital* (2000). It is generally accepted among scholars using the right to the city concept that the best definition given in Lefebvre's writings is as follows,

> '...the *right to the city* is like a cry and a demand. This right slowly meanders through the surprising detours of nostalgia and tourism, the return to the heart of the traditional city, and the call of existent or recently developed centralities' (Lefebvre, 1996 [1968], p. 158).

The right to the city, for Lefebvre, signifies a range of 'rights'. As Attoh (2011, p. 676) testifies, 'it signifies the right to inhabit the city, the right to produce urban life on new terms (unfettered by the demands of exchange value), and the right of inhabitants to remain unalienated from urban life'. The right to the city is discussed by Lefebvre as a 'superior' right (or bundle of rights), '[the] right to freedom to individualization in socialization, to habit and to inhabit. The right to the **oeuvre,** to **participation** and **appropriation** (clearly distinct from the right to property), are implied in the right to the city' (Lefebvre, 1996[1968], p. 174). Lefebvre (1993, p. 435 cited in Dikeç 2001) is explicit that this right cannot be conceived of as a right to visit the city or a return to the

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[17] Purcell (2003) suggests that citizenship is being 'rescaled', 'reorientated' and 'reterritorialised' (see also Sassen, 2006 and Weinstein and Ren, 2009).

traditional city. Rather, in Lefebvre's radical, original terms it can only be conceived as the transformed right to urban life (Lefebvre, 1993, p. 435 cited in Dikeç, 2001, p. 1789).

A key facet of the right to the city is the restoration of the city as 'oeuvre', a collective work of all inhabitants and users of the city. Koffman and Lebas argue that

> 'The right to the *oeuvre* (participation) and appropriation (not to be confused with property but use value) was implied in the right to the city. The *oeuvre* is unique [...] it is a totality assembling difference, characterized by formal simultaneity where all parts refer to whole and vice versa' (Kofman and Lebas, 1996, p. 20).

Users and inhabitants contribute to the 'oeuvre' by collectively having influence on the future of urban space as well as actively inhabiting the urban environment. Such 'active' inhabitance would take the form of participation in public life. Lefebvre places emphasis on the notion of 'appropriation', that users and inhabitants would appropriate the time and space of their city (Boer and de Vries, 2009, p. 1322). He argues that '[t]he city is itself *'oeuvre'*, a feature which contrasts with the irreversible tendency towards money and commerce, towards exchange and *products.* Indeed, the *oeuvre* is use value' (Lefebvre, 1996 [1968], p. 66). In placing in opposition those who *use* and those who *own*, Lefebvre reinscribes the binary of use value and exchange value. The logic of the market and the capitalist mode of accumulation in the contemporary city, Lefebvre argues, have resulted in exploitation and spatial domination by elites. This market logic has demoted the urban qualities bound up in the concept of the city as 'oeuvre' to exchange and has ultimately *suppressed* the city as 'oeuvre' (Kofman and Lebas, 1996). Rather than slot into this dialectical opposition of use versus exchange; with an outright denial of the exchange value of cities, the right to the city idea relies on the oeuvre restoring the use value (Kofman and Lebas, 1996).

The right to the city further upsets the capitalist landscape of the city by placing importance on the right to the city centre. Inner cities are represented in the right to the city as a hub of social interaction and human creativity. The right to the access and appropriate inner city areas is thus regarded a key element of the right to the city (Boer and de Vries, 2009). Lefebvre cautions that

> '[i]solated from the city, the proletariat will end its sense of the *oeuvre.* Isolated from places of production, available from a sector of habitation for scattered firms, the proletariat will allow its creative capacity to diminish

in its conscience. Urban consciousness will vanish' (Lefebvre, 1996 [1968], p. 77).

The loss of the centre and the 'ghettoisation' of the poorest urban inhabitants as urban renewal efforts in rapidly expanding developing world cities render inner city informal spaces unaffordable, recasting land on which informal homes are built as prime real estate. Weinstein and Ren (2009) have pointed to the state mode of production at work in cities with rapidly developing economies in China and India, removing slum and shack dwellers in the inner city to make space for redevelopment[18]. They highlight that:

> 'In both Shanghai and Mumbai, large swathes of urban land have been privatized or leased to private developers for redevelopment. Amidst increased pressures to attract capital investment, and to position their cities as global ones, government, operating at multiple geopolitical scales, have taken often brutal measures to remove residents and clear land. In the process, the rights to housing and livelihoods for millions of city residents are being dismantled. In Mumbai, those most affected by these shifts are the residents of slums and squatter settlements or of defunct industrial lands in the city centre; (Weinstein and Ren, 2009, p.408).

These examples reflect what Harvey (2003) refers to as 'accumulation by dispossession', by which urban land resources are appropriated and value is extracted. In this process, however, those who live on the land are often dispossessed, displaced from the inner city and left to find alternative shelter solutions. He chastises the '[f]inancial powers backed by the state [that] push for forcible slum clearance, in some cases violently taking possession of a terrain occupied for a whole generation by the slum dwellers', using this dispossession to justify his call for a radically altered urban society (Harvey, 2008, p. 11).

The right to the city opens up questions for citizenship that move beyond simply providing an inventory of 'who gets it[19]' to probing the very nature of citizenship.

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[18] This will be discussed further in chapter Seven and Eight of this thesis.

[19] That said, however, the question of 'who gets' the right to the city has become a focal point for many scholars who have attempted to attribute who has a right to the city to particular groups of interest. Attoh highlights this in stating, '[f]or most of the scholars who write about the right to the city, the question of who has a right to the city is answered implicitly. Scholars ascribe the right to the city to all manner of groups. Scholar-advocates of the homeless (Phillips and Gilbert, 2005; Van Deusan, 2005), of immigrants (Dikeç, 2005), of racial minorities, of the disabled, of women, of sexual minorities, and of political activists, invoke the right to the city in response to urban policies that, they argue, treat such groups unjustly' (Attoh, 2011, p. 675). What this right to the city inventory highlights is that the right to the city is often ascribed to those groups who have been excluded and exploited in the current system of freemarket capitalism. Peter Marcuse (2010) goes further, suggesting that 'the demand comes from those directly in want, directly oppressed, those for whom even their most immediate needs are not fulfilled: the homeless, the hungry, the imprisoned, the persecuted on gender, religious or racial grounds' (Marcuse, 2010: 190). The cry, Marcuse (2010) suggests, 'comes from the aspiration of those superficially

Lefebvre makes reference to who has this right by using the concept of 'inhabitance' as the basis for the right. The right to the city, for Lefebvre, is the preserve "firstly of those who *inhabit*' (cited in Mitchell and Heynen, 2009, p. 616 emphasis in original). Inhabitance refers simply to those who live in the city and contribute to the fabric of the city through their lived experience (Scott, 2010). Critics have problematised this notion of inhabitance, however, in questioning the practicalities of achieving citizenship based on inhabitance. They point to the constituencies of the urban poor[20] who are denied their right to the city on the basis that they *do not* live there[21]. The right to the cit*y* offers a radical transformation of the political community by involving *all* inhabitants in the decision-making process. Lefebvre's work has ignited a re-evaluation of state-individual citizenship and shifted the focus to the scale of the city (Holston and Appadurai, 1996; Dikeç, 2002, p.96). What the right to the city offers is a revolutionary reconsideration of the purpose, definition and content of political community. Membership in this political community is achieved by living in a place, regardless of formal status. Unlike liberal-democratic citizenship, whereby individuals are granted a bundle of rights and freedoms in return for transferring the power to rule to the state, the right to the city entails the transferral of decision-making powers to inhabitants, in order to resist the dominance of capital in the global political economy (Purcell, 2003). Yet while the radical left has celebrated the theoretical reconfiguration of citizenship, understandings of how it would work in practice have been relatively overlooked. It can be argued that this somewhat utopian vision of 'the city of the heart's desire' (Park cited in Harvey, 2008, p. 1) ignores the complex power relations that exist *within* excluded communities. As such, a pertinent question would be whether this transferral of decision-making would simply lead to a transferral of power to fresh elites among the excluded?

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integrated into the system and sharing in its material benefits, but constrained in their opportunities for creative activity, oppressed in their social relationships, guilty perhaps for an undeserved prosperity, unfulfilled in their lives and hopes' (Marcuse, 2010: 190).

[20] The concept of 'urban inhabitants' represents civil society as being homogenous in their need to be protected from neoliberal forces. Remaining absent, however, are those 'economic and political actors who participate in and profit from the production of poverty and discrimination; it thus obfuscates the fact that this entity is itself deeply divided by class and power' (Mayer, 2009, p. 369). In his interpretation of the right to the city, however, Peter Marcuse (2010) does not simply invert current inequalities and limit the right to the poor and disadvantaged in the current system. Marcuse suggests that agents for change need not emerge from the poor and excluded and can also emanate from those who are superficially regarded as privileged (such as parts of the managerial class who have become disenchanted by the system in the current economic crisis).

[21] For example, citizenship based on residency ignores undocumented migrants and informal workers and commuters who enter the city centre at the beginning of the working day and return to the periphery when their shift ends (for further critique see Dikeç and Gilbert, 2002; Brown, 2009; Brown, nd, np).

Rapid urbanization in the Global South, and the proliferation of informal settlements, has spurred a number of scholars who consider the questions and opportunities that this informal urbanization raises for a concept of urban citizenship. Much of this work considers struggles for housing by informal residents as a key site for the formation of citizenship (Miraftab and Wills, 2005). James Holston (2008, 2009) points to the peripheries, rather than the city centre, where residents live in various states of illegality and informality, as providing a space for new formulations of *urban* citizenship. Drawing on research from Brazil, Holston (2009) highlights the importance of the Global South in debates about the right to the city. He states,

> '... the conflict that consolidated this revolution as a question of rights to the city occurred not in Paris but primarily in cities of the metropolitan south, like Sao Paulo and Johannesburg. Moreover, in moving south, so to speak, the foundations of this right developed in ways that Lefebvre did not suppose, either conceptually or empirically. Lefebvre understood the right to the city as a claim by the working classes to a presence in the city that legitimated their appropriation of urban spaces and their refusal to be excluded from them' (Holston, 2009, p. 247).

Holston (2008, 2009) has developed the concept of 'insurgent citizenship' to refer to the everyday struggles that informal and illegal urban residents undertake to achieve a right to the city and a right to rights. By 'insurgent citizenship', he refers to 'the political transformation that occurs when the conviction of having a right to the city turns residents into active citizens who mobilize their demands through residentially-based organizations that confront entrenched national regimes of citizen inequality' (Holston, 2010: np). Inhabitants become active citizens by exploding entrenched conceptions of citizenship, and enlisting in a struggle for the right to an everyday life in the city with the dignity afforded to citizens. This new citizenship can materialise through struggles for housing, property, plumbing, daycare, security, and many other factors of inhabitance. Holston (2010, np) points to the 'brutal political economies of labor, land and law', which he claims isolate the urban poor into peripheral ghettoes, reducing them to a 'bare life' of servility and legalising vast material inequalities. Yet it is these rights violations, which form the stage upon which 'insurgent' citizenships take place. Holston (2010) points to the autoconstructed cities of the Global South as offering fertile seed beds for insurgent citizenship. He suggests that the material and legal issues involved in autoconstruction politicises the so-called 'dangerous classes', and recognises the agency and politics embedded in informality. The material inequalities and the denial of formal citizenship offer alternative modes of participation in public politics, one which centres

upon grassroots organisations where needs are rearticulated as rights and new agendas of citizenship emerge. In short, Holston considers that the very acts of creating and defending a place to live 'propose a city with a different order of citizenship' (Holston, 2009, p. 246).

A small, but significant, body of scholarship (for example, Rao, 2010; Datta, 2012; Bhan, 2009) has emerged that further considers urban citizenship in the margins of megacities in the Global South. Post-eviction resettlement sites, often far removed from the city centre have emerged as a focus in this literature, considering how informal residents engage with formal property ownership as an engagement with questions of (il)legality, (in)security and (non)citizenship. Under the auspices of making a global city, Rao (2010) considers the actions of informal residents considering state-sanctioned resettlement programmes to formal plots on the urban periphery in Delhi. Resettlement schemes, she illustrates, reinscribe a paradigm of propertied citizenship (Roy, 2003), as people embrace formal home ownership as a strategic route to achieve full citizenship. Likewise, Datta's (2012) research, also staged in Delhi, considers the view among informal city dwellers that resettlement offers 'the only hope' to achieve a sense of inclusion and recognition as legal citizens. Resettling to peri-urban areas as a strategy to achieve a sense of belonging creates a clear disconnect with the right to the city concept. This thesis will investigate the actions of two community-led groups in resettling to formal plots on the urban fringe. I will consider how those who resettle understand such actions, and what these strategies mean for a right to the city.

The majority of this literature on urban citizenship in the Global South has been concentrated in South East Asia (e.g. Datta 2012, Roy 2003, Holston 2008),. Many cities in Africa, however, are undergoing an urban transformation that is considerably less present in debates about informality and urban citizenship. As Edgar Pieterse (2010) claims, 'the assumptions about the urban nature of African cities and towns are so paper-thin that the prospect of formulating appropriate policy-oriented knowledges about these places is rather faint' (p. 1). A growing number of scholars, such as Pieterse himself (2008, 2014), Susan Parnell (2010), Vanessa Watson (2003, 2009a) and AbdouMaliq Simone (2004), have variously considered the concept of cities, inclusion and urban citizenship from the perspective of rapid urbanisation in African cities. Simone (2004) draws on his experience as an activist, researcher, teacher and NGO worker in various African cities, to destabilize the common noir image of urban Africa, and to challenge the situating of such cities as failing to progress on a Western

developmental trajectory. His account of urban Africa is a much-needed alternative to this purely 'developmental' work on African cities; it discusses the unpredictability or urban life in Africa. Simone (2004) considers cities as,

> 'densities of stories, passions, hurts, revenge, aspiration, avoidance, deflection, and complicity. As such, residents must be able to conceive of a space sufficiently bounded so as to consolidate disparate energies and make things of scale happen' (p.11)

The above statement, more than simply reducing and measuring African cities along a series of 'development' metrics, restores *oeuvre* to the African city, recognising the collective energy of urban residents in participating in the building of the modern African city. Simone (2004) draws on case studies in African cities to consider the networks and the various states of (in)visibility, collaboration and contest through which African urban residents secure housing, livelihoods, services and goods, and build communities. The right to the city concept has also been developed through work positioned in the African continent (see, for example, Parnell and Pieterse, 2010 and Miraftab and Wills, 2005). For example, Miraftab and Wills (2005) consider the everyday struggle for rights to shelter and basic services by the poor in Cape Town. They consider the significance of *invited* and *invented* spaces of participation in working towards more inclusive cities and citizenship. Such work focuses on the shortfalls of formal avenues of claim-making from the state, suggesting that residents mediate formal channels when they are perceived to be advantageous, but also generate spontaneous 'invented spaces of citizenship' to claim their rights to the city. Such work is important in advancing academic scholarship on urban Africa and bringing urban Africa into a wider literature on informality and urban citizenship.

For the most part, the concentration of this new body of 'African' literature is firmly in South Africa, with much of it emerging from the African Centre for Cities at the University of Cape Town. There is obvious relevance in this work for this thesis, with its empirical rooting in Dar es Salaam, Tanzania, and I hope that this thesis will contribute to an emergent scholarship on urban citizenship that considers Africa. However, it is important to note that 'Africa', like the concept of the 'Global South', is diverse. As Pieterse (2013) states, '...the notion 'African' is, of course, a meaningless construct because of the immense diversity within cities and within urban areas across national territories, let alone across the vast expanse of the continent as a whole' (p. 13). Of course, common themes emerge from this work on 'Africa', as with the work on urban citizenship across the Global South (as suggested by Pieterse and Parnell, 2014).

This work is key to opening up a dialogue on African cities, further decentering the existing geography of urban theory from its focus on European and American cities, and scholarship on urban informality from its overwhelming focus on a case-studies largely set in India. Throughout, I will connect this study to work being undertaken in Delhi, Cape Town, Mumbai, among others. Yet, the setting of this study in Dar es Salaam offers a geographically specific contribution, detailing the every day lives of (some) urban residents living in the city. This thesis does not aim to 'test' fashionable urban concepts in an 'African' setting. Instead, placing urban residents at the centre of analysis, it aims to consider the complexity of informal urban life in Sub-Saharan Africa, without being relegated to an 'Area Studies' ghetto, or be branded (and dismissed) as 'development' geography.

Performing Citizenship

Much of the scholarship on citizenship has focused on broad legal-political positions, failing to account for subjective, embodied and incongruous negotiations of citizenship by individuals in practice. Aihwa Ong's (1996) work on 'cultural citizenship as subject making' offers a useful theoretical lens for considering the lived experiences of attempting to achieve 'full' citizenship. Ong (1996) argues that, 'seldom is attention focused on the everyday processes whereby people, especially immigrants, are made into subjects of a particular nation-state' (1996, p. 737). Drawing on Foucauldian governmentality scholarship, discussed in the previous chapter, Ong utilises an ethnographic approach, regarding citizenship as a cultural process of 'subject-ification' whereby individuals undergo combined processes of 'self-making' and 'being-made' by power relations that operate through technologies of surveillance, discipline, control and administration (Ong, 1996). She sums up her argument in stating,

> '...I use "cultural citizenship" to refer to the cultural practices and beliefs produced out of negotiating the often ambivalent and contested relations with the state and its hegemonic forms that establish the criteria of belonging within a national population and territory. Cultural citizenship is a dual process of self-making and being-made within webs of power linked to the nation-state and civil society. Becoming a citizen depends on how one is constituted as a subject who exercises or submits to power relations; one must develop what Foucault (cited in Rabinow, 1984: 49) calls "the modern attitude," an attitude of self-making in shifting fields of power that include the nation-state and the wider world' (Ong, 1996, p. 738).

Such work relates directly to the work on citizenship by governmentality scholars whereby citizenship is critiqued for its conditionality on the proper adherence to

normative standards of active/responsible/entrepreneurial citizenship (see also Flint, 2003; Rose, 2001; McKee, 2011b).

Following Ong, Pido's work (2009, 2012) on Filipino immigrants draws upon the concept of 'cultural logics' to explore how immigrants seeking 'full' citizenship in the US navigate exclusion through property ownership. In this sense, cultural logics refer to 'semi-conscious codes [that] are exquisitely clear to newcomers and are parts of the everyday experience of minorities and immigrants as they learn to negotiate rules of belonging that are taken for granted by the mainstream' (Ong, 2003, p. 5). Thus, against a backdrop of differential citizenship in which immigrants are continuously distanced and excluded from an 'American' norm, Pido (2012) argues that Filipino immigrants practice a cultural logic of *being American* that is entangled in notions of the 'American Dream' and property ownership. He suggests that,

> 'Filipinos often *practice* home ownership as a way of *performing* citizenship and "appearing" to be an American in the face of persisting views that see them as foreigners regardless of their official legal statuses [...Therefore,] owning a home is not only a means for attaining financial or symbolic capital, it is a strategy for both navigating exclusion and experiencing belonging and "full citizenship" in the US' (Pido, 2012, p3-5).

Pido (2009) suggests, however, that rather than offering a route to full inclusion, the cultural logic which brings together home ownership, the American Dream and citizenship effectively maintains a mode of governmentality which embeds liberal notions of 'self-reliance' and 'responsibility'. While this relatively small body of work on the everyday negotiations of citizenship in practice is largely focused on issues of citizenship with regard to immigration, it offers a useful starting point for this research in its focus on slum dweller negotiations of exclusion and associations of belonging and 'full citizenship' with formal home ownership. Focusing on urban informality in the global South, scholars such as Datta (2012), Doshi (2012) and Rao (2010) have investigated the everyday dialogues of evicted squatters with law, illegality, home ownership and citizenship through resettlement programmes to the urban periphery. This thesis will draw from these literatures, placing the urban resident at the centre of the analysis in attempt to understand performances of citizenship in Dar es Salaam through community-led resettlement to formal plots on the urban fringe.

Conclusion

Building on the previous conceptual chapter, this chapter has reviewed the body of critical scholarship that has deconstructed the positioning of individual home ownership as a normative ideal, associated with a broad suite of individual and societal benefits, and the consequent perception of other tenure categories, particularly renting, as inferior. This chapter has brought together this largely Western literature with critical work on the property rights paradigm in the Global South, making particular reference to the work of de Soto. Drawing upon postcolonial theory, this chapter has critiqued the positioning of formal individual home ownership as the sole end point on a linear development trajectory. Furthermore, in the shadow of the sub-prime real estate crisis, this chapter refers to a growing body of literature that questions the wholesale promotion of formally financed home ownership to sectors of the Global South where economic vulnerability is high. By detailing several studies that point to the lack of homogeneity in, and between, informal settlements, this chapter has sought to unsettle the strong associations between (in)security and (in)formality.

The latter section of this chapter then considered, in depth, the intersections between property ownership and (good) citizenship. Lefebvre's *Right to the City* concept was introduced as offering a radical re-imagining of citizenship, alternative to the more exclusive preserve of propertied citizenship (Roy, 2003). Finally, drawing from the work of Ong (1996) and Pido (2009) this chapter moved beyond broad legal-political discussions of citizenship to consider the embodied negotiations of citizenship by individuals in everyday life. This thesis will draw upon these emergent literatures to consider performances of citizenship and belonging by urban residents in Dar es Salaam city. From here, the following chapter will detail the methodological approach undertaken in this study.

Chapter 4

Methodology

This thesis employs a qualitative methodological strategy, attempting to move beyond a broad statistical comprehension, and overly theoretical assumptions, of the growth of informal housing. Instead, this study attempts to understand *how* people experience informal housing in Dar es Salaam and consequently *why* they aspire to own a formally recognised home. Primarily, I conducted interviews and group discussions with 178 urban residents in Dar es Salaam. This enabled me to gather detailed and useful qualitative data, which reflects a multitude of complex, contextually bound experiences of housing. In order to gain an understanding of the housing and settlement policy context in Dar es Salaam, a central facet of this thesis required the analysis of key housing and settlement policies produced by the Tanzanian state, as well as the publications of multilateral organisations and bilateral donor organisations and interviews were conducted with state officials, NGO staff and academics.. Alongside these more 'formal' qualitative methods, I continually employed informal observations throughout my time in Dar es Salaam which aided my contextual understanding of housing negotiations.

This chapter will outline the overall fieldwork design of this study, including the empirical context, explaining the decision to utilise Dar es Salaam as a field site for this research. Following this, I will introduce the community-led groups which formed the focus of this research and the corresponding field sites and NGO associations. I will then provide an explanation and justification for the methods selected to undertake this study. Finally, I will outline the ethical considerations which applied to this research. Throughout this chapter, I will discuss the main methodological challenges encountered during the course of this research and how these were addressed.

Fieldwork Design

In this project, fieldwork was carried out in two phases, over a total period of around five months in 2011 and 2012. Fieldwork began with a six week 'exploratory phase' in August and September 2011. In terms of project logistics, this period of research was

important in tackling the practicalities of research such as attaining vital information on visa and research permit requirements, as well as arranging accommodation for a longer visit. This initial fieldwork phase offered an invaluable opportunity to meet with key contacts made via email and allowed me to gain a broad overview of the resettlement projects that my research would hinge upon. During this visit, I held preliminary meetings with NGOs with a housing focus (identified through online research as the CCI and WAT), Ministry officials as well as community leaders within the resettlement groups. During this time, I attended established weekly group meetings of the 'Tanzanian Urban Poor Federation' (TUPF) in Kurasini and 'Tutunzane' in Hanna Nassif. These groups will be discussed at length in the following sections. During these meetings, I was able to ask preliminary questions during informal conversations with group members. I began to build relationships with group members and consequently was able to spend time with group members in Kurasini and Hanna Nassif, being given tours of the settlements and introduced to individual group members. Furthermore, I spent time visiting the TUPF resettlement site in Chamazi and working on the construction site with group members, this will be discussed further later in this chapter. Towards the end of this exploratory phase, I began to pilot more formal interviews with residents of each site. Finally, during this initial field work period, I focused on accessing various policy documents, planning and project documents and NGO project information that could not be located online. Conducting research over two phases, while adding to the costs of this project, allowed for revisions to the plan for field study. In the interim five month period between field visits, contact was maintained with NGO connections by email and all were kept fully informed of plans to return to carry out the main portion of empirical research. The second field work phase took place from February until May in 2012. With the COSTECH research permit in place[22], as well as the research logistics confirmed with NGO staff by email, I was able to commence research within the first week of arriving in Dar es Salaam. The following section will outline the empirical setting of this research, after which a thorough discussion of the methods employed will be undertaken.

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[22] See Appendix A and B

KINONDONI
1 Sinza
2 Kijitonyama
3 Makumbusho
4 Mwananyamala
5 Kinondoni
6 Manzese
7 Tandale
8 Makurumla
9 Ndugumbi
10 Magomeni
11 Hananasif
12 Mburahati
13 Mzimuni
14 Kigogo

ILALA
15 Upanga West
16 Upanga East
17 Kivukoni
18 Kisutu
19 Mchafukoge
20 Kariakoo
21 Jangwani
22 Gerezani
23 Mchikichini
24 Ilala
25 Buguruni

TEMEKE
26 Keko
27 Chang'ombe
28 Temeke 'A'
29 Azimio
30 Sandali (Temeke 'B')
31 Miburani
32 Tandika
33 Mtoni

Study Wards ....
City Centre ....
Ward Boundary ....
District Boundary ....
Regional Boundary .....

0   5   10 km.

Map 4.1: Map showing the location of primary field research sites in central Dar es Salaam. Research was also carried out with individuals evicted from Kurasini at Chamazi and Vijibweni which can also be seen on the map above. Map adapted from one produced by Alex Ngowi.

Empirical Setting: Dar es Salaam, Tanzania

Dar es Salaam, Tanzania provides a useful empirical setting for this research. At the beginning of this study, I was relatively familiar with Dar es Salaam, having previously visited the city to conduct field research for both my undergraduate and master's dissertations (see Campbell, 2008, 2010, 2013). Moreover, the School of Geographical and Earth Sciences at the University of Glasgow has long established relationships with

the University of Dar es Salaam and the University of Dodoma which offered significant logistical advantages to carrying out research in Tanzania.

Beyond these practical or logistical reasons, however, Dar es Salaam offers a useful case study for this research for several reasons. Primarily, the city has emerged as a site of rapid urban growth, having one of the fastest growth rates in Sub-Saharan Africa. Recent figures place the city's population at a figure of 4.36 million people (United Republic of Tanzania, 2012). According to the 2012 Population and Housing Census, urban population growth was estimated at around 5.6 per cent annually, compared to a national population growth rate of 2.7 per cent. This population growth puts severe pressure on urban housing and consequently, like many cities in the Global South, Dar es Salaam is facing a severe housing shortage with demand outstripping supply. As a result of this, the vast majority of Dar es Salaam's residents live in unplanned settlements, which are estimated to contain 60 to 75 per cent of the country's urban population. While 'official' figures are not available[23], the private rental sector in Dar es Salaam houses the vast majority of those living informally (Cadstedt, 2006). Yet despite this high proportion, there are few studies which discuss the impact of tenure on experiences of informal housing and perceptions of (in)security. Therefore, the findings of this study can contribute to a body of academic research which has the potential to inform urban policies and programmes aimed at improving 'security of tenure' in rapidly urbanising cities in the Global South.

Despite not being the country's administrative capital, Dar es Salaam is the main engine of economic growth in Tanzania, home to around 10 per cent of the national population (over one third of the national urban population) and generating over 70 per cent of the national gross domestic product (GDP) (Kithakye *et al,* 2009b; United Republic of Tanzania, 2012). Tanzania is currently undergoing a period of strong economic performance with a growth rate of over six per cent in 2011/2012. In the context of this growth, Dar es Salaam is a focal point for large infrastructural projects which aim to increase growth and stimulate investment. In recent years, the Tanzanian government has carried out numerous evictions as a result of 'development' initiatives. Outside of South Africa, the continent of Africa, and particularly Sub-Saharan Africa, has been relatively under theorised with regard to changing urban insecurities amidst strong

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[23] The population and housing census was being undertaken while this research was in progress, the census offers no further information on the proportion of urban residents living in rental housing. http://www.nbs.go.tz/sensa/PDF/Census%20General%20Report%20-%2029%20March%202013_Combined_Final%20for%20Printing.pdf

economic performance and related urban renewal. With strong growth rates in recent years, therefore, Dar es Salaam offers an innovative case-study context through which to investigate housing policy and the materialities of urban housing in a context of strong economic performance and the associated increased pressure to attract capital and position cities as 'global'. As the next section will develop further, the circumstance of forced eviction offers a unique perspective through which to scrutinise the differentiated experiences of living in (and being removed from) informal housing, as well as the intersections of tenure, (in)security and (in)formality and how residents as active agents negotiate these situations. There is a dearth of studies which highlight the importance of tenure status in the moment of dispossession, influencing experiences of eviction, compensation, citizen-state relations and so forth. Therefore, this study has the potential to offer vital information on differentiated experiences of informal housing and help to develop a deeper understanding of the complex negotiations of informal and insecure urban housing.

Selection of Case-Studies: The Community-led Groups

Research with urban residents was carried out exclusively with members of community-led groups that were in the process of resettling from informal homes in the city centre of Dar es Salaam to formal plots on green field sites on the city's periphery. I gained initial access to the groups through contact with two NGOs with a housing development focus, operating in Dar es Salaam: the CCI and WAT/HST. This contact was made through email, initial meetings and through contacts in the sector gained during previous research experience in Dar es Salaam. In total, 178 members took part in this study across both groups. The primary field sites for this research were in the informal settlements where group members lived, Kurasini and Hanna Nassif, both adjacent to the city centre (highlighted on map 4.1). These groups were chosen as the focal point of this study due to their innovative focus on resettlement to formal housing and the 'community-led' nature of the projects. Interrogating this 'resettlement' approach offers a novel insight into the decisions that individuals take themselves to improve their housing situation.

TUPF and the CCI in Kurasini, Dar es Salaam

The first case-study group were members of informal savings groups which formed part of the national Tanzanian Urban Poor Federation (TUPF). While this thesis will refer to this group as 'TUPF members', this research is more specifically focused on TUPF

members who are based in the Kurasini area of Dar es Salaam, a 670 hectare area close to the port.
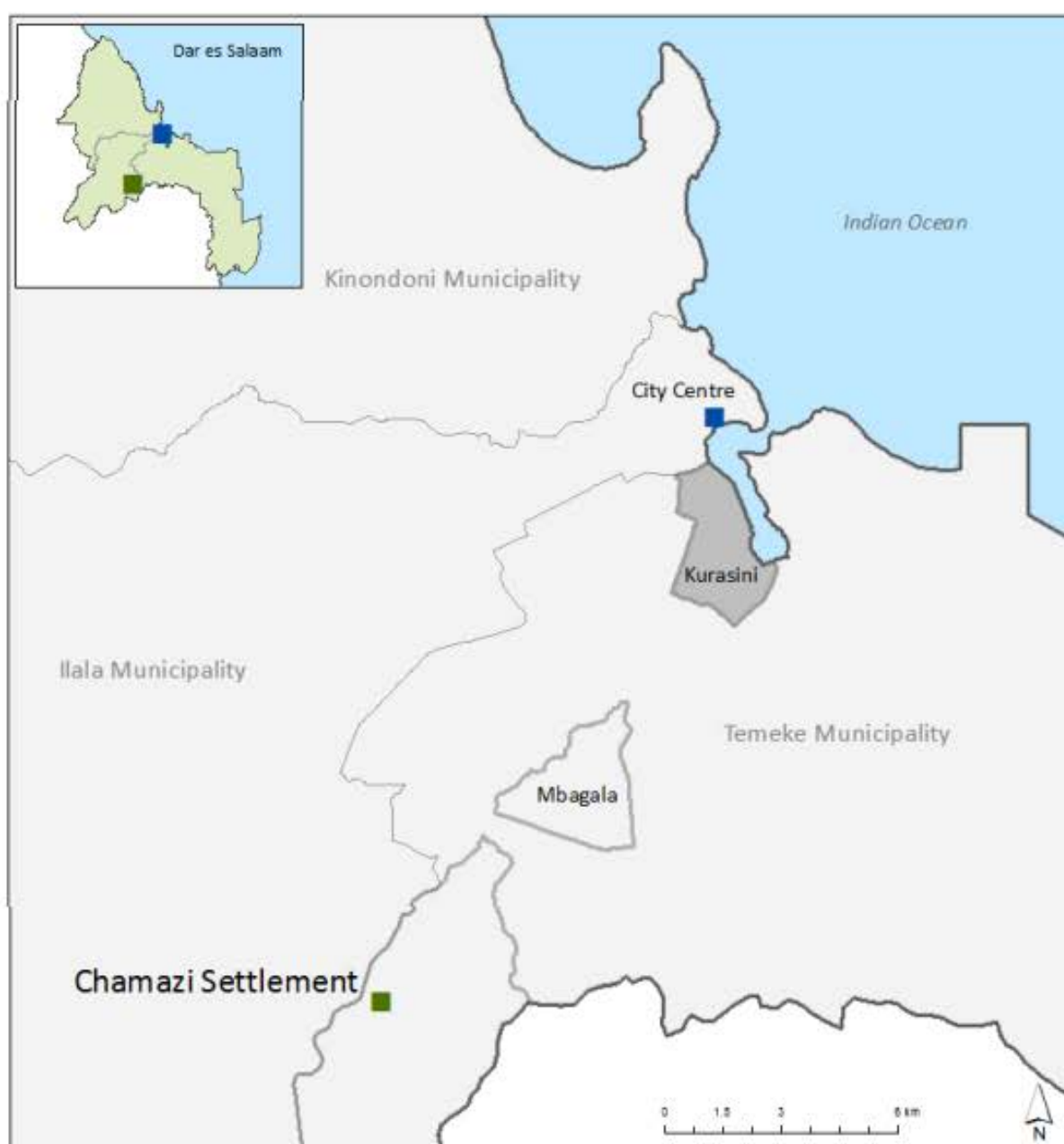
Map 4.2: Map showing the distance between Kurasini and Chamazi. Used with kind permission from Margaret Ricke (2012).

This area has been undergoing phases of eviction since the Kurasini Area Redevelopment Plan emerged in 2001. This plan required the removal of over 36,000 informal residents in the Kurasini area to accommodate the expansion of the port (Ndezi, 2009). Since 2004, a local NGO the Centre for Community Initiatives (CCI), has been mobilising individuals in the Kurasini area to establish savings and loans groups as well as supporting groups to undertake enumerations. Furthermore, in direct response to forced eviction through the Kurasini Area Redevelopment Plan, and in the absence of any state-supported resettlement, affected TUPF members developed a

resettlement strategy to Chamazi for 300 families to a 30 acre greenfield site around 20km from the city centre, as depicted in Map 4.2. Research carried out as part of TUPF self enumerations indicated that the majority (around 70%) of those living in Kurasini's informal settlements were tenants and drew the conclusion that tenants were adversely affected in forced eviction situations. At the time of field research, the 'first wave' of resettlement to Chamazi had already taken place, with 13 families moving to Chamazi in September 2011 and 40 homes under various stages of construction. At this stage in the project, the TUPF case offered the opportunity to involve group members at various stages of the eviction and resettlement process. As such, group members participated in this study that were: still living in Kurasini awaiting eviction; had moved to Chamazi; and those who had been evicted from Kurasini and were awaiting resettlement whilst living in other settlements in Dar es Salaam. The majority of TUPF participants, however, were still living in the Kurasini area.

Figure 4.1: Image of a TUPF savings group underway in Kurasini, Dar es Salaam (fieldwork photograph)

Figure 4.2: Image of a TUPF savings group meeting in Kurasini, Dar es Salaam (fieldwork photograph)

Initially, TUPF savings groups in Kurasini were exclusively made up of women (see Figure 4.1 and 4.2). They were founded by female leaders and group members were recruited through friendship circles and 'word-of-mouth'. This has since changed and the TUPF groups in Kurasini now welcome male members. That said, however, the gender make-up of the groups remain predominantly female. This overwhelmingly female membership is reflected in the make-up of participants in this study, with 9 males participating across interviews and group discussions which involved a total of 66 TUPF members. It must be noted, however, that while female members make up the majority of TUPF groups in Kurasini, and consequently TUPF participants in this study, men are involved in the resettlement to Chamazi. It is acknowledged, therefore, that this research could have benefitted from the involvement of more male TUPF members, or as part of a future research agenda could be extended to include the spouses and immediate families of members undergoing resettlement. This gender disparity, however, can be considered primarily as an issue of access. As I undertook my field research during daylight, access to male TUPF members in the Kurasini area was restricted as many of the male TUPF members were engaged in various income-generating activities in other parts of central Dar es Salaam. Access to TUPF members was primarily through the founder and chairperson of the largest TUPF savings groups

in Kurasini, a woman in her fifties named Mama Mbuya[24]. Mama Mbuya invited me to attend weekly savings group meetings where I could introduce myself to TUPF members who were planning to move to Chamazi. Following this initial meeting, Mama Mbuya arranged for me to meet with members who were living and working in the area. My status as a young female undoubtedly helped mediate issues of access to the TUPF members and build relationships with the women, who welcomed my presence in Kurasini. I was invited to spend time in their homes as they engaged in child-rearing activities and while they engaged in informal labour activities such as food preparation and making and selling *batik*[25]. I offered information about my life in Scotland, my home and my fiancé, Neil. As a young woman, several of the older TUPF members taught me how to prepare food (see Figure 4.3). During my time, I was shown by the women how to cook traditional meals using a make-shift stove and snacks like *chapatis* and *mandazi*[26] that they sold for profit to neighbours and port workers in the local area. Being taught by the women was an important strategy to offset the assumed power relations between my position as 'the researcher'

Figure 4.3: Being taught to make *Pilau* by members of the TUPF in Kurasini (fieldwork photograph).

and the women as the 'researched'. On my final day researching in the Kurasini area, the women arranged to throw an impromptu 'kitchen party'[27] to say goodbye to me and wish me luck for my wedding, scheduled to take place the following year. During this, we cooked the food that I had been taught to make. These informal encounters were

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[24] This thesis will use pseudonyms to protect the identity of respondents who were not taking part in this research in an 'official' capacity, this will be discussed further later in this chapter.

[25] Creating *batik* involves the dying of cloth using hot wax to create a pattern. This material was then used to create garments for sale.

[26] *Chapatti* is an unlevened flatbread and *Mandazi* is a form of fried bread that is popular in Eastern Africa. Similar to a doughnut, *Mandazi* is sweet and oily. Both are commonly cooked and sold as street food in Dar es Salaam.

[27] In East Africa, a kitchen party has a similar function to a 'bridal shower'.

instrumental in maintaining access to members of the TUPF throughout the course of my field research as well as being an important method in this research, as will be discussed later in this chapter.

Tutunzane and WAT/HST in Hanna Nassif, Dar es Salaam

The second case-study group were members of the Tutunzane group, a community-led group that was in the process of resettling from Hanna Nassif to Mwasonga in Kigamboni. Unlike the TUPF case discussed previously, the Tutunzane group are not undergoing resettlement to Mwasonga as a response to forced eviction. Rather, the group became involved in the resettlement as part of the NGO WAT-Human Settlements Trust (WAT/HST)'s pioneering use of microfinance loans for land purchase and house development through the 'Mwasonga Greenfield Project'. This project, therefore, offers the opportunity to investigate potentially differing motivations for resettlement, not driven by the immediate threat of forced eviction. Furthermore, an investigation of community groups undergoing resettlement offers a novel opportunity to scrutinise this approach as a viable option to improve the housing situations of informal urban residents. At the time of the field research, the Mwasonga Greenfield

Figure 4.4: The Tutunzane office, located in Hanna Nassif (fieldwork photograph).

Project was not yet under construction[28] and the group were in the process of undertaking site visits to allocate plots to members. Research with the Tutunzane group was carried out in the Hanna Nassif area, highlighted in Map 4.1. The Tutunzane group did not develop from a women's savings group in the same way as TUPF. As such, I was able to generate a better response rate from males. Of the 112 Tutunzane members who participated in this research, 58 were male. The group was predominantly made up of tenants living in the Hanna Nassif area. This is reflective of the make-up of respondents from the Tutunzane group with 94 respondents of the 112 total respondents being tenants. This is reflective of the estimation that the majority of those living informally in Dar es Salaam are tenants and offers an opportunity for this research to interrogate experiences of informal housing along the lines of tenure.

Again, access to members of Tutunzane was achieved through initial contact with the group leader, Peter, who invited me to attend weekly group meetings. These meetings offered a forum where I could introduce myself, my research assistant and my project to a large proportion of Tutunzane group members. I was invited by Peter to conduct my research using the Tutunzane office in Hanna Nassif. This space was simultaneously used by Peter, as well as the group secretary and the treasurer for the group's day to day business (see Figure 4.4). In a practical sense, this location offered a useful base from which to carry out interviews and group discussions with Tutunzane members. The Tutunzane office was used by the group leadership to collect fees, deal with complaints and queries from members and to sign up new members to the group and resettlement scheme. The office was also used to promote the activities of the group with boards placed outside of the office displaying information about the group, WAT/HST's microfinance opportunities and the resettlement site in Mwasonga. Spending time in the office, however, meant spending time with the group leadership and consequently the potential to be seen by members as affiliated with WAT/HST and the group's leadership. Yet, through this prominent location in Hanna Nassif, I became 'known' to group members through their dealings at the group office and through being seen there each day. Despite my initial reservations regarding my positioning in an 'official' group space, the Tutunzane office aided in my ability to recruit participants for this study.

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[28] Since completing fieldwork, however, construction work has begun on the Mwasonga site. Progress can be followed at http://www.wat.or.tz/new1.html.

Methods

In-depth Interviews with Community Group Participants

Intensive, semi-structured interviews formed the backbone of research with members of the TUPF and Tutunzane. In total, 47 interviews were conducted with members of the TUPF and 21 were conducted with members of Tutunzane. Table 4.1 gives a breakdown of those interviewed in each group.

Groups	Area	Structure Owners	Tenants	Total
TUPF	Kurasini	16	14	30
	Vijibweni	1	3	4
	Chamazi	13	n/a	13
Tutunzane	Hanna Nassif	3	18	21
Total		33	35	68

Table 4.1: Showing the breakdown of interview respondents by group affiliation, area and tenure status.

Given that a main aim of this thesis is to move beyond broad, totalising statistical analyses of life in 'slum' housing, and to conduct an in-depth investigation the different of experiences of informal housing *within* the socio-spatial category of 'slum dweller', statistical analysis was not considered an adequate approach for this research. Sacrificing the 'breadth' of knowledge that statistics can offer, therefore, this study was interested in garnering a 'deeper' understanding of the variable and complex lived realities of informal housing, and the role that tenure plays in this, as well as the actions of residents in attempting to secure an improved life in the city. As Cloke *et al* (2004) suggest,

> '[i]f the scientific methods so often associated with the use of questionnaires attempt (often unsuccessfully) to *mirror* the social and geographical worlds of respondents, interviews will employ knowingly interactive research so as to gain access to the *meanings* which subjects attribute to their experiences of these worlds' (Cloke *et al,* 2004, p. 148).

The semi-structured nature of questioning meant that '…topics and issues to be covered are specified in advance in an outline form but [I could] vary the wording of the questions and the sequence in which the questions are tackled…' (Kitchin and Tate, 2000, p. 214, see also Bryman, 2012). While I began my interviews with a sequence of set questions, these were amended and revised throughout the process to reflect my growing understanding of the research area. I came to view my research as an

evolutionary process. Yet, rather than being 'linear', my understanding of certain events, group dynamics and the particularities of the resettlement projects, was undulating as certain encounters clarified, or further clouded, my understanding. As such, the relatively flexible nature of the questions was useful in accommodating my growing understanding of the respondents' context and the resettlement projects that they were involved in. The semi-structured technique offered the ability to deviate from the interview schedule when appropriate, pursue points of interest made by respondents, and clarify the particulars of responses given. Furthermore, the open-ended design of interviews allowed respondents to answer in their own terms, unencumbered by limited response choices offered. This allowed participants to support points made with stories and anecdotes and discuss novel issues and ideas. Rather than understanding informal housing at a superficial level, therefore, this approach to interviewing allowed me to probe respondents' understandings of processes, negotiations and constructions of meaning and identities through their motivations, thoughts, feelings, aspirations, challenges and anxieties around their housing situations (Cloke *et al,* 2004; Hoggart *et al,* 2002). My interviews and group discussions (see the following section) with community group members involved a strong aspect of rumour and gossip, particularly with regard to individuals undergoing, or discussing knowledge of, forced eviction. Such communication was not dismissed as 'idle' or 'trivial'. Instead, as Chapters Five and Six will attest to, such information was invaluable in giving me a sense of how particular groups perceive and communicate a situation (for a fuller discussion of rumour as politics see Duffy, 2002). Through this method, I was able to garner a richer and fuller understanding of what is important to the individuals being researched. Thus, the semi-structured, open-ended format of interviews was suitable for this research, particularly in my attempt to capture *differentiated* experiences of informal housing and motivations for resettling to formal housing (Cloke *et al,* 2004).

The approach that I took in interviewing respondents, however, was time-consuming as the open-ended nature of questions allowed respondents to embellish, support and supplement responses how they wished. As a result, the time that it took to interview respondents varied, yet usually lasted between one and two hours. The length of interviews was dependent on a myriad of factors, relating both to my own state of mind at the time, the mood, personality and willingness of the interviewee and my ability to build rapport during the interview. McCracken (1988) captures this challenge in stating,

'if qualitative methods are important, their use in the study of modern societies is not by any means straightforward. The difficulty is that respondents lead hectic, deeply segmented and privacy-centred lives. Even the most willing of them only have limited time and attention to give the investigator. Qualitative methods may have the power to take the investigator into the minds and lives of the respondents, to capture them warts and all. But few respondents are willing to sit for all the hours it takes to complete the portrait' (McCracken, 1988, p. 10 cited in Hoggart *et al,* 2002, p. 206).

The practical setting of the interview also affected the length of the interview itself, and consequently the depth of interview material achieved. With the exception of Tutunzane group members, where all interviews took place in the group's office, interviews took place in a variety of settings, including people's homes, informal work places and communal outdoor spaces. Where interviews were conducted often had an impact on the extent to which participants were able to engage with such intensive, time-consuming interviews. For example, members of the TUPF in Kurasini often engaged in interviews whilst conducting informal paid work, for example, making and selling food, or alongside domestic labour activities. Enabling participants to answer questions alongside these activities was a useful way of putting interview respondents at ease, and creating a relaxed atmosphere. Consequently, however, interviews were often intermittent, frequently stopped and restarted in order to accommodate other activity. While this approach mostly succeeded in fostering a relaxed atmosphere for interviews, at times the flow of discussion was interrupted. In Chamazi, however, some respondents were actively involved in the construction of houses. For safety reasons, conversations with these individuals could not take place while they were undertaking construction labour. Instead, interviews had to take place during breaks from work. Where the interview was 'placed', therefore, embodies a 'spatial meaning' that serves to construct the power and positionality of the researcher and the researched (Elwood and Martin, 2000). As interviews with members of Tutunzane took place in the group office, they had the potential to be perceived by participants as being more 'formal'. For example, on my first day at the Tutunzane office, I was instructed by Peter, the group leader to sit behind a wooden desk with my research assistant. While this was framed in terms of ease as I could use the desk to lean on while taking notes, I felt that this positioning symbolised too strongly an inherent power relation between myself, as a white, Western outsider and the group members. As such, I preferred to sit alongside respondents in the office, in an attempt to reduce the power dynamic that the office space, the desk and the presence of the group leaders developed. I was able, however, to generate a more

relaxed atmosphere for interviews, even in this more formal space, by having friendly conversations with participants and often generating laughs with my Swahili mispronunciations.

Interview material was recorded simply by taking notes throughout the interview. Using a research assistant as a translator, however, meant that responses to interview questions had to undergo translation from Swahili to English. My research assistant, Agnes, translated responses as they were given and also took notes on interview responses. This translation arrangement meant that I could ask further questions, points of clarification on responses given and add in prompts to ask respondents to expand on certain points throughout the course of the interview. For example, this method of translation allowed me to follow up discussions of events with questions such as 'how did that make you feel?' Following each interview, Agnes and I brought together our notes and discussed each interview. A voice recorder was used to tape interviews and Agnes's translations. It was explained to respondents at the beginning of interviews that this was simply a precautionary measure to ensure that notes could be supplemented at a later date if it was felt that the sentiment of respondents' answers was not adequately captured. Respondents were assured that recordings of their interview would not be shared. I felt that this extra measure was particularly necessary given the requirement for translation in this research. Respondents were asked at the beginning of each interview whether they agreed to have their interview recorded. Prior to undertaking my field research, I was sensitive to the idea that informal residents, particularly those dealing with forced eviction, may be wary of having their views, especially discussions of their interactions with the state recorded. Despite these reservations, however, no respondents expressed concern with the use of voice recording technology. In a practical sense, however, voice recordings could not be relied on and I had to ensure continuously that my handwritten notes were sufficient and safely stored. Research often took place in dynamic and noisy settings which meant that recording quality was obscured. For example, crying children, shouting, laughter, music, chickens, construction activity and rain on corrugated metal roofs were among some of the things that impeded clear recordings of interviews.

As previously discussed, initial access to both the TUPF and Tutunzane was gained through contact with the NGO allied to each respective group and, following this, contact with 'group leaders' initiated access to group members. The reliance on 'gate keepers' for contact with respondents has been problematised due to its structuring of access (Cloke *et al,* 2004). It has been suggested that in doing so, 'gatekeepers' may

hinder the representativeness of respondents by selecting 'safe', like-minded individuals. In this research, however, my focus exclusively on resettlement group members means that the results of this research are highly contextual and thus cannot be assumed to be wholly representative of informal, urban living in Dar es Salaam. While I was often introduced to group members by the group leaders, an element of 'snowball sampling' was required whereby group members introduced me to other group members, creating a succession of respondents. This, however, raises similar issues to those associated with the role of a gate-keeper. There is the potential in this approach, to fail to capture the different voices *within* a population. As this is a central intention of this research, I actively sought to capture multiple voices by involving a large number of group members from both the TUPF and Tutunzane, and ensuring that, where possible, I involved a mixture of men and women, structure owners and tenants. From a practical perspective, the containment of my research to group-members only significantly aided in the time required to recruit participants.

While this interview style clearly has a range of benefits, however, it has also attracted academic critique, particularly from feminist scholars. Critical work on interviewing unsettles and problematises the overtly extractive, potentially exploitative, nature of this method and the inherently unequal power relations that govern the relationship between the 'researcher' and the 'researched' (Sinding and Aronson, 2003; Oakley, 1981; Allmark *et al,* 2009). The focus of this research on a 'Global South' case-study, also opens this research up to postcolonial critique which casts doubt on the role of the Western researcher as the 'author(ity)' and problematises the notion of 'giving voice' to those interviewed. While this will be discussed more broadly later in this chapter with regard to the 'ethical considerations' of this project as a whole, it is nonetheless important to flag at this point. The production of geographical knowledge is not value-free (Graham, 2005). Instead, philosophical assumptions or choices are intrinsic to human geographical research (Graham, 2005). My role as 'the principal researcher' in this study meant that I ultimately had the power to pursue particular lines of questioning, while abandoning others. The voices that are heard therefore, are 'very much subject to the editorial and authorial concerns of the researcher, as well as to the interpersonal drama of the interview itself' (Cloke *et al,* 2004, p. 151). I accept, therefore, that

> '...all knowledge production is situated, meaning that every producer of
> knowledge looks at the world through a particular set of ontological,

epistemological and methodological spectacles that s/he generally treats as rose-tinted' (Leitner and Sheppard, 2003, p. 515).

I reject, however, the notion that such research with 'others' should be abandoned as a result of this *crisis of representation*. Rather than seeing this acceptance as wholly limiting, it can also be seen as an opportunity to improve how and why research is carried out (a similar sentiment is expressed by Radcliffe, 1994). Interviewing is a highly subjective encounter which is dependent on my positionality as 'the researcher'. As Cloke *et al* (2004) argue,

> '…interviewers are themselves implicated in the construction of meanings with their interviewees. Such inter-subjectivity is crucial and unavoidable, and the data which result are essentially collaborative' (Cloke *et al*, 2004, p. 150).

As such, respondents in this study were active subjects. It is this 'inter-subjectivity' which is implicit in the strength of the methods utilised in this study. My limited knowledge of Swahili, for example, made room for the continual negotiation of meanings with research participants, my research assistant and myself. As a result, this continual (re)interpretation process allowed the research to become more collaborative in nature. This negotiation helped me to foster a deeper understanding of the multi-faceted experiences of informal housing of housing policies as they are played out on the ground (Cloke *et al*, 2004).

In-depth Focus Group Discussions

Figure 4.5: Fieldwork photograph showing a focus group discussion with Tutunzane members in the Tutunzane Office, Hanna Nassif

Figure 4.6: Fieldwork photograph showing a focus group discussion with TUPF members in Vijibweni

In addition to interviews with group members, discussion groups were used in this research to generate in-depth conversations on specific topics. While the term 'focus group' tends to be used broadly to describe this method, they are also termed 'in-depth discussion groups' in some literatures (see Cloke *et al,* 2004). In this thesis, both terms will be used interchangeably. In-depth discussion groups refer to 'a qualitative method involving a group discussion, usually with six to twelve participants, focused around questions raised by a moderator' (Pratt, 2000a, p. 272 cited in Cloke *et al,* 2004, p. 160). In total, 14 discussion groups were held with 110 group members from Tutunzane and the TUPF. Groups ranged from six to twelve participants. The spread of participants in each group was dependent entirely on the willingness of group members to participate at the time of the discussion. Likewise, the length of these discussions was variable, usually lasting between one and two hours. Groups were made up of tenants-only as well as mixed groups of tenants and house owners. These discussions took place both in the Tutunzane office and in the open spaces where group meetings were held in Kurasini and Vijibweni with members of the TUPF. Participants for group discussions were recruited in much the same way as they were for interviews. Word of mouth among members played a key part in informing group members of the location and timing of discussion groups. I was also able to schedule group discussions to take place following TUPF savings group meetings and information meetings with Tutunzane. This enabled me to give information at the meeting and those who wished to take part could remain in place and take part. Agnes, my research assistant, facilitated the discussions by giving an initial introduction to me as 'the researcher', the research project and how the information given would be used. Questions were structured in much the same way as interviews, discussing current housing situations, the resettlement project, and future housing aspirations. Agnes began discussions with general questions such as, 'what are the benefits/challenges of renting?', 'why have you decided to move to Mwasonga/Chamazi?' and 'is having a formal title important to you?'

The discussions allowed a small group to talk about issues pertinent to this research, interact with one another and put forward views in a more 'bottom up' way (Fallon and Brown, 2002). As Hoggart *et al* (2002, p. 214) suggest,

> '...the focus group can be a research tool to gain insight into participants' vocabulary on a topic. The essential difference between the intensive interview and the focus group is the interaction between participants. Interviews restrict interaction to direct communication between researcher and researched, whereas focus groups provide possibilities for multiple

interactions. The researcher hears not only what people say, and how they say it, but how informants interact, whether views are challenged and how people respond to challenges. As a result, focus groups are particularly effective in capturing tacit or experiential knowledge, seeing understandings and feelings as socially situated rather than independent'.

Initially, group discussions emerged in this research, not by design, but somewhat organically. Having attempted to recruit interview respondents through group meetings, I gave details of the days and times that I would be in Hanna Nassif and invited those who wished to participate in research to meet me at the Tutunzane office. Waiting in the office one morning, five female and five male Tutunzane group members arrived en masse. Rather than send away willing participants, or attempt to initiate a formalised rota or queuing system, I decided at this point to trial a group discussion, drawing a line of broad questions from my semi-structured interview schedule. At this point, Agnes and I had been in the field for several weeks and felt confident that we could adapt our line of questioning to cater for a group setting, rather than a one-on-one interview. While this was a rather chaotic start to using in-depth group discussions in this research, the experience illuminated the value of this method and I decided to use it further. The decision to continue using group discussions as part of this research was taken for several reasons. Firstly, this format enabled me to reach a significant number of group members simultaneously. During these discussions, participants were able to take a greater degree of control over the route that conversations took. Due to this, focus group methods have been cited as 'a particularly appropriate method when working with powerless and vulnerable social groups' (Warr, 2005, p. 202). In this group setting, participants have a greater opportunity to voice issues in relation to a topic that they consider to be significant (Bryman, 2012; Warr, 2005). This helped further mediate the issues of authority and researcher-participant power relations, discussed in relation to interviewing in the previous section. Although it must be noted that I ultimately set the course of the discussions in-keeping with the research aims of this study. In the one-on-one interviews, neither Agnes my research assistant nor I challenged the claims made or issues raised by respondents. The group dynamic, however, made way for a vibrant interplay between respondents. For example, the groups brought together house owners, some of whom were landlords, and tenants, as well as different age groups and genders. As a consequence of this set up, participants were able to question each other, correct assumptions, put forward alternative points of view[29] and defend claims made (Warr,

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[29] On one particular occasion, in a discussion about the challenges associated with private rental housing, one respondent raised the issue of landlords using informal brokers claiming that these 'middle men'

2005). As well as generating full discussions around the topics proposed, the group discussions also allowed me to observe the dynamics between groups and how groups constructed meaning and reached consensus on issues. This was useful in this research, particularly where groups were of mixed tenures. Moreover, as Agnes and I were outnumbered by participants, this group discussion format could allow some members the confidence to express themselves within a group of participants who were known to them. This was particularly true of young participants who appeared to respond well to this method. It must be noted, however, that the fact that group discussions took place within groups who were previously known to one another, may have had a detrimental effect on some participants answering truthfully, leading some to consensus with friends or group members who were considered to be more 'powerful'. For example, I noticed that female group members rarely challenged their male counterparts in this setting and in mixed groups, women tended to initially be less forthcoming in the presence of men. Care had to be taken, therefore, to ensure the involvement of all participants and that the views of some quieter members were not overshadowed by other, more vocal, members. Agnes and I attempted to mediate this by ensuring that all participants were given the opportunity to raise a point or add to a discussion before moving the discussion on. This tactic did not end the power dynamics related to age and gender, but went some way to ensure that younger participants were involved in conversations.

While there are obvious benefits to this group discussion format, there were certain limitations associated with this method. Firstly, the dynamism of the group setting meant that not all themes were discussed to the same extent in each group discussion. Moreover, issues were raised in some groups and not others. As such, the groups had less ability to produce coherent and uniform data that could be compared alongside interview material, creating analysis issues. As a consequence of this difference, in the results of this thesis, interviews and group discussion material will be presented separately. While there were instances where all participants visibly accepted statements made by their peers (for example, by nodding), I was not always able to capture this and am somewhat cautious in simply accepting this as consensus. Another practical limitation was the lack of control regarding the number of participants in each group. As participation was dependent on group members who were willing to take part, on occasion this meant that only a couple of people arrived to take part in discussions.

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were responsible for raising rental costs. This claim reached a broad consensus among tenants present. Landlords refuted this however and justified both their use of middle men and their raising of rental costs in line with their rising cost of living.

Fortunately, groups did not exceed 12 participants. I had to employ a degree of flexibility in deciding whether to conduct interviews or group discussions. A fundamental limitation of the use of group discussions related to the use of Swahili as the language used in discussions. This was essential as the vast majority of participants in this study had no English language skills. While I was able to deploy a limited knowledge of Swahili, it was insufficient for the pace of group discussions. My research assistant translated focus group discussions in the same way as interviews. Agnes was able to translate points as they were said and both Agnes and I took notes and the focus group activity was recorded to enable us to accumulate a transcript that was as detailed as possible in the circumstance. I was aware, however, that this parallel process of translation served to slow the pace of conversation. Often, particularly animated discussions were punctuated with pauses in order to accommodate the translation. As such, the conversations that took place in group discussions were not 'natural'. It is important to note, however, that as group discussions are artificially constructed as part of a research process, they are not 'natural' encounters (Bryman, 2012). Mediating the issues of translation, however, I was able to get a sense of responses beyond the barrier of language, focusing on tone, pace, pitch and body-language as Agnes focused on the words spoken.

In-depth Interviews with State Officials, NGO representatives and Academics

A series of in-depth interviews were conducted during the course of this research with state officials, representatives of NGOs and academics located in Dar es Salaam. These interviews with key NGO informants were important in gaining specific information about the resettlement projects, as well as general discussions concerning (in)formal housing in urban Tanzania. While I was able to target particular informants through internet research, the relatively underdeveloped online presence of in-country NGOs and pressure groups meant that this aspect of research was also reliant on 'snowball sampling'. Interviews with state officials, particularly those at the Ministry and Municipal council, were invaluable in interrogating the absence of private rental housing in Tanzanian policy and the differentiated level of state support for informal tenants and owners in state-led redevelopment projects in the city. These interviews were important in generating knowledge and understanding of the current national policy context regarding housing and settlement development more generally, as well as eviction, compensation and resettlement protocol in Tanzania. Table 4.2 provides a comprehensive list of those interviewed in an official capacity as part of this study.

Just as was the case with the interviews carried out with group members, this part of the research made use of flexible, semi-structured and open-ended interviews. All respondents who took part in the research in an 'official' capacity were able to converse in English. As such, I was able to conduct this portion of the research without a research assistant. Conversations were not broken up by continual translations and consequently were able to flow more seamlessly. I was able, therefore, to follow up questions, ask for clarification and further probe points of interest. In order to capture these interviews, I used a voice recorder as well as taking notes throughout the interview. This meant that I was able to use the recordings to produce accurate transcriptions following the interviews. Interviews with 'officials' mostly took place in office spaces. As a result, audio recordings were clearer and more consistent. Written notes continued to be important as becoming fully reliant on technology was inadvisable.

Position	Organisation
Senior Civil Servant	MLHHSD, Government of Tanzania
Senior Civil Servant	MLHHSD, Government of Tanzania
Senior Civil Servant	MLHHSD, Government of Tanzania
Project Coordinator	MLHHSD, Government of Tanzania
Senior Local Government Officer	Temeke Municipal Council
Member of Parliament	Government of Tanzania
Country Programme Manager	UN-Habitat
Senior Management	MKURABITA
Senior Management	HAFOTA
Senior Management	HAFOTA
Executive	WAT/HST
Executive	WAT/HST
Programme Officer	WAT/HST
Programme Officer	WAT/HST
Technical Advisor	WAT/HST
Architect	WAT/HST/Rooftops Canada
Executive	CCI
Programme Officer	CCI
Programme Officer	CCI
Coordinator	TUPF
Group Leader (x3)	TUPF
Chairperson	Muungano Housing Cooperative
Chairperson	Tutunzane Group
Treasurer	Tutunzane Group
Secretary	Tutunzane Group
Programme Officer	Homelessness International
Professor of Land and Urban Economics	Ardhi University
Executive	Tanzania Tenants Association
Legal interns (x2)	Tanzania Tenants Association
Reporter	The Citizen Newspaper

Table 4.2: Showing the position and organisational affiliation of respondents who participated in this study in an 'official' capacity.

Analysis of Key Documents

Given that a main aim of this research analyses the promotion of individual, formal home ownership in urban 'slum' policy, and the parallel neglect of private renters, a key component of this research involved analysing key documents. Throughout the course of this research, I analysed Tanzanian national policy on land, housing and human settlement development, the 'key' publications of multilateral agencies such as the UN-Habitat and the World Bank, and the publications of bilateral donor agencies such as USAID and DFID. This process took place before empirical field work began in Tanzania, and after it was finished. It was necessary to have an overview of the 'policy landscape', specifically how the Tanzanian state aims to deal with the rapid growth of informal housing through policy statements and targeted urban programmes, prior to undertaking field research. Undertaking a portion of this analysis prior to field research meant that discussions with state officials and NGO representatives with a housing focus could discuss policy (or often the lack of clear policy) more specifically. The analysis of documents for this research, while focusing primarily on the national level, the policy direction must be embedded in a global housing agenda, which targets 'slum' housing. Furthermore, Tanzanian state and NGO project documents were analysed as part of this research.

While some of the Tanzanian national policy was available online through the Ministry's online portal. Some state draft documents and project documents were not as readily available. As such, obtaining these relied on the willingness of in-country contacts to share these documents. For example, the draft of the Tanzanian Housing Development Policy (2009) was not available online and, as such, effort had to be made to obtain it while in Dar es Salaam. Similarly, the project documents of the CCI and WAT/HST and their partner organisations were not always available online. By contrast, the key publications of multilateral and bilateral organisations were available online. Locating relevant documents and policy was achieved through 'key word' searches. Previous research, such as Cadstedt's (2006) work in Mwanza, which has a focus on urban housing in Tanzania, was useful in signposting the Tanzanian state's key policy documents. Likewise, there is already a growing literature which focuses on UN-Habitat and World Bank publications. This work was particularly useful in highlighting key publications amid a raft of output from these institutions. Moreover, when conducting interviews with state officials, NGO representatives and academics,

documents were identified that had not emerged in initial searches. Table 4.3 gives information on the documents selected for analysis in this research.

Year of Publication	Title	Published By
1984	The Rent Restriction Act	United Republic of Tanzania
1997	National Land Policy	United Republic of Tanzania
1999	Land Act No. 4	United Republic of Tanzania
2000	National Human Settlements Development Policy	United Republic of Tanzania
2001 (Sept)	Kurasini Area Redevelopment Plan	United Republic of Tanzania
2001 (Dec)	Kurasini Area Redevelopment Plan	United Republic of Tanzania
2008	Mortgage Financing (Special Provisions) Act	United Republic of Tanzania
2009	Tanzania Housing Development Policy (Draft VI)	United Republic of Tanzania
2011	Kurasini Area Redevelopment Plan	United Republic of Tanzania
1993	Housing: Enabling Markets to Work	The World Bank
2001	Operation Manual 4.12 Involuntary Resettlement	The World Bank
2009	Tanzania: Housing Finance Project	The World Bank
1990	Rental Housing: Proceedings of an Expert Group Meeting	UNCHS
1993	Support Measures to Promote Low-income Rental Housing	UNCHS
2003	Rental Housing: An essential option for the urban poor in developing countries	UN-Habitat
2004	Enabling Shelter Strategies	UN-Habitat
2010	Informal Settlements and Finance in Dar es Salaam	UN-Habitat
2011	Rental Housing: A much neglected shelter option for the poor	UN-Habitat
2011	A policy guide to rental housing in developing countries	UN-Habitat
2011	Chamazi Rental Housing Project, Tanzania	Homelessness International/CCI

Table 4.3: Table showing the key documents located and analysed as part of this research

Supplementing Interview and Discussion Material with Observations

In addition to the more 'formal' research methods discussed above, observation was an important research tool which supplemented and built upon interview and group discussion material, offering insights that could not be captured through formal methods. My research with Tutunzane and TUPF took place in group members' home settlements. I spent days in Kurasini and Hanna Nassif, walking in the area, recording observations and taking photographs. This time was invaluable in developing a sense of housing standards, the environment, any obvious improvements to the area (such as widened roads and concrete side drains), as well as employment and types of work being undertaken. I also observed TUPF and Tutunzane group meetings being undertaken. My research assistant and I were frequently given tours by group members of their homes and of the settlement at large. For example, I was often given tours of homes to highlight a respondent's living situation, while discussing rental housing and aspirations for improved housing. In Kurasini, these tours were invaluable as we were shown the empty space where demolished homes once stood as well as the extent of homes that were painted with an 'x', designating them as targets for demolition in future project phases. During these informal tours and encounters, group members told me stories and rumours, spoke about previous evictions and interactions with the state and discussed hopes and dreams for the future beyond Kurasini. In Hanna Nassif, Tutunzane members took me to the Msimbazi valley, where severe floods in 2011 had destroyed homes. This was important as it was accompanied by stories and descriptions of the uneven state response that followed the floods, separating victims along the lines of tenure. Other interactions were less structured; eating lunch became a key daily interaction when in the field (Phillips and Johns, 2012). I was frequently invited to share lunch with group members in their homes or would buy food and sodas from local street vendors or in local cafes. These spaces became sites of rich interaction. Numerous informal and casual conversations happened while sharing food or spending time in local cafes.

Figure 4.7: Making roof tiles in Chamazi (fieldwork photograph)

My observations were not uniformly enacted. At times I engaged in 'straight' observations of urban life, whereas at other times I actively took part in activities with group members or NGO personnel (Kitchin and Tate, 2004). For example, I observed and participated in site visits to resettlement plots with Tutunzane group members. This involved taking bus journeys with group members and being with them as they visited their newly-acquired plots in Mwasonga. My presence on these journeys allowed me to casually ask questions throughout the journey, for example, their feelings regarding the distance of Mwasonga from their previous home and their motivations for leaving Hanna Nassif. Visits to the site also involved a great deal of waiting as plots were measured and allocated. While sitting in the grass, therefore, group members openly discussed the significance of having a formal title, their hopes for resettlement. I was able to observe and interact with group members as they were shown the plots on which their future homes will stand. As Chapter Eight of this thesis will highlight, these more informal, observational methods were important in supplementing and contextualising interview and discussion material with group members undertaking resettlement. Along with direct observations of the TUPF resettlement site in Chamazi, I actively participated in the construction of homes on the site. The construction was entirely being undertaken by volunteer group members. In accordance with my risk assessment prior to undertaking field research, I was limited in how much assistance I could offer.

That said, I was able to assist in making roof tiles for the construction. 'Making myself useful' meant that I was able to spend more time at Chamazi, without my presence becoming burdensome and jeopardising the relations that I had built with TUPF members. The care taken not to 'overstay my welcome' with groups was a careful negotiation throughout the empirical portion of this research. Along with observations taking place as I spent time with group members in their respective areas, I also spent time with NGO representatives as they undertook 'field visits' to the resettlement sites and in spending time in the office spaces of NGOs. I was often invited to attend seminars and working groups, in particular the Housing Microfinance Working Group. Observing these interactions and participating in these discussions was useful in developing a fuller understanding of housing and settlement issues in Dar es Salaam, and how they were being tackled by local NGOs with a housing focus. Visiting resettlement sites with NGO staff and community group members meant that I was able to compare and contrast how each presented and discussed the resettlement site, and how they spoke about the projects.

Analytical Strategy

Underpinning the analysis of key documents and empirical material was a critical discourse analysis (CDA) approach. CDA acknowledges that policy production is not value-free. Instead, it is acknowledged that language can have both social and political impacts (Hastings, 1999). Fairclough's (1989; 1992; 1993; 2003) focus on language as social practice provides an invaluable theoretical base for my understanding of CDA. CDA is interested in the interrelationship between 'discursive practices, events and texts' and 'wider social and cultural structures, relationships and processes' (Fairclough, 1993, p. 135 cited in Taylor, 1997, p. 25). In doing so, CDA 'explores the linkages between discourse, ideology and power' (Taylor, 1997, p. 25). The CDA approach is fitting for this particular research area as it attempts to understand how 'discourses which assemble, represent and perform or enact institutional structures locate and constrain actors within a matrix of social relations and linguistic rules denoting who they are and what they can do' (Reed, 2000, p. 528). It should be clear by this point that this study does not stop at the analysis of discourse through key documents. In this study, CDA was used to deconstruct the 'key' documents, as well as analysing and making sense of empirical qualitative data. CDA is effective, therefore, in attempting to comprehend the 'messy' local negotiations and implications of discourse.

In a practical sense, upon returning from the final field visit, the analysis process began with the organisation and consolidation of data. Firstly, as community group data existed purely in written note form and poor quality audio recordings, I spent time word processing my notes. This was not only useful in creating an electronic back-up for the community level data, but was vital as a first stage in analysis, allowing me to familiarise myself with the data. The transcripts were then printed and numbered in correspondence with the original document. For example, discussion group transcripts were numbered from one to 12 and interviews were given both a number, for data handling purposes, and a corresponding pseudonym for use in the thesis. As discussed earlier in this chapter, I was able to transcribe interviews with 'officials' from audio recordings taken in the field. While this was a labour intensive process, it formed an essential part of the analysis of the data. As with the community level data, the transcription process was invaluable in getting a sense of the data as a whole. During this consolidation phase, I began to note down key words, phrases, sentences, ideas and themes that were recurrent in the data. Field notebooks detailing 'observations', however, were not subjected to transcription and word processing and instead were dealt with as supplementary to the more 'formal' methods employed in this study.
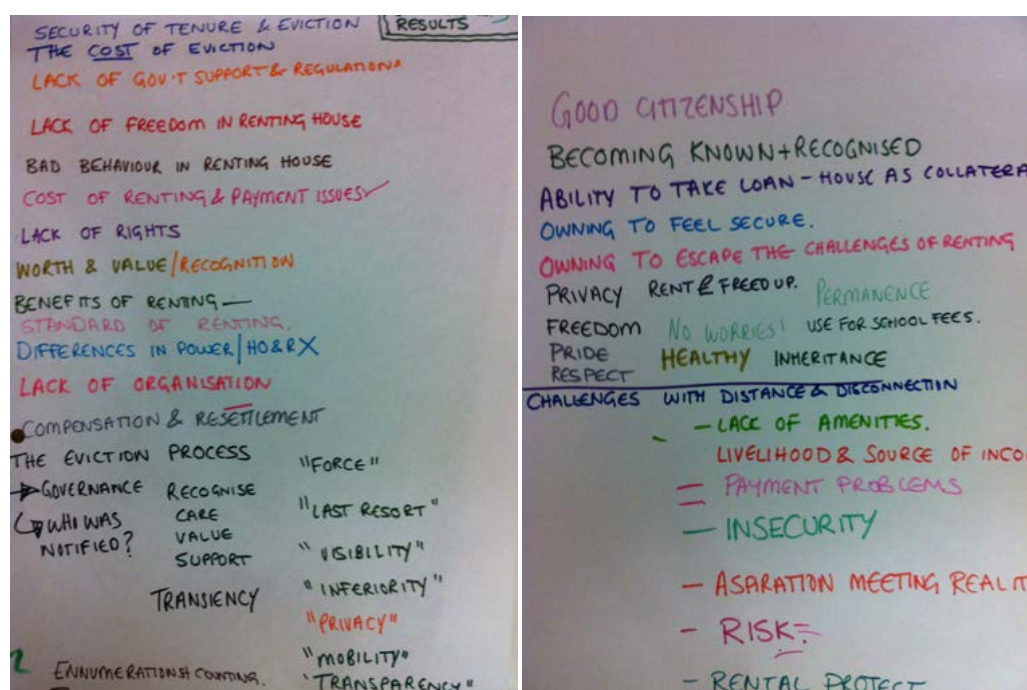
Figure 4.8: Picture of the development of the coding scheme. These themes and key words or phrases were highlighted in the interview and group discussion scripts. An image of the scheme in practice can be seen in the next image.
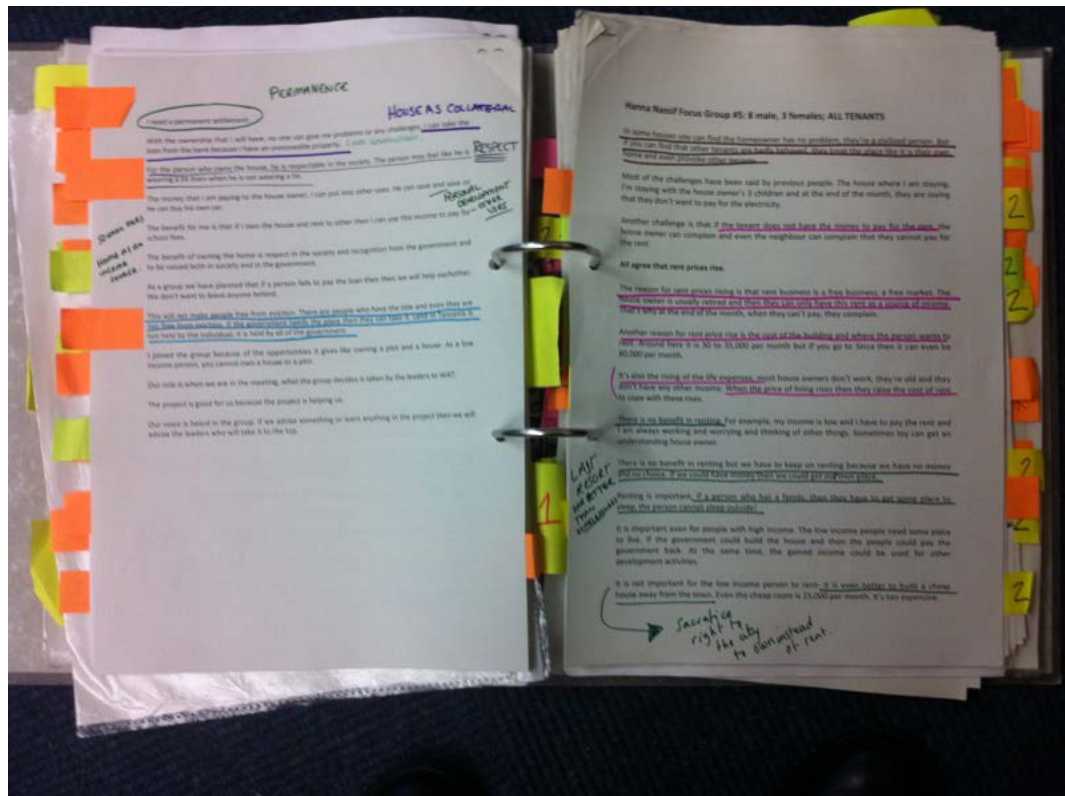
Figure 4.9: Photograph showing the codes as applied to the interview and group discussion scripts. The coloured and numbered labels at the left edge of pages were used to help structure the data in the thesis.

This initial consolidation step led to the development of a thematic coding scheme (discussed in Kitchin and Tate, 2004; Bryman, 2012). Codes were developed through the aims of this research, the conceptual framework and the recurrent themes in the data. Initial broad thematic codes were developed from the overarching themes of this study, such as 'security', 'citizenship', 'informal housing challenges' and 'home ownership aspirations'. For example, discussion extracts that dealt with respondents' perceptions of tenure security were underlined and annotated with the signifier 'security'. Dealing with this volume of qualitative data, however, meant that the coding scheme was a continual 'work in progress', becoming built up through successive (re)readings of the material. Therefore, codes were amalgamated and split as required. For example, the broad theme of 'informal housing challenges', was split into a series of short codes comprising 'differences in power', 'lack of freedom', 'rising costs', 'contracts', and so forth.

Figure 4.10: An image of the mind map used to sort and structure the coded empirical material into the discussion and analysis presented in the latter chapters of this thesis.

The scheme was applied to the data as a whole. Key themes were highlighted in the transcripts by being underlined in coloured ink and annotated with code words. While software packages are available which can aid in this coding process, undertaking it by hand was instrumental in allowing me to see the results take shape as certain themes quickly emerged as being 'key', easily visible through the repetition of certain colours. Examples of the coding scheme at work can be seen in the photograph in Figure 4.9. In order to structure the discussion of the data in this thesis, I developed a 'map' from the coded data, shown in Figure 4.10. I made associations between thematic trends within the data and the literature through this mind map. From the mind map, I was then able to select representative and significant stories and quotations from my data. I highlighted these within the scripts using adhesive tabs, numbered to correspond with an empirical chapter in the thesis. An example of this at work can be seen in Figure 4.9.

Methodological Challenges

I encountered particular challenges in carrying out empirical research in this study. As discussed previously in this chapter, the language barrier posed a significant challenge in carrying out this research (Temple and Young, 2004; Squires, 2009). Working with a translator to conduct interviews and group discussions with members of the TUPF and Tutunzane meant that certain responses were under the threat of being missed, truncated

or 'lost in translation'. The power of language and the authority of the researcher to 'speak for' respondents will be discussed more fully in the following section on ethics. This short discussion will focus on the practical issues with using translation in research. Agnes, my research assistant, was a graduate from the Sokoine University of Agriculture where she obtained a degree in Community Development. Before my arrival in Tanzania, Agnes had been working with a local NGO. With this background, Agnes had strong experience in working with communities in Tanzania. This was very useful in mediating the challenges associated with translating research. Being transparent about the translation process is vital in mediating the ethical issues associated with the act of translation. Indeed, the previous sections of this chapter have discussed at length how interviews and group discussions were conducted using a translator as a medium.

There were also practical and personal challenges that had to be overcome when undertaking this research. Primarily, funding the empirical fieldwork undertaken in this project required a rather significant investment of time. While overall funding for this project came from the Economic and Social Research Council (ESRC), all of the costs associated with carrying out fieldwork in Dar es Salaam were not met. As such, a proportion of this study had to be grant funded. The level of grant funding attained impacted on the length of time that I was able to spend undertaking research. Fortunately, I was granted additional funding which allowed me to conduct the desired level of fieldwork in Tanzania. Conducting research 'overseas' meant spending a significant time away from my home in Glasgow. The emotional toll of carrying out research, particularly away from home, is often left unwritten, perhaps considered to somehow invalidate the researcher or the results of the study (Lee-Treweek, 2000). Acknowledging such challenges is vital, however, in deconstructing stereotypes of the researcher as 'powerful'. During my time in Tanzania, I experienced a bundle of anxieties, ranging in scale and focus. For example, while the daily commute became easier with time, I had to continually push fears about the excessive speed of the *dala dala,* the cramped and twisted bodies on the vehicle and high incidences of traffic accidents to the back of my mind. I experienced homesickness. Being away from my support network made dealing with the emotional toll of my research, the hours spent listening to difficult stories of difficult lives, more demanding. Often, I felt far removed from the well documented ethical quagmire of the powerful white academic in Africa. During my fieldwork, I retained a responsibility to care for myself. I conducted research

during daylight hours, with few valuables, and took all possible steps to avoid potentially dangerous situations. Yet, my very visible presence as a young white female in Dar es Salaam carried with it certain innate dangers that were more difficult to manage. I was continually asked by male participants in this study where my husband was, and whether he was in Tanzania. While this was often in jest, it could be intimidating and at times destabilised my feelings of confidence in undertaking my research (Linkogle, 2000). At first this was difficult but as time passed and I became 'known' in the areas where I undertook my research, I gradually developed an ease in dealing with such remarks. There were also challenges concerning the physical accessibility of field sites. The transport network in Dar es Salaam meant that routes to certain sites were hampered by traffic jams and adverse weather conditions which impeded the flow of traffic even on main routes. A significant proportion of days in the field were consumed by travelling to and from field sites.

Ethical Considerations

While ethical considerations have been discussed throughout this chapter, it is important to consider fully the ethical implications of undertaking this research. This study wholly subscribed to the ESRC Framework for Research Ethics (2010). In a practical sense, ethical approval had to be sought at various levels prior to conducting any research in Dar es Salaam. Ethical consent was granted through the University of Glasgow and also by obtaining a Tanzania Commission for Science and Technology (COSTECH) research permit. In order to conduct social research in Tanzania, I also had to obtain a Class C resident's permit. As well as this 'official' ethical approval, ethics were central to gaining initial access to TUFP and Tutunzane members. As the majority of group members were engaged in informal activities and on very limited incomes, I ensured that taking part in this study did not cost participants any money. However, community respondents were not paid to participate in research. I followed the lead of the head of the CCI who advocated reimbursing participants to cover travel costs and lost earnings at a figure of 2000 shillings[30] per person. Extra care was taken to ensure that this reimbursement could not be misconstrued as payment for taking part in this study. Agnes, my research assistant explained that this sum was not a payment for taking part and was designed to cover any costs. Given the length and level of intensity of interviews, non-alcoholic refreshments were offered to participants taking part in interviews and group discussions.

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[30] Using the current exchange rate (September 2013), this amounted to around 75 pence.

As a result of low levels of literacy amongst TUPF and Tutunzane respondents, for each community participant, informed consent was obtained verbally. Furthermore, as some respondents were undergoing (or had undergone) forced eviction, there was a prevailing suspicion of 'officialdom'. Therefore, highly formalised or overly bureaucratic ways of obtaining consent were not appropriate for some aspects of this research. While the purpose of my research was introduced to members via group meetings, my research assistant further explained the broad aims of my research, the nature of involvement and how information will be used to each participant. Participants were assured that information on who opted into, or out of, the research would not be communicated to associated NGOs or group leaders. Therefore, individuals were under no obligation to take part in the study. Respondents were assured that the process was voluntary and that they retained the right to withdraw their consent at all points in the process. Indeed, some community respondents decided mid-way through interviews and/or group discussions that they were no longer willing to commit the time required to complete participation and consequently withdrew their consent. Interviews and group discussions were followed up with the opportunity for participants to ask questions about the research. At this stage, further questions were often raised regarding how the results of the study will be used, and whether I would forward the results to 'the government'. Rather than this being an outcome of the research that respondents were wary of, the majority were ardent that my findings should be communicated to the state. To this, I promised participants that the findings of the study would be made available to the state. A thoughtful dissemination and knowledge exchange component has been built into this project. Where photographs were taken during research, prior verbal consent was obtained. When this was not possible, photographs were shown to those featured and if consent was not granted, the photograph could be easily deleted from my digital camera.

Care was taken to ensure that individual community respondents remained anonymous and could not be traced by their responses. As such, respondents were assigned a pseudonym to ensure their anonymity. First names were taken as well as basic demographic data to ensure that appropriate pseudonyms were chosen. In the context of Dar es Salaam, however, TUPF and Tutunzane are relatively small groups and are linked to particular settlements (discussed previously in this chapter). Membership in the groups means, therefore, that respondents are more easily traced if too much information is given. In this research, individuals who took part in in-depth interviews

will be referred to primarily by their pseudonym, their home settlement at the time of the interview and their tenure status, simplified as 'owner' or 'tenant'.

Issues of consent and anonymity, with group members and 'officials', differed somewhat in this study. Given the high level of literacy among 'official' respondents in this study, I was able to fully explain the aims of the research, what participation would involve and how information would be used without the use of a translator. 'Official' respondents were informed that while their name would not be published, their position and organisation would accompany quotes in the final thesis and any resultant publications. Given this, I reiterated to 'official' respondents that they had the right to render statements 'off the record' if they felt uncomfortable by information that they had revealed in interviews.

As the focus of this research deals with the negotiations of housing, (in)formality, dispossession and (in)security of households in Dar es Salaam, it was habitually emotive. Frequently, respondents discussed highly personal, often difficult experiences. As such, I had to ensure that I employed a level of sensitivity when participants discussed 'difficult' and 'sensitive' experiences. Discussions of experiences of informal housing, particularly those that discussed the trauma of eviction and the loss of home, could cause discomfort for both the respondent and the research team. A continual level of attention had to be afforded to my limitations as a PhD candidate in 'dealing with' trauma and my capacity to enact change through my research. I took care not to position myself as a 'therapist'. Where discussions of emotional trauma emerged in the research, these were not actively sought. Community respondents often remarked that my presence as a Western researcher in Tanzania meant that I could communicate their 'challenges' or 'suffering' to the government. Relative to the participants in this study, I undoubtedly had a greater level of access to high-ranking government officials. That said, however, I had to reiterate that while I would discuss my preliminary findings with 'officials' and actively[31] make my results available to the Tanzanian state and NGO community, I could not guarantee that my voice would be heard at high levels.

 The fundamental tenets of the research relationship whereby academics extract information from 'local' populations, subsequently theorise this information and present

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[31] Throughout this research, I have felt that I have had a responsibility to ensure that the results of this research are widely disseminated, are made available to various audiences and fed back to those who have taken part. I have sought funding for a knowledge exchange visit to Tanzania in April 2014. This visit will involve workshops with state and civil society participants and community feedback events. I am also in the process of preparing reports detailing the main findings of this research for state and civil society actors.

the findings exclusively among academic circles has been the target of raft of critique. This links back to the discussions outlined in previous sections concerning feminist critiques of interview methods. Intense critique has been particularly levelled at research that is conducted in the 'Third World' by 'Western' researchers (Scheyvens *et al*, 2003). As Linkogle (2000, p. 143) argues,

> 'Looking at the culture of others is not a neutral act. The researcher carries with her/him [...] a personal history shaped by gender, race, class and a myriad of other factors [...] as a privileged outsider; [the researcher's] role could be construed as a form of cultural or "academic" imperialism'.

Such research is said to embody an unequal power gradient between the powerful researcher and the researched local population (Secor, 2010). A certain 'extractive' element in social research is unavoidable, regardless of where the research takes place. My conducting research in Dar es Salaam as a white female from a prestigious British institution, therefore, places me in a 'privileged position' relative to TUPF and Tutunzane members who took part in this study. As the above quote makes clear, however, the role of 'a researcher' is not neutral nor are 'Western researchers' uniform. Central to mediating this assumed power gradient of researcher/researched and privileged/disadvantaged is taking into consideration my 'positionality' (as well as that of my research assistant, Agnes). As a researcher, I am more complex than simply being 'white', 'British' or 'educated'. While it is acknowledged that such markers of identity undoubtedly carry social weight, as a female researcher from a working-class background, my assumed position of privilege is called into question in certain contexts. Therefore, positionality is fluid, shifting and changing dependent on context (Crane *et al*, 2009). Equally, those who participated in my research are not equivalently 'disadvantaged'. Such notions stem from overly simplistic, often romanticised, understandings of poor communities as being homogenous. Within 'community' groups, there were confident, articulate and locally powerful members as well as some more marginal members.

Engaging with 'elite' state officials, NGO staff and academics in Dar es Salaam further destabilised my seemingly superior position. Access to such individuals (as with all participants in this research) was highly dependent on such individuals granting me their time. Being a young female, however, variously affected my relationship with research participants. For example, as discussed earlier, being a female was central to accessing female members of the TUPF. My youthful appearance was often disarming and successful in putting respondents at ease. This was particularly true of 'official'

respondents who often questioned how I was able to be undertaking a PhD at such a young age. In Tanzania, as with much of Sub-Saharan Africa, people tend to be in their 30s and 40s before they are able to begin a PhD. These exchanges were always affable, yet there were times when I found myself struggling to be 'taken seriously' as a researcher. Speaking of the fluidity of positionality in research, Scott *et al* (2006) illustrate a discontinuity in stating,

> '...as a white, middle-class English woman, I sometimes felt that aspects of my identity other than culture or language were important. For example, my socio-economic status separated me more markedly from some of my respondents than language; while conversely, being a woman afforded me unexpected identification with others. It seems that intercultural research forces the researcher to reflect on issues around positionality and reflexivity that might otherwise be less thoroughly considered' (Scott et al, 2009, p. 62).

I would argue, therefore, that such critiques of the presupposed researcher/researched power gradient effectively reinscribe a binary that in reality is not rigid. While it is important to problematise the ethics of power relations between researcher and respondents, such considerations should not lead necessarily to academic impotence. This discussion has called into question the supposition of 'authority' and 'expertise', highlighting that I was at times powerful and powerless throughout my experience researching in Dar es Salaam and ultimately, I viewed the research as a steep learning curve in which I continually learned from multiple 'experts'.

Conclusion

This chapter has presented the methodology that was employed in the collection, organisation and analysis of data in this research. What this chapter has shown is that the design of this study has developed over the course of the research, changing and developing throughout its lifespan as I mediated challenges, seized opportunities and navigated researching overseas. This research methodology has continually spoken to the main aims of this thesis in its commitment to move beyond ample statistical work which has the capacity to totalise, towards a deeper, qualitative approach which captures the complexity of negotiating (in)formal housing. As well as detailing the case-studies selected in this research, the methods used and the analytical approach, this chapter has also detailed some of the main challenges in undertaking this research and the main ethical considerations associated with undertaking this study. Rather than opening a discussion of ethics which calls into question the very act of doing research, this chapter has sought to discuss how I attempted to mediate the practical and ethical

challenges of conducting research in the Global South. The following four chapters will put the data collected in this study to work, opening up a discussion of the navigations of urban 'slum dwellers' in Dar es Salaam in the context of a policy framework which privileges individual, formal home ownership.

Chapter 5

Mortgaging the Continent of Dreams: Home ownership, Financialisation and the Hidden Geographies of Tenure

> 'The needs of the developing world demand a new approach [...] this new vision unleashes the potential of those who are poor, instead of locking them into a cycle of dependence. This new vision looks beyond arbitrary inputs from the rich, and demands tangible outcomes for the poor' (George W. Bush, March 14, 2002 cited in USAID, 2003, np).

In a report entitled 'Delivering on Africa's Promise', USAID outlines the future of US support to Africa. Purposefully distinct from the popular rhetoric of aid which stereotypes recipients as helplessly clutching an international begging bowl, this new vision employs the language of 'enterprise', and of 'entrepreneurship', consequently reconfiguring the aid relationship as one seemingly built on 'partnership' and 'trade'. Published in 2003, the report is punctuated with optimistic quotes from then-president George W. Bush, speaking of a 'greater opportunity' for the US to 'work in partnership' as Africans 'build their own future of hope', 'liberty' and 'prosperity'. The future of USAID is constructed as a partnership, a support, a working together to achieve shared, mutually beneficial goals. Immediately foregrounded in the report, as a shared aspiration, is accessing and financing individual home ownership. The report opens with the following quote from President George W. Bush,

> 'With the ability to borrow money to buy homes and start businesses, more Africans will have the tools to achieve their dreams' (President George W Bush, July 12, 2003 cited in USAID, 2003, np).

Positioned on the first page, buying and owning a home is accorded prime status. It is the ultimate goal shared by individuals, a key component of the *American dream* now discussed as the *African dream* too. Mortgage markets are positioned in the report as a key driver of economic growth and require specific support to 'strengthen' and 'broaden' them. In the intervening years since 'Delivering on Africa's Promise', the US has actively promoted mortgage finance and home ownership in Africa, 'providing 'technical assistance' for institutional and legislative reform; and financing housing projects' (Gruffydd Jones, 2012a, p. 781). USAID's focus on promoting home

ownership and nurturing mortgage markets is embedded within an international neoliberal development project which has the UK and US development and housing agencies, as well as the UN and the World Bank, at the helm. Snaking through a plethora of initiatives and international benchmarks governing the future of life in slums is the assumption that home ownership is the 'natural' tenure (Gilbert, 2008; Di Muzio, 2008). In Tanzania, however, despite this pervasive tenure bias in policy, with an enduring focus on transforming slum dwellers into home owners, the overall proportion of house owners is declining, while the number of tenants is swelling in urban centres (Household Budget Survey, 2000/1 cited in UN-Habitat, 2010c, p. 3).

Using a combination of policy analysis and interview material, this chapter will critically analyse Tanzanian housing and urban settlement policy, situating it within an international neoliberal project which aims to develop liberal states and civil societies. Primarily, I will present a brief historical overview of policies aimed at Tanzanian cities through colonialism, socialism and towards a liberalised market economy. In his work on public housing in Tanzania, Komu (2011, p. 46-47) splits housing sector reforms into 4 distinct eras: the Colonial Era (c. 1884-1961), the Independence/Socialist Era (c.1961-1984), the Transitional Ujamaa to Market-oriented economy (c. 1985-1995) and finally the Market-oriented Economy (c.1996-present). While an historical understanding of the changing landscape of urban policy in Tanzania is vital, the focus of this chapter will be on the policies and initiatives in place to govern the urban realm in the current market-oriented economy. This chapter aims to explore an insidious tenure bias in policy whereby rental housing is almost entirely neglected, despite providing shelter for a majority of Tanzanian urban residents. Throughout the chapter, I will situate discussions of Tanzanian policy and initiatives within a global urban agenda, driven by the UN-Habitat, the World Bank and Western aid agencies such as USAID and DFID. Ultimately, this chapter will expose the over-promotion of home ownership in neoliberal Tanzanian policy and the neglect of rental housing which receives little more than passing comment (except when denouncing rent control and extolling the virtues of unrestricted markets) (Gilbert, 2008). While the UN-Habitat has gone further than any other agency in commissioning a series of reports exclusively engaging with rental housing, in its flagship publications and supported activities, rental housing remains conspicuous, only in its absence (see UNCHS, 1989; 1990; 1993; UN-Habitat, 2003b; 2011a; 2011b for reports dealing with rental housing specifically).

A History of Governing Urban Housing in Tanzania

The Colonial Era (c. 1884-1961)

In colonial Tanganyika (first under German occupation and following World War 1 mandated to the United Kingdom), urban areas were characterised by segregation along racial lines. Rationality and scientific knowledge were employed in this period to govern colonial populations, supporting the exclusion of Asian and African communities from the 'civilised' realms of the city by using a multiple and overlapping language of health, hygiene, sanitation and disease transmission (Komu, 2011; Mitchell, 2002; Seth, 2009; Curtin, 1985; Gruffydd Jones, 2012b). The city was considered in this period to be symbolic of modernity and progress and, as a result, the uncivilised and barbaric 'native' was limited, afforded only temporary admission to this space. The zoning of space, the regulation of dwelling and the use of distance were employed both to avoid *contamination* from the 'native' and to exhibit a Western perception of superior civilisation. As a result of the exclusion of African and Asian communities from the central urban areas, white colonists (understood to occupy the top position in a racialised hierarchy) occupied spacious plots in prime locations (often including elevated locations for colonial residential and administrative areas). Figure 5.1 is an example of a European-style house in Oysterbay.

Figure 5.1: An example of a bungalow style house on a spacious plot in Oysterbay, Dar es Salaam (Photo by J. Lupala shown in Nguluma, 2003, p. 18)

In Dar es Salaam, the central city, such as Upanga, was largely Asian, whereas the European residential areas of Kinondoni, Regent Estates, Oysterbay and Msasani were

located on the peninsula to the north of the city centre (see Kironde, 1994; Lupala, 2002; and Nguluma, 2003 for a thorough discussion of the racial zoning that characterised Dar es Salaam at this time). As Gruffyd Jones (2012a, p. 773) suggests,

> 'The origins of slums as a social and material form in Africa lies in the racialised logic of colonial urban planning, combined with the specific character of colonial economic development. For the first four decades of colonial rule, the emphasis of urban policy was essentially to exclude the African from the 'modern', 'civilised' realm of the city. Racial ideology refused to accept the 'primitive' African as a permanent resident in the city, and urban planning and construction barely catered for the African urban population' (Gruffydd Jones, 2012a, p.773).

This racial segregation was enshrined in law. During the British colonial period in Tanzania, the Land Tenure Ordinance (1923) declared all land to be public and vested in the governor who could grant 'rights of occupancy' to individuals for a period not exceeding 99 years (Cadstedt, 2006; Tsikata, 2003; Nguluma, 2003). In order to limit the permanent presence of Africans in the city, however, they were only granted 'short term rights of occupancy' of one to five years while colonists were granted longer periods, from 33 to 99 years (Kironde, 1994; Cadstedt, 2006).

Following the Second World War, however, a combination of the demands of veterans, as well as a rise in popular discontent and anticolonial sentiment resulted in the British colonial administration undertaking a change in direction with regard to governing colonial populations. The African population demanded improved living conditions and the housing shortage was severe (Kironde, 1994; Cadstedt, 2006). Consequently, the British government included an explicit will to improve the welfare of colonial subjects. For example, in 1940 the British government passed the Colonial Development and Welfare Act. In Tanganyika at this time, the colonial government enacted the Ten Year Welfare and Development Plan for Tanganyika (1947-1956) which included the establishment of the African Urban Housing Loan Fund; the provision of land for Africans and the construction of rental housing (Kironde, 1994). During this period, a series of laws regulating rental arrangements was put in place including the Rent and Mortgage Interest (Restriction) Ordinance (1941) which was 'aimed at preventing landlords from profiteering from the cessation of construction activity' (Kironde, 1992, p. 311). In 1951, a more comprehensive legislation, the Rent Restriction Ordinance was passed, subject to annual renewal. This remained in force until December 1960 (Kironde, 1992). In 1962 rent control was reintroduced, setting an annual standard rent for a property at a maximum of 14 per cent of its construction cost (up from 11 and 12

per cent in the 1951 act) (Kironde, 1992). Rent restriction legislation continued to be in place until after independence, as will be discussed in the following section.

In this late colonial period, housing was considered to play a vital role in maintaining social stability among 'natives'. Gruffydd Jones (2012a) highlights that, during this period, the 'slum' or 'shanty town' emerged as a focus for intervention for colonial administrations. Evident during this time is the British colonial administration's association of home ownership with the creation of a stable population, and, as a result, the promotion of this tenure (Cadstedt, 2006). For example, these links are made explicit in a report, entitled 'Detribalisation', by the Provincial Colonial Officer Molohan, published in 1959. Detribalisation was the product of a committee headed by Molohan which 'was concerned with what happened to Africans when they moved to urban areas and lost their social context' (Cadstedt, 2006, p. 132). In this report, Molohan suggests that in order to develop a 'stable' and 'contented' middle class in urban centres, it was necessary to promote home ownership and tenure security through tenant-purchase schemes and the provision of serviced areas (Molohan, 1959). This strategy is mirrored in cities such as Kampala, Accra, Nairobi and Lourenço Marques (now Maputo) where colonial administrations provided a very limited quantity of housing (usually in estates) for African residents (Konadu-Agyemang, 2001; Harris and Hay, 2007; Gruffydd Jones, 2012a). Throughout this period of limited welfare provision, however, the spatial exhibition of racial exclusion remained intact.

Independence/Socialist Era and the Transition to a Market Economy (c. 1961-1984)

In 1961 Tanganyika became independent and in 1964 established a union with Zanzibar becoming the United Republic of Tanzania. With decolonisation, the promotion of housing policy shifted from colonial governments to the United States and the Soviet Union, as well as agencies such as the United Nations and, latterly, the World Bank (Harris, 2003). As well as an attempt to deal with urban inequality and the poor housing conditions that typified growing cities in Latin America, Africa and Asia, interventions in housing were also saturated in a 'Cold War' politics (Simpson, 2013). Against this backdrop, urban interventions in the developing world also aimed to defuse social unrest and develop stable and secure societies. Therefore these interventions were not apolitical but were very much reflective of political ideologies (Simpson, 2013; Gruffydd Jones, 2011). Immediately following independence in Tanzania, the system of freehold land rights that were a surviving remnant of German colonialism, as well as the

system of 'rights of occupancy', was abolished and a new system of leases put in place (Cadstedt, 2006). All existing freehold land titles were converted into leases which held a maximum occupancy of 99 years. At this time, land was considered to have no market value, only a 'use' value. Consequently, the state was not required to provide compensation for lands if required by the government (Nnkya, 1997, p. 7 cited in Cadstedt, 2006, p. 133). In 1967 the United Republic of Tanzania adopted the Arusha Declaration that committed the country to a socialist ideology founded on President Nyerere's conceptualisation of African socialism, commonly known in Swahili as *Ujamaa* (Komu, 2011). Subsequent to the Arusha declaration, all private means of production were nationalised and a large public sector comprising over 400 public companies was developed (Komu, 2011). In terms of *Ujamaa's* bearing on rental housing, landlordism was considered to be a form of exploitation and thus a series of legislations such as the Rent Restriction Act (1962), the Land Acquisition Act (1967), Leaseholds Enfranchisement Act and amendment to the Land Ordinance and Town and Country Planning ordinance were put in place, aiming to restrain the influence of a growing wealthy class in land and housing issues (Komu, 2011). The 1962 Rent Restriction Act, for example, set the limit of rent at 14% of the cost of construction (Komu, 2011). Furthermore, the Acquisition of Buildings Act (1971) that emerged as part of the realisation of '[t]he Arusha Declaration, Tanzania's socialist charter, forbade government and party leaders, broadly defined to cover middle and senior public employees and their families, from owning property which they rented [and] in 1971, Tanzania nationalized all high cost buildings that were then let' (Kironde, 1992, p. 309). By 1971, all rented buildings worth more than 100,000 Tanzanian shillings were nationalised. These properties were managed by a newly-established public body, the Registrar of Buildings (ROB) (Cadstedt, 2006; Lugalla, 1994).

In 1984, a new Rent Restriction Act was passed that came into effect on 7th June 1985. The Act aimed to protect tenants from unscrupulous landlords by balancing the interests of each party (Rwegasira, 2012). The Act applied to all rented properties, both residential and commercial. It diverged somewhat from the 1962 Act, however, in how the rental limits were set. Whereas previously they had been set at 14% of the construction cost, in the 1984 Act rent for both residential and commercial properties is calculated at 14 to 18 per cent of the cost of replacement, i.e. the 'costs of providing an acceptable substitute property at the time of valuation...' (Rent Restriction Act, 1984, par 3(1)). The 1984 Act also incorporated regulations on the rental agreement between

landlord and tenant. For example, the Act prohibits the taking of 'advance rent' of more than two months and set the period of notice for eviction at 3 months. The landlord was also prohibited through the Act to take a tenant's possessions in lieu of payment without the consent of a tribunal (Cadstedt, 2006). Through the 1984 Act, the nation-wide Rent Tribunal, which emerged in the 1962 Act, was replaced by several Regional Rent Tribunals and one nation-wide Appeals Tribunal. These tribunals were tasked with fixing standard rent and hearing civil matters arising from the enforcement of the Act (Rwegasira, 2012). Kironde (1992, p. 313) contends, however, that the impact of rent control during this time was minimal. In the period from 1976 until 1981, the tribunals numbered a meagre annual average of 160 cases. From its inception in January 1985 until September 1990, 3,409 cases went before the Dar es Salaam regional Rent Tribunal. Yet 56% of these were disposed of (Kironde, 1991, 1992). Studies which focus on the efficacy of the Act in the private sector have concluded that it was not uniformly enforced in informal rented properties, focusing mainly on public National Housing Corporation (NHC) properties (Cadstedt, 2006). In a report prepared by Matrix Development Consultants for the NHC on behalf of USAID entitled 'A Strategy for the 1990s and Beyond' (1992) highlights that the NHC was the only institution bound to the regulations imposed by the Rent Restriction Act (1984). The report refers to the Act as 'the most significant legal impediment to the rental operations of the NHC', preventing the NHC from obtaining rents that covered maintenance costs (Matrix Development Consultants, 1992, p. 3).

In the period following independence, there was a rapid growth in unplanned areas as the supply of plots, public housing and loans was inadequate in the face of demand from the increased numbers moving to Tanzania's cities. As a senior civil servant from the Ministry of Lands, Housing and Human Settlements (MLHHSD) explained,

> *'If you trace our history, you will find the government allocating funds directly for housing development. These funds, most of them went to the National Housing Corporation because at that time, the NHC, which was actually established in 1962, became a vehicle for public housing development was getting government intervention or subsidy or allocation... This happened in the 1960s, this happened within the first 5-year development plan and then it happened also in the early '70s with the second 5-year development plans... So if you look into these two development plans, you see housing, you see budgetary allocation and you see also through the NHC budget, you see the NHC also producing a lot of housing, housing for rent and housing for sale. At that time our NHC was delivering annually, the annual production over those 10 years was about*

1400... But from that time... the production started going down...' (Interview Extract, MLHHSD).

Therefore, like many African governments at this time, and echoing international policy paradigms, the Tanzanian state attempted to address problems with urban housing by providing public housing alongside a programme of 'slum clearance' in some towns (World Bank, 2002; Nguluma, 2003; Komu, 2011; Sheuya, 2007; Gruffydd Jones, 2012a; Harris and Arku, 2006). Through these slum clearance schemes, unplanned areas were cleared in Tanzania and in their place, the NHC constructed high standard, four to five storey housing blocks in Ilala, Mwenge, Ubungo, Keko, Tangika and Upanga (see Figures 5.2 and 5.3). As the Ministry official suggests above, from 1964 until 1974, the NHC built around 1,400 units in urban areas. Martin (2008) suggests that most of these units were built as part of slum clearance and redevelopment programmes in which former owners were given tenant-purchase agreements and the remainder were made available for rental to the general public. This strategy was ultimately inefficient and only continued until the late 1960s when the high economic and social costs of this approach caused the government to abandon its commitment to direct housing provision (World Bank, 2002).

Figure 5.2: NHC flats built in Mwenge (Photo taken by Dick Urban Vestboro, shown in Nguluma, 2003)

Figure 5.3: NHC flats constructed in Ubungo (Photo taken by Dick Urban Vestbro, shown in Nguluma, 2003).

The housing production levels in the public sector, discussed by the Ministry official, were woefully inadequate to cope with the burgeoning urban population. Even countries that had more extensive experience with public housing provision such as India and Ivory Coast failed to meet demand with public building, found the construction costs unsustainable and found that rents were unaffordable for low-income groups or low-income groups were priced out of public housing by middle-income groups (Sheuya, 2007). In theory, therefore, while targeted at the urban poor, in reality, public housing often served a small proportion of the urban middle classes (Gruffydd Jones, 2012a). As Sheuya (2007, p. 36) confirms, '...in almost all developing countries there is no single example (except probably Hong Kong and Singapore) where direct housing construction by the government or its agencies has solved housing problems for the poor'.

By the early 1970s, the international tide had turned toward self-reliance or 'self-help' and upgrading. This was largely influenced by the work of John F. Turner and his critique of top-down, overly-standardised, bureaucratic and high-cost housing provision schemes, like the NHC, that failed to recognise the work of urban residents in housing themselves. Governments were no longer expected to be housing providers, instead 'supplementing, not substituting for, people's efforts' became a new shelter paradigm (Kironde, 1992, p. 309; Turner, 1976; Turner and Fichter, 1972). This commitment to

'self-help' was fervently promoted by the US, considered to be an inexpensive means of providing housing for the poor, as well as complementing a favourable ideology that values private property, home ownership and 'pioneer values' in the climate of the cold war (Gruffydd Jones, 2012a). This 'aided self-help' approach was also central to the strategies of the World Bank, the UN and USAID at this time. In light of the poor performance of public housing institutions to provide shelter for the urban population, the World Bank supported a series of pilot 'sites-and-services schemes' in Tanzania, whereby the state provided plots and basic services and residents build their own homes (Materu, 1986; Mosha, 1995; Cadstedt, 2006; Sheuya, 2007; Martin, 2008). The National Sites and Services Programme (NSSP) in Tanzania, however, failed to address adequately the housing shortage, unable to reach the target population (Sheuya, 2007). In his evaluation of the programme, Kironde (1991) shows that akin to the critiques levelled at the NHC, while the programme targeted low-income households, in reality, the plots benefitted a small proportion of mostly medium to high-income households. Martin (2008) suggests that these early infrastructure-focused programmes were capital intensive and were executed in a 'top-down' approach, without the adequate participation of the communities involved. As a result, the communities involved in the NSSP felt a lack of ownership of the project and consequently did not maintain the infrastructure (Martin, 2008). As a consequence, World Bank funding for the sites-and services schemes ceased in the early 1980s due to poor performance (Mutero, 2010).

In the context of a worsening housing crisis and the failure of public housing as an intervention, the position of the Tanzanian government at this time was captured in the National Housing Policy (1981)[32], the first statement on housing since independence. While the policy continues to make reference to state provision of housing as well as regulation of the rental sector, it emphasises a self-help approach whereby it was the responsibility of every Tanzanian to house themselves (Cadstedt, 2006). The 1981 policy was intended to create a framework for the development of the housing sector. The policy, however, was neither approved nor implemented as a result of budgetary constraints (Shelter Afrique, nd). Cadstedt (2006) highlights, however, that while the 1981 Act acknowledges that the majority of tenants rent in the private sector, it fails to go any further in setting out a policy to regulate or improve the sector. As an official at

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[32] As discussed in Chapter Four, I was unable to access a copy of the 1981 policy and as such, am dependent on past work which references this document and interview material with policy officials captured during the course of this research.

the Ministry of Lands, Housing and Human Settlement Development (MLHHSD) confirmed,

> *'In 1981 we had a housing policy and in that policy it is very clearly stating that home ownership would be self-help. If it is not stated clearly, it is implicit in the policy and this is actually the policy which, I would say it is actually by design. We adopted the enabling approach in 1972, the idea was actually to encourage, of course the government would facilitate the private individuals to build their houses through the self-help. Aided self-help. And if they are developing their houses themselves, it means actually basically you are encouraging the home ownership'* (Interview Extract, MLHHSD).

The above statement highlights, therefore, that the Tanzanian state had begun to promote individual home ownership as a vehicle to tackle the housing crisis, particularly articulated in the approach outlined in the 1981 Act.

By the early 1980s, neoliberal thinking was dominant within the IMF and the World Bank, articulated in the 'Washington Consensus' which advocated the substitution of 'state-led' by 'market-led' reforms (Gore, 2000; Harris and Arku, 2006). Alongside this, between 1974 and 1984, the Tanzanian economy was suffering from a combination of factors. The fall in world commodity prices combined with the Tanzanian economy's reliance on agricultural production, as well as the repercussions of the 1973-74 oil crisis, and the fallout from the disastrous 'villagisation' campaign of the mid-1970s, had grave consequences for the state of the Tanzanian economy (Komu, 2011; interview material, 2012). A further factor affecting the state of the economy was the high military spend supporting the removal of Idi Amin from neighbouring Uganda in 1978-79. As a direct result of this severe economic decline in Tanzania, the government was forced to respond to external pressure from the IMF and Tanzania's aid donors and undertake structural reforms to stabilise and reform the economy (for more in-depth analysis see Kironde, 1992; Komu, 2011; Cadstedt, 2006; Zetter, 2004; Gore, 2000; Harris and Arku, 2006). As Briggs and Mwamfupe (2000, p. 800) explain,

> 'Structural adjustment programmes have the overall aims of replacing, or at the very least significantly reducing, state-based economic interventions by market mechanisms and of balancing national incomes and expenditures, very much reflecting ideological commitments to market economics and capitalism'.

In Tanzania, a three-year structural adjustment programme was adopted in 1982, followed by the Economic Recovery Programme in 1982 as well as an agreement with the IMF, also in 1982, for economic assistance (Kironde, 1992). The Tanzanian state accepted conditional loans that imposed harsh public spending cuts, tax reforms, trade

liberalisation and the privatisation of public companies. In terms of housing, structural adjustment focused on 'the resolution of disputed land titles, the training of both workers and entrepreneurs, and the development of new mechanisms of housing finance' (Harris and Arku, 2006, p. 1014). This period of structural adjustment beginning in the early 1980s is considered to be a turning point in the history of housing policy in Tanzania, replacing the state with the market and private finance and a strengthening of the shift from 'provision' to 'enabling' and 'facilitating' new mechanisms of housing finance and the intensified promotion of individual home ownership (Gruffydd Jones, 2012a; Harris and Arku, 2006; Kombe, 2010). By the 1990s the socialist-oriented economy was entirely abandoned and replaced by a neoliberal political economy (Komu, 2011). In terms of housing policy in Tanzania at this time, a Ministry official explained,

> *'So from that time, it is a turning point, if you are interested in the history of the government's attention to housing and the presence of housing sector in the national development plans and budgets, we stopped at that time... Housing actually disappeared from the national budget and plans coming to the 1980s. We see the economic Structural Adjustment programmes being implemented in this country and in the adjustment programmes, all these programmes were being prescribed, you may know, by the IMF and the World Bank and they were prescribing how to adjust the economy and I'm sure if housing has already started suffering in the 1970s when the economy was declining. Now, I think it would be the total disappearance of housing from the subject and it never reappeared in the national development plans or budget'* (Interview Extract, MLHHSD).

The following section will critically analyse the character of current housing and urban settlement policy in neoliberal Tanzania in the intervening years since the emergence of structural adjustment, including the Tanzanian Government's signatory to a series of high level initiatives aimed at eradicating urban slums. The main focus of the following sections will be on the increased promotion of individual home ownership, the nurturing of private housing finance and, conversely, the absolute policy and legislative neglect of rental housing.

Enabling Non-government Actors in Market-Oriented Tanzania (c. 1996-Present)

Since the transformation of Tanzania from a centrally-planned to a neoliberal political economy, the Tanzanian government developed the new Land Act No. 4 (1999) and the National Human Settlements Development Policy (2000) and became signatory to several high-level initiatives aimed at tackling the burgeoning urban population living

informally in slums. The character of this legislation and the initiatives tackling slums have been distinctly neoliberal, yet often presented as an apolitical, common-sense and benevolent method of tackling unplanned urban growth. Harvey (2005, p. 2) refers to neoliberalism as 'in the first instance a theory of political economic practices that proposes that human wellbeing can best be advanced by liberating individual entrepreneurial freedoms and skills within an institutional framework characterised by private property rights, free markets and free trade' (cited in Forrest and Hirayama, 2009, p. 998). In parallel with the global shift to neoliberalism in the last three decades, a large body of critical urban scholarship has focused on neoliberal urbanism, and the massive government disengagement from the housing sector that has transformed the character of urban governance. In this neoliberal urbanism, the state, no longer a *provider* of social goods and amenities is an *enabler* and *promoter* of urban economic growth and investment (Brenner, 1998, 2004; Harvey, 1989; Peck and Tickell, 2002; Zetter, 2004; Ellis, 2012, p. 1145). Scholars employing Foucault's concept of governmentality have argued, however, that the retreat of the state in housing provision has not resulted in *less* government. Instead, neoliberal governmentality broadens the territory of government *beyond the state*, soliciting a medley of non-state actors into the role of governing populations and providing services in the spaces left behind by the retreating state (Rose, 1996; Ellis, 2012). In many countries, transformations in housing were central to shifts towards neoliberalism. For example, Thatcher's dismantling of British council housing, and the financial incentives offered to individuals by becoming home owners, were instrumental to the nation's transformation into a property-owning democracy (Forrest and Hirayama, 2009, p. 998). While the role of Thatcher's 'Right to Buy' has been the subject of critique among housing scholars, it was both populist and popular among those who were now able to own property as a result of the policy.

The shift to neoliberal governance has coincided with the growth of people living in slum conditions in the Global South, habitats that the UN-Habitat (2006, np) define as those lacking in more than one of the following, somewhat fluid, criteria;

   i. Durable housing of a permanent nature that protects against extreme climate conditions.
  ii. Sufficient living space which means not more than three people sharing the same room.
 iii. Easy access to safe water in sufficient amounts at an affordable price.
  iv. Access to adequate sanitation in the form of a private or public toilet shared by a reasonable number of people.
   v. Security of tenure that prevents forced evictions.

According to census data (Household Budget Survey, 2001/02), Tanzania's urban population had risen to 7.6 million people in 2001/02 and the percentage of people living in urban areas is projected to grow from 24 per cent in 2005 to 38 per cent in 2030. The majority of these new urban residents will lack more than one of the criteria listed above, rendering them 'slum dwellers', the object of seemingly philanthropic and technical interventions that aim to improve their existence along the UN-Habitat's five-point criteria. In this period, growing urban slums have become a key site in the development imaginary and slum populations a central target for intervention. In recent years, African cities have become the main target of a series of slum improvement interventions. A series of gargantuan statistics and startling, alarming graphics warn of rapid urban growth in African cities. Intervention to improve living conditions in slums is an ostensibly benign act, part of a project charitable giving directed from the West to Africa. Yet often less obvious are the geopolitical bindings of a focus on slums. Couched in these statistics and vast imagery of households failing to meet a range of criteria is an element of fear, an association of slum growth with an emergent and growing danger, a present but un-clarified threat to stability (Gilbert, 2007). Masked beneath a veil of common-sense logic, the active sponsorship of private property and market provision based on self-help is coloured by the insidious markings of Western intervention, the civilising thread of which can be followed backwards through European colonial intervention in Africa (Gruffydd Jones, 2012a; Foucault, 2008). A report by the Centre for Strategic and International Studies in Washington entitled 'Capital Market and Financial Sector Development' (Applegarth, 2004) makes more explicit the *geopolitical* importance of developing a continent of (formal) home owners in Africa, effectively lifting the philanthropic veil of normality. While the economic growth and development stimulus is foregrounded, the report claims that developing capital markets and financial sectors in Africa 'also supports U.S. strategic interests and is a prerequisite for the success of other U.S. bilateral and multilateral initiatives, including counterterrorism efforts, increased transparency, and improved governance' (Applegarth, 2004, p.1). As a result, the report implores the U.S. government to recognise this by funnelling bilateral aid towards deepening capital markets and financial sectors in sub-Saharan Africa.

The alarming growth of slums has given rise to a series of global benchmarks and interventions aimed at tackling conditions in slums. For example, Millennium Development Goal 7, Target 11 which aims to 'have achieved by 2020 a significant

improvement in the lives of at least 100 million slum dwellers' and more recently the Sustainable Development Goals (SDG) which aim to '[halve] the number of slum dwellers between 2015 and 2030' (UN, 2013). In 2004, the then-titled Ministry of Lands and Human Settlements Development signed a Memorandum of Understanding with the UN-Habitat which agreed to a framework for cooperation and guidance in implementing the 'Cities Without Slums' initiative. Central to attaining these global benchmarks, and curing the perceived maladies of slums, is a prescribed course of improvement which comprises of settlement upgrading, titling, service provision, micro-credit and improved urban governance (Gilbert, 2008). Such initiatives use the language of 'improvement', connecting with a long history of international development intervention. This combined remedy is often presented as a common-sense approach. It is somehow benevolent, a helping hand, unquestionably *beyond* politics. It is crucial, however, to deconstruct this seemingly rational approach in *dealing with* slums (see also Sharp *et al,* 2010). As Gruffydd Jones cautions,

> 'A close examination of the global agenda for African cities reveals that, beneath the veneer of a general concern to improve the lives and living conditions of the urban poor, this agenda rests on specifically neoliberal principles, which mirror and are informed by the global developments in financialisation and neoliberal governmentality [...] The global agenda for African cities goes beyond simply promoting market-based solutions; it seeks to create and consolidate specific relationships, institutional arrangements, and practices, which bind together a multiplicity of agents such that all are aligned and coordinated around a shared purpose and logic of conduct. Thus the central actors in this process- Cities Alliance, UN-Habitat and others- can be seen as the architects of neoliberal urban governmentality for African cities and slums' (Gruffydd Jones, 2009, p. vi-vii).

Frequently highlighted in this neoliberal urban agenda is the shifting characteristic of the state from being a *provider* to being an *enabler.* With the appearance of the 'New Right' in the 1980s, '[s]tates appeared to retreat from "rowing" to a lesser project of "steering" economy and society, leaving private business and finance to determine the progress of the economy, and private initiative to flourish in areas ranging from education, urban planning, health and welfare, conflict regulation and personal security' (Lea and Stenson, 2007, p. 12). The language of market 'enablement' and 'facilitation' drives the post-1985 publications of the UN and the World Bank, as well as the legislation passed by the Tanzanian state in the years following structural adjustment (UNCHS, 1987; World Bank, 1993; Pugh, 1994; Harris and Arku, 2006, p. 1014). For

example, in 1988, the UNCHS published the flagship report 'A New Agenda for Human Settlements', which explained that the new agenda would be built on 'enabling strategies', bringing together actors in the formal and informal sector, as well as civil society organisations and households (UNCHS, 1988). The enabling concept was also central to the Global Strategy for Shelter to the year 2000 and the Habitat Agenda that emerged from the Habitat II conference in Istanbul in 1996, which states that '[o]ur objective is to achieve adequate shelter for all, especially the deprived urban and rural poor, through an enabling approach to the development and improvement of shelter that is environmentally sound' (UN-Habitat, 2003a, par. 3).

Table 5.1: The dos and don'ts in enabling housing markets to work (World Bank, 1993, p. 46-47)

Instruments	Do	Don't
Develop property rights	Regularize land tenure Expand land registration Privatize public housing Establish property taxation	Engage in mass evictions Institute costly titling Nationalize land Discourage land transactions
Develop mortgage finance	Allow private sector to lend Lend at positive/market rates Enforce foreclosure laws Ensure prudential regulation Introduce better loan instruments	Allow interest rate subsidies Discriminate against rental housing investment Neglect resource mobilization Allow high default rates
Rationalize subsidies	Make subsidies transparent Target subsidies to poor Subsidize people, not houses Subject subsidies to review	Build subsidized public housing Allow for hidden subsidies Let subsidies distort prices Use rent control as a subsidy
Provide infrastructure	Coordinate land development Emphasize cost recovery Base provision on demand Improve slum infrastructure	Allow bias against infrastructure investment Use environmental concerns to justify slum clearance
Regulate land and housing development	Reduce regulatory complexity Assess costs of regulation Remove price distortions Remove artificial shortages	Impose unaffordable standards Maintain unenforceable rules Design project without link to institutional/regulatory reform
Organize the building	Eliminate monopoly	Allow long permit delays

industry	practices Encourage small-form entry Reduce import controls Support building research	Institute regulations inhibiting competition Continue public monopolies
Develop a policy and institutional framework	Balance public/private sector roles Create forum for managing housing sector as a whole Develop enabling strategies Monitor sector performance	Engage in direct public housing delivery Neglect local government role Retain financially unsustainable institutions

In 1993, the World Bank published the report 'Housing: Enabling Markets to Work' which recommended at the outset that governments 'abandon their earlier role as producers of housing and [...] adopt an enabling role of managing the housing sector as a whole' (World Bank, 1993, p. 1). In the report, the World Bank sets out a series of 'Dos' and 'Don'ts' that enable markets to work (shown at Table 5.1). The instruments used to enable housing markets fundamentally promote individual property ownership through a focus on formalising property rights and developing mortgage finance. To address the demand side, the World Bank suggests that governments develop a property rights system through programmes to regularise and register tenure, privatising existing housing stock in the public sector. The importance of developing mortgage finance is emphasised, with the role of the private sector seen to be pivotal (see Jones and Datta, 2010; Buckley, 1996). Indeed, rental tenure features only briefly to ensure that governments do not discriminate against rental housing investment, charge rent at market rates and refrain from producing public housing for rent. On the supply side, the state should provide infrastructure as well as initiating institutional reforms that avoid unnecessary costs for developers (Jones and Datta, 2010). The concept of 'enablement' has also become increasingly central to the policies enacted by the Tanzanian government since the shift to a market economy. For example, in 2000, the Tanzanian government approved the 'National Human Settlements Development Policy' (HSP) which had at its core the concept of enablement. The policy opens with the following statement which emphasises that,

> 'This policy aims at harnessing existing initiatives in shelter delivery and infrastructure investment by various actors in the public, private, informal and community sectors as well as guide the rapid urban growth and the transformation of settlement pattern' (United Republic of Tanzania, 2000, p. 1).

The overall strategy of the HSP was to set aside 10% of the national budget to enable settlement development and encourage individual home ownership (Komu, 2011). The government failed to set aside 10% of the budget. Nevertheless, the HSP was important in setting the tone for the state's strategy in dealing with the urban sector (Komu, 2011).

Bolstered by the rhetoric of 'participation' and 'democracy', in operational terms, enablement refers to the growth of partnership arrangements that bring together government policy makers, firms, government agencies, community-based organisations (CBOs), households, and non-governmental organisations (NGOs) (Abrahamsen, 2000; Mercer, 2003; Pugh, 1994; Ellis, 2012; Miraftab, 2004; Imrie and Raco, 2003). In short, the enablement strategy is the stretching of the domain of governance by opening up the spaces of government to other actors, a key strategy in the shift from state/public to market/private. The HSP outlines the importance of this strategy in stating,

> '…people will be able to contribute better if they are mobilised and organised. NGOs and CBOs will have a big role to play in harnessing individual resources for human settlements development' (United Republic of Tanzania, 2000, p. 53).

An official at the Ministry of Land, Housing and Human Settlement Development explained this further during an interview, stating that,

> *'There are many actors involved in housing development. There are public institutions or organisations, there are private housing development companies, real estate developers, the community and then we have, very important actually, the private individuals. Actually, in this country, the private individuals have played a very key role so that about 98% of the housing is developed or produced by individuals. So the enabling role of the government here is to actually mobilise the potentials and the resources of these other actors for housing development'* (Interview Extract, MLHHSD).

The statement above emphasises the role of the government as enabling individuals and other actors to meet their 'potential'. Yet it is through these 'new arrangements of governance' that states recruit new institutions and individuals into a regime of neoliberal governmentality (Swyngedouw, 2005, p. 1993; Ellis, 2012; Dean, 1999). A central facet of international housing discourse is a series of 'technologies of the self' which outline routes by which slum dwellers (as active agents) can *develop themselves* to attain 'dominant understandings of what it means to be a good, normal, or worthy subject' (DiMuzio, 2008, p. 316). The effect of this shift, therefore, what Swyngedouw (2005) refers to a 'governance-beyond-the-state', is the 'devolution of autonomy' to active citizens, whereby technologies of performance and agency are employed to

conduct the conduct of populations through a scheme of 'individualisation' and 'responsibilisation', set against the backdrop of a receding state (McIntyre and McKee, 2009; Cruikshank, 1993, 1994, 1999; Foucault, 2008). The responsibility to provide housing rests firmly with individuals themselves. While the Ministry official acknowledges that this is the case, the role of the government is not *laissez-faire* as in classical liberalism. Instead, the role of the state is to actively create and sustain a favourable environment for market competition (Foucault, 2008; Gruffydd Jones, 2009).

While there is an effort to shrink the size of the state, it does not necessarily spell a diminution of state control. Perhaps popular analogies of states receding or retreating in a neoliberal order are limiting when enabling strategies call on the state's role to be active. For example, in a UN-Habitat (2004) 'quick policy guide' entitled, 'Enabling Shelter Strategies', the UN suggests that governments must be 'more proactive in ensuring that everyone, especially the poorest of the poor, can get decent, affordable housing' (UN-Habitat, 2004, p. iii). Therefore, popular narratives of states losing power to non-government actors are questionable in this context. As the overwhelming focus on individual property rights and mortgage finance in the World Bank's 'Dos' and 'Don'ts' highlight, individuals are enabled by states to reach their potential as *home owners*, consequently drafting them into compliance with a wider mission of civilisation, modernisation and neoliberal urbanism (Kesby, 2005; Ellis, 2012). 'As such' Ellis (2012, p. 1146) concludes, 'new governing arrangements serve the dual purpose of privatizing and outsourcing many formerly state functions, and of producing disciplined, self reliant, "responsibilized" citizen-subjects' (Ellis, 2012, p. 1146; Burchell, 1996). While buried in neutral, technical language, particularly seen in the World Bank's series of prescriptive 'Dos' and Don'ts', this enablement approach is steeped in a neoliberal political economy (Pugh, 1994). As Pugh (1994, p. 357) critiques,

> 'The idea of enablement has its derivations in the political economy of liberalism. Liberalism has economic elements based upon principles of market dynamism and efficiency, orthodoxy in macro-economic management, and certain prescriptions in the politics of institutional conditions and property rights' (Pugh, 1994, p. 357).

Draft VI of the Tanzania Housing Development Policy[33] (2009) makes visible, however, the often obscured politics which saturate housing interventions in stating that,

> 'Since early 1960s, Tanzania Government [sic] has taken some initiatives to provide housing in line with its socio-economic policies guided by political ideology of the time. Right from independence in 1961 to the early 1970s the government pursued a provider model of housing development. However, from 1972 this provider model changed to an enabling model, which was thought to be more realistic given the inadequate capacity of the government to provide but also the potentials of the households to build for themselves as evident in the informal settlements. Following this enabling model, the Government's role was limited to proving enabling policy and legislative framework for ensuring security of tenure, availability physical and social infrastructure, credit finance for housing an affordable standards for housing' (United Republic of Tanzania, 2009, p. 11).

While claiming that the enabling model is 'more realistic', in embedding it within a history of policy change that is *'guided by political ideology of the time',* the neoliberal backbone of the enabling strategy is exposed.

Along with individuals and various 'market' actors, the role of non-government actors (e.g. NGOs and CBOs) is central to this new regime of urban governance. For example, UN-Habitat (2004) points to the important role that housing co-operatives and NGOs play in producing and improving shelter, suggesting that Housing Co-ops:

> 'Should be promoted and supported as they serve three basic functions towards the goal of adequate and affordable shelter for their members. They enable households to pool resources to acquire and develop land and housing; enable groups to join forces and reduce construction costs; and facilitate access to finance [...] NGOs are playing an important role in shelter development and improvement. Many produce housing directly; but even more indirectly support the efforts of the poor to house themselves in various ways. These include: social mobilization, organization and representation; technical and legal assistance; mediation and facilitation; participation in policy-making; and demonstration projects' (UN-Habitat, 2004, p. 22-23).

Tanzanian settlements policy echoes this acknowledgement of the role of NGOs and CBOs. In the HSP (2000), for example, NGOs emerge as essential actors in improving the housing situation in Tanzanian cities. As Cadstedt (2006) summarises, 'it is stated [in the HSP, 2000] that they [NGOs and CBOs] should encourage communities to save

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[33] The forthcoming Tanzania Housing Development Policy is currently in draft phase and has been for several years. At the time of carrying out field research, the current draft vi was undergoing a process of receiving comments from stakeholders. Included in this process were HAFOTA and the Microfinance Working Group which brought together employees in the housing microfinance sector.

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' (Cadstedt, 2006, p. 138). The role of non-government actors continues to permeate housing and settlements policy. In Draft VI of the Housing Development Policy, the role of NGOs and CBOs is made explicit in the following extract,

> 'The NGOs and CBOs play a major role in tackling the housing problem of the poor. These organizations seek to increase the capacity of local communities to improve the quality of their houses. Their activities include among others, micro-enterprise finance; secure land tenure; fund mobilization; provision of low cost infrastructure and sanitation; and provision of housing loans. The government has created conducive environment for NGOs and CBOs to work with communities for their socio-economic development. Since the 1990s, there has been an emerging interest for NGOs to involve themselves in housing development [...] These NGOs and others that may be formed can play a key role in assisting the poor to access better housing' (United Republic of Tanzania, 2009, p. 5).

Yet the activities of NGOs also facilitate the over-promotion of home ownership, neatly operating within the confines of an international housing discourse that pays very little attention to the private rental sector (Datta and Jones, 2001). With the exception of providing infrastructure and sanitation, the activities listed in the above extract, focuses almost exclusively on the function of NGOs in opening up routes to housing finance. This fixation on promoting home ownership will be developed with empirical material over the course of the remaining chapters.

There are a limited number of NGOs operating in Tanzania on 'shelter issues', particularly when compared with the density of health or education-focused organisations (although there is much overlap). Yet an executive of the Centre for Community Initiatives suggested that the majority of housing focused NGOs in Dar es Salaam are dealing exclusively with microfinance lending for upgrading shelter. He claimed,

> *'Like Habitat [for Humanity] it's pure microfinance. It's not really addressing the housing development, touching all these issues of land, about the security of tenure. Yeah I think maybe WAT and us. Although WAT, they are also somehow more microfinance'* (Interview Extract, CCI).

While the extract above highlights that the CCI and Women's Advancement Trust/Human Settlements Trust (WAT/HST) are going beyond 'pure microfinance' and addressing 'housing development', the majority of their activities are focused on

developing home owners through a combination of microfinance, regularisation schemes and Greenfield resettlement. The CCI and WAT/HST's activities will be discussed more fully in later chapters. Where tenants do appear as the target of NGO interventions, it is with a view to transform them into home owners. With the exception of a pipeline rental housing scheme led by the CCI and UK-based NGO Homelessness International, emerging as a component of a Greenfield resettlement project, rental housing receives little attention in the activities of NGOs. Instead, through the workings of NGO programmes, slum dwellers enter into formal debt relationships, and become empowered through formal housing statuses. This is what Roy (2009a) refers to as a routine of 'civic governmentality'. Through this, NGOs support and mobilise a particularly neoliberal narrative of 'slum' improvement, one which produces disciplined, responsibilised citizens through a disproportionate concentration on the perceived virtues of individual property ownership. Despite working with marginal communities and utilising the language of 'empowerment', 'participation', 'development' and 'improvement', NGOs in Tanzania operate firmly within the confines of neoliberal urbanism, extolling the merits of private property onto the subjects of developmental intervention. Swyngedouw (2005) seeks to expose the neoliberal underpinnings of these NGO projects and programmes and their centrality in facilitating a regime of neoliberal governmentality. He states, '[i]ronically, while these technologies are often advocated and mobilised by NGOs and other civil organisations speaking for the disempowered or socially excluded (Carothers *et al,* 2000), these actors often fail to see how these instruments are an integral part of the consolidation of an imposed and authoritarian neoliberalism, celebrating the virtues of self-managed risk, prudence, and self-responsibility' (Dean, 1995, 1999; Swyngedouw, 2005, p. 1998).

When I questioned an executive of WAT/HST on the disproportionate focus on home ownership in the NGO's programmes, she stated,

> *'...we are looking at the people we are targeting, probably there could be a way to mean that we get a funder and if we get a funder who is more social than financially geared, socially bent than financially bent, to give us the money to construct. Because we have the engineers, we have the architects and we already know how to work with the surveyors and basically the whole process, then we could be able to acquire land and then build houses and then all we would need to do is have people for the maintenance and making sure that the rent is paid but you see it would have to go another level where we would need a different kind of funder'* (Interview Extract, WAT/HST).

The CEO's statement emphasises the entrenchment of WAT/HST's activities in a legacy of intervention, driven from the West. Despite discussing the benefits of rental housing in Dar es Salaam, and acknowledging the volume of households living in the private rental sector during her interview, the CEO spoke of high level constraint in advancing projects that support rental housing. The reliance on donor support, therefore, restricts the nature of NGO projects. Given the focus of the UN-Habitat, the World Bank and agencies such as USAID and DFID on promoting private property and formal finance, it is little wonder that funds routed through in-country organisations are used to support projects that complement these ideals. In separating the 'financial' from the 'social', the CEO consequently presents an exploded view of the financial motivations of WAT/HST's funder. It can be argued that the above statement upsets the understanding in international housing policy that home ownership is the 'natural' tenure. Rather than private property and finance being a logical, common sense approach to housing development, programmes could also be put in place to develop affordable rental housing, as well as supporting existing tenants more generally.

The Disappearance of the Private Rental Sector in Housing and Settlement Policy

Since the shift to a market economy, the private rental sector has all but disappeared from the policy statements produced by the Government of Tanzania. When conducting interviews with policy officials in Tanzania, this disproportionate concentration on home ownership was openly acknowledged by all of those interviewed in an official capacity. As an official at the Ministry of Lands, Housing and Human Settlement Development maintains,

> *'Rental housing is not supported by the Ministry, except for National Housing rental housing. It used to be supported in terms of developing it; it used to be supported many years ago by the government through the budget to help national housing to produce affordable housing. But of course, it's been many years since National Housing last got any grants from the government and private rental housing, there's no direct way in which we are supporting it right now, other than through this initiative of actually developing mortgage financing [through, for example, the Mortgage Finance (Special Provision) Act No.17 (2008)] so that people can actually... some people, and it won't be the majority of people of course, can gain access to mortgage facilities, those whose income levels allow them over their working lives to own decent housing can at least own and have decent housing and be owners at the end of the day'* (Interview Extract, MLHHSD).

The above statement effectively encapsulates the absence of support for rental housing within the remit of the Ministry. The admission that the only support available for private renters is improved finance facilities to enable them to enter home ownership is symptomatic of urban policy that considers pushing home ownership as the only viable solution to the 'challenge of slums'. Commensurate with a shift towards free and open markets, the Human Settlements Policy (2000) outlined the removal of rent restriction which remained in place through the 1984 Act. This Act was repealed in 2005 through The Written Laws Miscellaneous Amendment (no.2). This built upon amendments made through the Land Act (1999) which allowed landlords to evict tenants without having to undergo court proceedings (Cadstedt, 2006).

> *'So before this, there was a 1984 Rent Restriction Act which provided some protection to tenants. It provided a housing tribunal; it provided rental restriction and basically general regulation on our housing issues. Basically, protection for both tenants and the landlord, but that was repealed... it was completely repealed in 2005'* (Interview Extract, Tanzanian MP).

While the Rent Restriction Act had little bearing on the private rental sector (as discussed previously), its removal signalled an end of a policy and legal framework which referenced rental housing at any length, and ultimately the disappearance of protections for tenants in Tanzanian law (Komu, 2011). The HSP (2000) does not discuss rental housing at length. In a chapter entitled 'Shelter Issues and Policies', the government outlines a series of shelter issues relating to housing finance; public housing; private housing and; rural housing. Within this chapter, it is acknowledged that, '[i]n urban areas, more than 90% of urban residents live in privately financed, constructed and owned housing either as owners or tenants' (United Republic of Tanzania, 2000, p. 40). Yet private rental housing is not discussed in the Human Settlements policy as a main subject in policy statements (Cadstedt, 2006). Justifiably, the repeal of the Rent Restriction Act is discussed primarily in relation to public housing through the NHC, denounced particularly in terms of its role in distorting the market, inefficient public spending and; poorly maintained properties that fail to reach the wider population in the public sector (United Republic of Tanzania, 2000). Despite the Rent Restriction Act's failure to regulate the private rental sector, knowledge of it (and its removal) was discussed in several interviews and group discussions with tenants in Dar es Salaam.

When I conducted the empirical component of this research in early 2012, MP January Makamba had sought to amend this legislative neglect of rental housing by tabling the 'Rental Housing Act' in parliament which sought to reinstate rent restriction. He claimed that,

> *'There is a need for the government to establish a specific law of controlling this business because its absence has made landlords wield so much power over their tenants'* (cited in Tesha, 2012a, np).

The motion had been covered in the national and local press and highlighted some of the challenges associated with this unequal power gradient between landlords and tenants, in the absence of legislation. For example, in the absence of regulation of the rental sector, tenants are subject to rising prices and unprotected advance rental payments for six or 12 months. The outcomes of the deregulation of the private rental sector for both landlords and tenants will be discussed further in the following chapter. In the context of Makamba's motion, the absence of a law governing the tenancy relationship was perhaps more acute in public consciousness at the time of this research. The response to Makamba's Rental Housing bill, however, was that rental housing would be afforded the necessary attention in the forthcoming Housing Development Policy (currently being developed by the Ministry).

Following years of housing being subsumed as a section within urban land use planning and development, the purpose of the new policy is to develop a comprehensive policy direction to tackle Tanzania's housing challenges and develop a strategy for housing development, including a budgetary allocation for housing (Komu, 2011). The vision of the policy is to,

> '...see all housing consumers having access to affordable housing types of their own choice and of standard quality by 2025. The mission is to guide the citizenry towards development of a non-discriminatory and efficient housing delivery system and creation of a healthy, aesthetic and decent living environment' (United Republic of Tanzania, 2009, p. v).

The policy continues the thread of the enabling environment, discussed above, 'guiding' other actors to the development of adequate housing. In the current draft copy of the policy, there are few statements made regarding rental housing. Much like the HSP (2000), there is an acknowledgement, however, that 'rental housing is given limited priority' despite private tenants making up the majority of urban residents and a basic objective to 'encourage access to housing for owner occupation or renting' (United Republic of Tanzania, 2009, p. 16, 29). Yet echoing Cadstedt's (2006) critique of the

Human Settlements Policy (2000), the Housing Development Policy fails to treat rental housing as a separate category, nor does it provide any extensive information on how private rental housing will be supported. On the rare occasions where rental housing is mentioned in the policy, the focus is firmly on increasing the supply of rental housing by encouraging private developers to build. When referenced, rental housing consistently appears as an appendage to policy statements on home ownership, following an 'and' or an 'or', never discussed at length. Where rental housing is most featured in the policy, is in a section denouncing the tradition of rent restriction in Tanzania and the role of restriction in creating market distortions. Despite the rhetoric surrounding Makamba's proposed Rental Housing Bill focusing primarily on exploitative landlord-tenant relationships[34], no explicit mention is made in the policy draft of how these issues will be tackled. Similar to the Human Settlements Policy, however, the emphasis is very much on developing home ownership, particularly through the establishment of a favourable environment for private finance. This will be discussed in the following section.

Overselling Individual Home ownership and Developing Financial Subjects?

At the core of the course of action to tackle slums in the Global South (as variously outlined by the UN-Habitat, World Bank, USAID, among others) is an assumption that home ownership is the 'natural' tenure and a commitment to developing *slum dwellers* into *individual home owners* through a combination of upgrading, titling, service provision, micro-credit and improved urban governance (Gilbert, 2008; Kemeny, 1981; Gurney, 1999a; Ronald, 2008; Munro, 2007). The centrality of home ownership to these initiatives is often unspoken and unreferenced, an assumed feature of a linear development trajectory which '[allows] the shack to become the house, the slum to become the suburb, and the slum dweller to become the citizen' (Cities Alliance, 2008, p. 7). Despite no percentage of the national budget currently being allocated to 'housing development', there are clear indicators that there is a bias in settlement policy and practice towards individual home ownership with the neglect of private rental housing[35].

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[34] In the media which featured the proposed Rental Housing Act and in January Makamba's statements on the subject, the focus was mainly on the exploitative nature of private rental through features such as advance rent and eviction, this will be covered more comprehensively in the following chapter.

[35] The institutional position of 'Housing' has shifted between several ministries over time. In 1964 until 65 there was a Ministry of Local Government and Housing and from 1965 until 69 a Ministry of Health and Housing. From 1970 until 1984, housing matters were dealt with by a Housing Department within the Ministry of Lands, Housing and Urban Development. From 1984 until 1992, housing moved between numerous ministries, including the Ministries of Local Government, Cooperatives and Marketing; the Prime Minister's Office and; Lands, Water, Housing and Urban Development. In 1992, housing was returned to the Ministry of Lands, Housing and Urban Development and at this time was represented at

It is essential to note, however, that the intention of this discussion is not to present uncritically (formal) individual home ownership as an export of the West. As later chapters will show, home ownership is a desirable tenure among Tanzanian nationals. Historically, African rural communities have a strong relationship with land ownership and this is still prevalent in rural communities. Chapter Eight of this thesis will discuss this notion further using empirical material from this study.

While the disappearance of rental housing from legislation in Tanzania is evidenced through amendments to rent restriction through the Land Act (1999) and the Human Settlements Policy (2000) and in subsequent policy statements, it is when considered in the context of the attention given to promoting home ownership that the neglect is heightened. The following extracts from interviews with officials in Tanzania communicate this notion,

> *'If you look at the repeal of the RRA and why they came up with the Mortgage Finance Act and the Land Act, it is all geared towards the owners and advancing ownership'* (Interview Extract, Tanzanian MP).

> *'...it is implicit in the policy... I would say it is actually by design. We adopted the enabling approach in 1972 and the idea was actually to encourage, of course the government would facilitate the private individuals to build their houses through self-help- aid and self-help and if they are developing their housing themselves, it means actually, basically, that you are encouraging the home ownership'* (Interview Extract, MLHHSD).

Situating the *over promotion of ownership* in a global context, Gilbert (2008) claims that

> 'For at least two decades, most governments have made mortgage finance more accessible, given tax relief to both owners and builders, supplied infrastructure to dispersed suburban development, and helped to construct an ideology favourable to home-ownership. In the USA and the UK, governments have more or less bribed people to become home-owners, and

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the regional level by regional officers reporting to the Regional Development Directorate. In 1997, the Directorate of Housing merged with the Directorate of Urban Development, forming the Directorate of Human Settlements Development. Within this Directorate there was a small housing section. In 2007, the Directorate of Housing was re-introduced in the Ministry of Lands, Housing and Human Settlements Development (United Republic of Tanzania, 2009; Interview Extracts). At present (2013), there is no body dealing directly with housing at the regional and local authority level. The shifting position of housing, it has been suggested, has meant that it has been treated merely as a section within land use planning and development and consequently afforded little attention (Komu, 2011). It is acknowledged in the new draft Housing Development Policy (2009, p. 15) that this led to the 'diffusion of housing matters in the national development agenda'. The reintroduction of Housing as a cornerstone of the Ministry's work, as well as the appointment of a Director of Housing and the process of creating a new Housing Development Policy highlights the Tanzanian state's recognition of the potential for housing to contribute to economic growth in the neoliberal era.

in China, Zhang (2000, 200) points to 'the over-promotion of home-ownership at large discounts' (Gilbert, 2008, p. ii).

The amplified promotion of individual ownership in Tanzania is manifest in the policies produced by the Ministry of Lands, Housing and Human Settlements Development since the shift to a market economy. Parallels can be drawn here between Tanzania's attempt to develop a nation of credit-worthy home owners and the housing trajectory of the UK where policies to dismantle public housing, and a series of subsidies and tax reliefs, have constructed an ideology whereby ownership is not only the best option, but the only option (Kemeny, 1981; Ronald, 2008). While council housing in the UK was more effective in housing a higher proportion of families than the NHC in Tanzania, there are nevertheless parallels to be made here, not least given that in the draft Housing Development Policy (2009) it is claimed that,

> 'The government will enable public housing institutions to produce houses for sale under different arrangements to include tenant purchase scheme in order to promote home ownership' (United Republic of Tanzania, 2009, p. 36).

As the above statements from Ministry and parliament officials emphasise, the state sponsorship of home ownership is very much by design. Indeed, the Human Settlement Policy (2000) makes explicit in its policy statements a commitment to 'encourage individual home ownership' (United Republic of Tanzania, 2000, p. 38).

In the last decade there has been an increased commitment to the regularisation of informal plots in Tanzania and delivery of formal plots in peri-urban areas. This commitment to formal plots is notably evidenced through the development of the flagship programmes such as the de Soto-inspired MKURABITA, Property and Business Formalisation Programme (PBFP), which aims to develop a fast and effective system to formalise urban and rural real estate (Campbell, 2013). Similarly, the 20,000 plots programme (2002-2006) was a land delivery programme, in place to facilitate the delivery of formal plots in peri-urban Dar es Salaam in an effort to curb the growth of informal settlements (Mwiga, 2011). Tenure regularization is also commonly included in urban upgrading programmes. As the UN-Habitat states,

> 'The major strategy for improving the life and living conditions in informal settlements in Tanzania today is regularisation which is spelt out in the Land Act of 1999. According to the Act, the main purpose of a scheme of regularisation is to facilitate the recording, adjudication, classification and registration of the occupation and use of land by those living and working in an area' (UN-Habitat, 2012a, p. 9).

Moreover, the draft Housing Development Policy confirms that,

> 'Pursuant to the Land Act No. 4 of 1999, since 2004 the Government is undertaking a programme of regularization of informal settlements. The objective of this programme is twofold: First, is to promote secure tenure and provision of infrastructure and services in these settlements. Second, in line with the National Economic Growth and Poverty Reduction Strategy (NEGPRS) in Swahili MKUKUTA, the Government is seeking to promote socio-economic development for the majority of the urban inhabitants' (United Republic of Tanzania, 2009, p. 10-11).

It is stated in the draft Housing Development Policy (2009), somewhat ambitiously perhaps, that 'the government's target is to regularize all unplanned settlements in the country by 2020' (United Republic of Tanzania, 2009, p. 11). Regularization programmes are founded on a privileging of formal, individual home ownership, transforming slum dwellers into home owners and, through the title, providing access to formal credit (de Soto, 2000; Campbell, 2013; Saunders, 1990). Issuing titles to informal residents is, of course, not a new concept. The durability of the approach, however, and its vehement international embrace, is due to its efficacy in bolstering the dominant political and economic trend of neoliberalism, correlating home ownership and an advanced property rights system with levels of affluence in the West (Gilbert, 2002a; Gruffyd Jones, 2012a). Moreover, 'in the case of de Soto, these neoliberal arguments were being advocated not by a World Bank consultant from the West, but by an economist from the South' (Gruffydd Jones, 2012a, p. 776). Regularisation schemes not only privilege home ownership, they assume that informal settlements are home to a homogenous group of informal owners that are uniformly trapped in an impasse of dead capital and whom 'given the legal-bootstraps of secure property, [...] can proceed to pull themselves up from poverty' (Martinez and King, 2010, p. 5). As this thesis has previously made visible, however, in Tanzanian cities, the majority of informal urban residents are tenants. Contrary to de Soto's (2000) assertion that titling will lead to a multifaceted package of benefits including tenure security, critical scholarship on the tenure upgrading process has suggested that the imposition of titles on an already dynamic formal market can lead to processes of market-driven displacement and the long-term gentrification of settlements as newly titled assets culminate in higher costs for rents and services (see Burgess, 1982; Durand-Lasserve, 2006a; Guylani and Basset, 2007; Huchzermeyer, 2005; Payne *et al,* 2009a; Campbell, 2013). The focus of informal settlement development in Tanzania being on titling schemes, therefore, privileges

individual *formal* home ownership while simultaneously rendering tenants living in informal settlements an invisible population.

The campaign to develop home ownership has been overtly financial in character, considered to make *economic* sense through the correlation between formal titles and access to credit, as well as the attempted expansion of mortgage finance in Africa. As Gilbert (2008, p.ii) states,

> 'Home-ownership also ties people more firmly into the private enterprise economy, and this is one reason why the international development lobby wishes to extend the full benefits of ownership to more people in poorer societies. De Soto (2000, 50), for example, argues that: 'Formal property forces you [...] to go beyond viewing the house as mere shelter – and thus a dead asset – and to see it as live capital.' (Gilbert, 2008, p. ii).

Indeed, central to de Soto's (2000) thesis is the utility of titles in enabling previously uncreditworthy individuals to access credit and consequently, 'this credit can be invested as capital in productive projects, promptly increasing labor productivity and income' (Galiani and Shargrodsky, 2009, p. 3; Asare and Whitehead, 2006; Byamugisha, 1999; Feder and Nishio, 1998; Abdulai et al, 2007). The newly titled and legally entrenched assets can then be utilised to secure credit that will provide further investment capital, consequently stimulating the flow of credit and enabling the production of economic growth with particular 'pro-poor' benefits (Martinez and King, 2010). Home ownership is conceptualised, foremost, in economic terms whereby the home becomes a 'marketable asset' or investment, transformed from 'dead capital' to 'live capital' (Assies, 2009). Similarly, the urban poor become financial subjects and the housing crisis rethought of as a crisis of finance. De Soto's model encompasses two broad objectives: economic efficiency through the formalisation and unification of property markets and equity through the perceived benefits of tenure security and empowerment of the poor (Durand-Lasserve and Selod, 2009). Embedded in these objectives, however, is an equation of informality with a singular conceptualisation of poverty, failing to recognise '...how informality may be a differentiated process embodying varying degrees of power and exclusion' (Roy, 2005, p. 148).

The role of personal debt in the future of development is significant. Since the 1980s, international urban policy has been focused on actively developing a favourable environment for the housing market and the circulation of finance (Gruffydd Jones, 2012a). Intermingled within an international development agenda, that celebrates the agency of the urban poor, is an emphasis on financialisation, what Gruffydd Jones

(2012a) terms, 'the urban civilisation of finance'. A key feature of this agenda is the recasting of the role of the slum dweller. No longer considered as the helpless victims of poverty, slum dwellers are recast as financial subjects, trapped in poverty by barriers to accessing credit. The solution, therefore, is simply greater access to credit. This is particularly evident in the wide support of de Soto's (2000) thesis which positions access to avenues for formal credit as a lynchpin for economic and social development. In an article in 'This is Africa', a publication from the Financial Times Ltd, the African continent is described as '[m]ortgage finance's final frontier'. The article attempts to alter perceptions of personal debt, viewing it not as a burden, but as an opportunity for attaining an improved lifestyle and for personal development. CEO of Ghana Home Loans, Dominic Adu is quoted claiming,

> 'That is the first barrier, they perceive debt as a negative thing because they don't understand the product. Once they become comfortable that debt is not something to be ashamed of, debt does not mean you're going to be jailed, that you lose your livelihood, and that these institutions are there to help you overcome these concerns, they are happy to borrow' (Adu cited in Akinola, 2008, np).

Historically African debt is heavily associated with national debt and *crisis,* what Danso (1990, p.5) terms 'a gruesome picture of hopelessness'. Yet the future of debt is shouldered by the individual and is considered as an optimistic picture of *hopefulness*. The rebranding of *debt* as *opportunity,* however, needs to be understood in the context of transformations in housing and finance in Anglo-American capitalism over the last three decades (Gruffydd Jones, 2012b). In particular, the wholesale promotion of home ownership and the naturalisation of lifestyles funded through debt must be scrutinised in the light of the freshly learned lessons from the current global crisis. Writing in 2008, Akinola's article on Africa's promise as a fertile ground for the banking industry fails to touch on the dangers of overselling home ownership and underselling risk when pedalling personal debt. As the ramifications of the sub-prime crisis continue to have grave consequences for many individuals, persuaded that they could fulfil their dreams by encumbering themselves with personal debt, it is at this juncture that a critical analysis of the shift to individuals bearing the cost of 'development' is pertinent.

In 1995, Tanzania's only mortgage lending institution, the Tanzania Housing Bank (THB) was liquidated following insolvency in 1993. Since the THB's liquidation, finance for housing development and maintenance in the private sector has relied largely on household savings. Consequently, private housing can take years, even decades, to build incrementally as funds allow (Komu, 2011). In 2008, the Tanzanian

government passed two key pieces of legislation in an attempt to develop mortgage financing in Tanzania, the Unit Titles Act and the Mortgage Financing (Special Provision) Act No. 17. In the draft Housing Development Policy (2009), the development of mortgage finance markets is positioned as central to the future of housing in Tanzania. Lending to low-income groups through Savings and Credit Cooperative Societies (SACCOS), building societies as intermediary lenders, microfinance institutions facilitating improved credit literacy among citizens and making title deeds available to individuals are all discussed in the draft policy as routes to develop mortgage financing (United Republic of Tanzania, 2009, p. 46). Furthermore, extensive information is given in the draft on the key issues, policy statements as well as a breakdown of the key roles of the main actors' involved, including central government; local authorities; financial institutions; the private sector; civil society organisations (CSOs); training, and research institutions and agencies and; multilateral and bilateral development partners (see United Republic of Tanzania, 2009, p. 44-50). Relative to other policy issues and future directions outlined, the policy draft affords a high level of attention to the development of financial markets. A pivotal element of the future of housing development, the policy direction tells us is a 'financial sector that supports [the] establishment and smooth operation of mortgage banks and secondary market institutions' (United Republic of Tanzania, 2009, p. v).

Figure 5.4: Illustration shown with an article entitled 'the Continent of Dreams' in the March edition of the Economist (Source: The Economist, 2013).

'Increasingly, populations in a number of Sub-Saharan countries are being introduced to the concept of funding their lifestyles through debt' (Akinola, 2008, np.)

Financialisation, therefore, is considered as the only logical route to improve the housing conditions of Tanzania's urban residents. Consequently, home ownership and the burden of personal debt become entirely naturalised, rebranded as a route to personal development (Gruffydd Jones, 2009). Quoted in a piece discussing the Bank of Africa's expansion into the Tanzanian market on the 'Making Finance Work for Africa' website, Ghanaian international banker, Mr Ammishaddai Owusu-Amoah urged individuals to conquer their fear of personal debt, claiming that 'a mortgage is not a burden as many of us are made to believe, but rather a burden reliever' (WFWFA, 2012). While it would be wrong to universally condemn initiatives that attempt to improve avenues which allow the urban poor to access credit, it is important to critique their characterisation as a 'burden reliever', some uncomplicated route to the developed lifestyle. It is necessary to expose the jagged edge of financialisation, the reality that, for some, debt cannot be rebranded as opportunity; it will always be a burden. What happens when households are no longer able to make repayments? The continent of Africa is itself being rebranded as the 'final frontier', and the 'continent of dreams', a hitherto untapped market. An article published in the Economist in March 2013, describes the African banking market as 'potentially vast and virtually untapped' with the region's lenders 'promising spectacular returns as they expand across the continent' (The Economist, 2013, np). The article was accompanied by the illustration shown in Figure 5.4, which shows two (white) men in suits, one wielding a spade, the other a jackhammer. Along with a digger, they attempt to penetrate a vast chasm of untapped gold and riches. The image is stark, and raises the question: whose dreams come true in the continent of dreams? The suited men, fervently digging for profits, do not represent the vast African population, but the banks themselves. The African population appear as a mass of bright gold, idly waiting beneath the surface to be exploited. What happens, then, when the vulnerabilities that were glossed over when reconceptualising *slum dwellers* as *active citizens* cause problems for households in repaying loans? With rising mortgage costs, tougher application processes and millions still undergoing foreclosure, or trapped in negative equity, in the west, the dream of home ownership may be giving way to reality. What remains to be seen, however, is whether the lessons offered by the crisis will transmit to low- and middle- income countries currently expanding access to

formal credit in a context in which affordability levels are much lower and vulnerability to economic shocks is much higher (Harvey, 2008; Payne, nd, 2008).

Tanzania is not unique in its drive to grow formal mortgage finance. Instead, the push for financialisation is deeply embedded in an international urban agenda, which places the private and commercial sector at the core of responses to the urban housing crisis (Gruffydd Jones, 2009). As Gruffydd Jones, critiques,

> '...a central strand of this global agenda for African cities is the promotion of financialisation. The financialisation of the urban condition, extending to envisaged mechanisms for connecting the everyday worlds and practices of the subaltern to national and international financial markets, is rendered entirely normal, natural and the only possible way to proceed' (Gruffydd Jones, 2009, p. vii).

Both the UN-Habitat and the World Bank, as well as Western donor organisations like USAID, openly and eagerly promote the expansion of formal finance mechanisms as the main route to address the growing problem of slums. In 2009, the World Bank embarked on the 'Tanzania- Housing Finance Project' which aims to develop the mortgage finance market in Tanzania. This is done primarily through the creation of the Tanzanian Mortgage Refinance Company (TMRC), formed by the Bank of Tanzania with World Bank support (World Bank, 2009). The TMRC is 'expected to guarantee commercial banks for long-term loan facilities that they will extend to investors in housing' (Komu, 2011, p. 63). The World Bank is also active in promoting mortgage markets in Ghana, Uganda, Burkina Faso and Nigeria. Gruffydd Jones (2012a) has critiqued the UN-Habitat's approach with particular focus on the Slum Upgrading Facility (SUF), claiming that 'the UN-Habitat adopts a neoliberal vision [whereby] the goal of improving slums is to be achieved on the basis of the efforts of the poor combined with the resources of private finance within the sphere of the market' (Gruffydd Jones, 2012a, p. 770). The UN-Habitat has directed its attention towards growing access to finance in Dar es Salaam by producing a report entitled 'Informal Settlements and Finance in Dar es Salaam, Tanzania' in 2010. The report uses rights-based language, discussing the right to adequate shelter. It focuses mainly on the role of microfinance in developing informal shelter. It can be argued, therefore, that in recent years there has been an intensified focus on financing slum dwellers and the promotion of individual, formal home ownership is an integral part of this. The financialisation of housing in African cities follows the trajectory of the US and the UK (among other Western nations) whereby successive governments have zealously marketed home ownership. In an historical analysis of global housing policy, Gruffydd Jones (2012a) analyses the politics

of housing finance, considering the significance of the deregulation, liberalisation and internationalisation of finance beginning in the 1980s which transformed housing and urban development. She illustrates,

> 'how developments in mortgage finance over the past three decades, in the context of global economic and financial liberalisation, have combined with the ideological pursuit of home ownership to drive the promotion of mortgage finance for the poor' culminating in the extension of mortgage finance to previously excluded groups and the increased associations of private property with economic development' (Gruffydd Jones, 2012a, p. 779).

Illustrative of the state recognition of the role of housing as a driver for growth is the following statement from the annual conference for the African Union for Housing Finance (AUHF) entitled 'Growing Housing Opportunities in Africa: Encouraging investment/Growing the market' which was held in Dar es Salaam in October 2012,

> 'Governments, too, are recognising the integral role of housing in overall economic growth, and are addressing the regulatory and policy constraints to housing investment, opening up further opportunities for growth' (AUHF, 2012, np).

Despite the current economic crisis, therefore, the desire to transform slum dwellers into financial, 'bankable' subjects has continued apace (Gruffydd Jones, 2012a).

Conclusion

This chapter has critically analysed Tanzanian policies and programmes aimed at developing informal settlements, exposing a subtle, yet pervasive, tenure bias that filters throughout which assumes that home ownership is the 'natural' tenure. This chapter has sought to expose this bias, highlighting the overselling of individual home ownership and placing this in the context of the virtual disregard of rental housing in the policies and interventions which are aimed at improving life in informal settlements. Through an historical analysis of urban and housing policy in Tanzania, this chapter has attempted to situate the current neoliberal policy direction in its historical context. The shifting approach to housing the urban poor, for example, and the removal of restrictions on rental housing highlights the highly politicised nature of policy on slums. Not only has this chapter situated the current approach to developing housing in Tanzanian cities historically, it has also highlighted its entrenchment in an international neoliberal urban agenda that is driven by the Anglo-American West. In doing so, I have attempted to make visible the politics inherent in approaches to govern explosive growth in cities in the Global South that are so often presented as logical, rational and technical or

philanthropic, concerned with bettering living conditions and therefore somehow beyond critique. The naturalisation of home ownership, and the increased focus of policies aimed at developing slum dwellers into financial subjects, must be seen as a component of neoliberal governmentality whereby slum dwellers are remodelled as disciplined, self-reliant and responsible citizens. No longer conceptualised as a site of danger, mystery and pathology, the civilising project, allows the site of the slum to be transformed into the suburb and, through home ownership, the slum dweller into a proper, recognised citizen (Cities Alliance, 2008). This chapter has shown how, in recent years, the African city has become a central focus for this civilising intervention, potentially offering virtually untapped finance markets for banks. Yet in the context of the current economic downturn, and its roots in the subprime real estate crisis, there is a pressing need for critical scholarship on the over-promotion of individual home ownership and improved lifestyles funded through personal debt. This thesis calls for tenure neutral policies that recognise the multifarious lived experiences of slum dwellers and the different needs of the urban population.

Ultimately, in discussing the over-promotion of home ownership and the equivalent invisibility of tenants in international, and Tanzanian national, policies aimed at improving the urban condition, this chapter acts as the bedrock for future chapters. This chapter has focused, almost exclusively, on the text-based discourses which outline the strategies for dealing with the growth of informal settlement. This focus on edited texts, interspersed with discussions with high-ranking policy officials in Tanzania, poses the threat of presenting an abstract account of neoliberalism as an overly coherent and totalising power. As discussed in Chapter Two, purely discursive accounts of the 'mentalities of rule' risk the presumption that discourse translates seamlessly into practice. In practice, however, they are wrought with internal fault-lines and points of tension. This chapter has shown that policies are preceded by multiple policies, strategies and initiatives. Beyond passing comment, absent in this chapter has been any reference to those who live in informal settlements, subject to such interventions. Policies are interpreted and negotiated locally by different governance actors as well as the general population, achieving differing levels of 'success' and erratic outcomes that are highly dependent on the local context. Therefore, the critical analysis of the housing and settlement policy landscape in this chapter lays the foundation for a thorough examination of the multifarious lived experiences of informal urban housing in Dar es Salaam. The remaining three empirical chapters in this thesis will open up the complex

negotiations of (in)formality and (in)security that urban residents make in the context of a political and legal privilege of home ownership. In doing so, I will attempt to (re)connect the mentalities of urban rule in the Global South with the messy social, political and economic structures in which they are embedded in Dar es Salaam city.

Chapter 6

Counting and Being Counted: Rental Housing in Dar es Salaam

All too often in the burgeoning literature on 'informality', 'squatting' and 'slums', we are confronted with stark interpretations of the political-economy of the city. Countless narratives of the city in the Global South cast the poor as victims of an entrepreneurial state advancing World-city aspirations. This growing body of work discusses capital sifting the poor from the inner city through forced evictions under the benevolent guise of 'development' and 'public interest' and consider the middle-class facilitation of this removal of dirty, unsightly eyesores from view: banished to some other part of town, somewhere peripheral, somewhere marginal, and often still informal (see Davis, 2004, 2006a and b; Harvey, 2003, 2008). Some scholars celebrate the 'Otherness' of informality, the impermanence of the self-made city and their potential as sites of resistance (see, for example, Holston, 2008).

Yet following Ann Varley's (2013) work on 'postcolonialising informality', issue can be found with this celebration, particularly when the theory is largely packaged and exported from the West. In celebrating the fluidity, impermanence, flux and mobility of informality, there is a risk of partaking in a new Orientalism (Said, 1979) whereby the Third World squatter assumes the role of the 'noble savage'. While there are, of course, a few notable exceptions (in particular see Datta, 2012 and Doshi, 2012), often absent in these accounts of informality are the voices, stories, opinions and concerns of those who actually *live in* informal housing. As Roy (2011, p. 224) highlights, marked only by its relative silence are accounts which discuss the rights of those living in 'slum' spaces and discussions of the 'slum' as 'a terrain of habitation, livelihood and politics'. Residents rarely feature as the protagonist in the narrative. Instead, they more often appear *en masse,* like the chorus in a musical, indistinguishable from a distance, dressed the same and appearing as a single, amalgamated presence. The nuanced social relations that exist in settlements are all too often flattened as the 'slum' itself appears as the star of the show. Imaginaries of the 'slum' effectively disguise the everyday lives of the residents, at once shaped by multiple, overlapping markers of difference (Kumar, 2011; Datta, 2012). Stemming from a widely held assumption of owner-occupancy as a

'natural' or superior tenure, and a policy bias to this end, an often overlooked marker of difference within the 'slum' is housing tenure (Gilbert, 2008; Kumar, 2011; Desai and Loftus, 2012; Obeng-Odoom and Stilwell, 2013).

This thesis departs from such reductive narratives of the slum, that characterise it as a uniformly hopeless space, as well as those that un-reflexively celebrate informality, with little or no reference to the residents negotiating informality in their everyday lives. Differentiated experiences of informality are simultaneously informed by a range of factors such as gender, class, employment status and religion, to name a few. While acknowledging that no single factor can fully explain the multiple experiences of informal housing, this thesis focuses predominantly on the role of tenure as a factor in shaping the experiences of residents living in informal housing. The previous chapter discussed the evolution of the housing and settlement policy landscape in Tanzania, embedding its current manifestation in a global neoliberal urban agenda, which has the growth of slums as a focal point. What Chapter Five exposed was an enduring emphasis on home ownership in urban plans and policies, and diametrically, a neglect and invisibility of private rental housing and of those who rent. Using material from interviews and group discussions with informal residents living in Kurasini and Hanna Nassif, this chapter will investigate the implications of the policy and legal abandon of renters on the lived experiences of informal housing in Dar es Salaam. Primarily, this chapter will discuss experiences of private renting in Dar es Salaam, questioning the impact that this lack of regulation has on the social relations that colour experiences of accessing and living in a rented home in the city. While the intention of this research is not to reinscribe this relational understanding of renters and owners, considering ownership in relation to renting is necessary to deconstruct and critically analyse this binary. In this chapter, I attempt to highlight how the stigmatisation of renters in Tanzanian public policy 'represents a bias as pernicious as other biases of gender, race, religion, and nationality' (Krueckeberg, 1999, p. 9). Finally, using the example of the 2011 floods in Dar es Salaam, this chapter will begin to assemble a critical understanding of the role of tenure in fracturing perceptions of security, understandings of citizenship and rights to the city in the moment of dispossession.

Renting a room in Informal Dar es Salaam

Despite the concentration of initiatives on fostering home ownership, both at a national level and through the discourse of multilateral agencies, a small number of studies have sought to draw attention to the importance of rental housing in housing low-income residents (Mitlin, 1997; Gilbert, 2002a, 2002b, 2008; Desai and Loftus, 2012; UN-Habitat, 2003b, 2011a, 2011b; Cadstedt, 2006, 2010; Kumar, 2011). Furthermore, a relatively small, but significant, body of work exists which discusses the dynamics of rental markets in the global South (see for example Gilbert, 1987, 1993; Rakodi, 1995; Cadstedt, 2010; Andreasen, 1996; Guylani and Taladukdar, 2008; Arku *et al,* 2012). Kumar (2011) suggests, however, that the focus of literature on rental housing largely relates to the physical aspects of rental housing such as land, finance, building materials and the construction process. Where the focus is on tenants, the literature broadly discusses issues of housing quality and infrastructure (for example Wells *et al,* 1998). Kumar (2011) also points to the lack of research into the social relations inherent in rental housing, particularly those that relate to security rights and contracts between landlord and tenant. This section will discuss the issues, challenges and concerns that were frequently discussed by tenants in interviews and group discussions. Against the backdrop of a lack of regulation and recognition, these challenges were frequently used to underpin aspirations to seek home ownership (discussed at length Chapter Eight).

> *'Here, actually, most people rent rooms, not houses. You will find a house with eight rooms with three families and each one has a completely different contract and also the attainment of the rights... Obviously the contract is drawn by the landlord so it is heavily weighed against the rights of the tenant and [the contract] is not enforceable. Although, the landlord can enforce it as he wishes, he can sell your TV if you fail to pay, he can put your furniture out, just to get his rights in the contract'* (Interview Extract, Tanzanian MP).

In Dar es Salaam, private small-scale renting provides housing for the majority of its people (Kironde, 2000; Kargea, 2011). Private rental housing is the only form of rental housing available in Dar es Salaam's informal settlements (Cadstedt, 2012). For the majority of those renting in informal settlements, rooms are rented from landlords in a traditional-style Swahili house, as discussed in the interview extract above. On occasion, entire homes are subdivided and rented from absentee landlords. Households are able to rent more than one room based on their financial capability, but it is not uncommon for families to reside in one room. It is often the case that landlords will live alongside their tenants in the rental house and there can be anywhere up to 20 tenant

families living in a dwelling (Cadstedt, 2006). Figure 6.1 shows an example of a typical floor plan in an urban Swahili house.
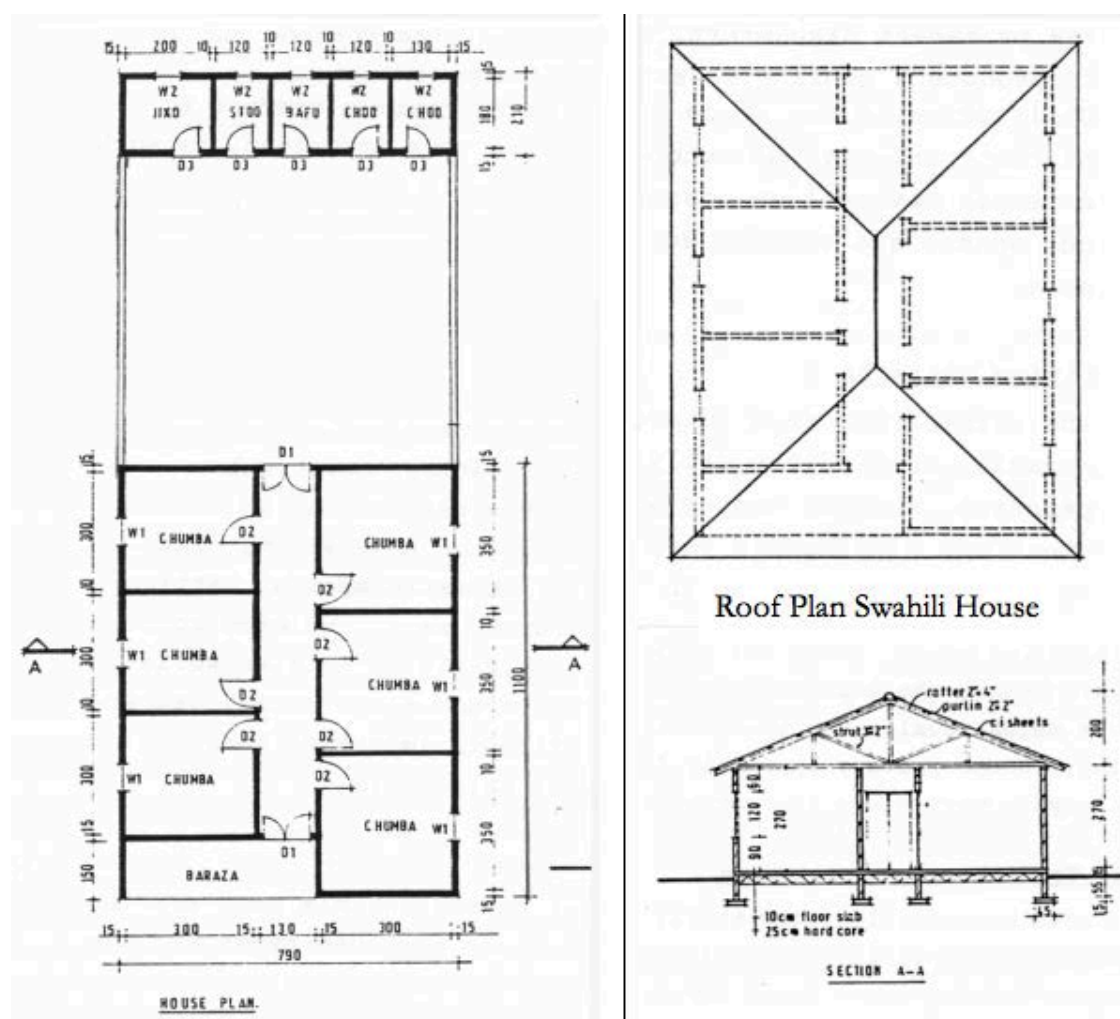
Figure 6.1: Example of the floor plan of an urban Swahili house. This plan was designed and drawn by the NHC. It has been replicated informally and gives a good indication of the layout of the house (source Nnkya, 1984 shown in Nguluma, 2003)

Housing is accessed on the open market, through networks of friends and neighbours and often enlisting the services of informal middlemen, known in Swahili as *dalari*. The cost of renting differed between the two case-study areas, with the majority of respondents in Hanna Nassif paying 25-30,000 shillings (approximately £9.70- £11.66) per room, per month and those in Kurasini paying around 15,000 (approximately £5.83) per room, per month. Within areas, rents are determined by a range of factors such as accessibility to the main roads, the state of the toilet and the availability of a water or electricity connection. It is important to note that Hanna Nassif has been the focus of several upgrading initiatives in recent decades and due to its central location is considered to be a relatively expensive settlement to live in (see Ngaluma, 2003). The majority of those who participated in this research, through group discussions and

interviews, lived in one to three rooms in shared houses with their families, sharing communal outdoor space for cooking, an outdoor toilet and the cost of utilities. Among the 18 tenants who were interviewed in Hanna Nassif, seven rented one room, six rented two rooms, four rented three rooms and one rented four rooms[36]. Likewise, of the 17 interviewees who were renting in Kurasini at the time of field research, four rented one room, three rented two rooms and seven rented three rooms. While written contracts are a common feature of private renting in Dar es Salaam, these are not underpinned by any legal obligations and as such, are heavily weighted in favour of the house owner/landlord, this will be discussed further in the following sections. The following sections will outline the main challenges expressed by tenants who participated in this research in both interviews and group discussions. While these findings cannot be considered statistically representative of renting in Dar es Salaam, they provide a useful, qualitative insight to the material outcomes of the public policy neglect of rental housing.

Renting: the First Step or the Last Resort?

> *'There is no benefit in renting. If there will be any benefit then renters would be living peacefully, but there's no peace!'* (Group Discussion Extract, Hanna Nassif).

The above extract communicates a ubiquitous perspective among tenants and informal house owners in this study, that renting was an inferior housing option. The ideological positioning of home ownership as a social 'ideal', being 'natural' or 'preferred' in relation to other tenure types (such as private and social renting) has been widely discussed in the literature, and elsewhere in this thesis (Gurney, 1999; Kemeny, 1981; Saunders, 1990, Rowlands and Gurney, 2000; McKee, 2011b; Munro, 2007). Without the associated benefits of ownership (offering seemingly limitless benefits from capital gain to more abstract notions of security, empowerment and good citizenship, discussed extensively in the literature review), private rent is considered in a broadly negative light. Through the establishment of a debt relationship, home ownership becomes ideologically linked to notions of good citizenship whereby owners are 'better citizens, better neighbours, and even better persons' (Rohe and Stewart, 1996, p. 38). Critiquing

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[36] While I attempted to collect data on the number of rooms rented in discussion groups, this was not always possible due to the dynamic nature of the groups with people leaving the discussions and arriving late. However, of the data that was available, it can be said that group discussion participants followed this pattern, mostly renting one to three rooms. Only two tenants in the group discussions claimed that they rented five rooms. This was to accommodate large families of eight or nine.

these deterministic assumptions, however, Murie points to a causal misunderstanding at the root of such positive associations, claiming that,

> 'There is an observation that more affluent, stable and secure households become home owners in circumstances where the quality of service provided in that sector is greater than available elsewhere. This association however becomes converted into a view that it is home ownership which creates affluent, stable and secure households' (1998, p. 84).

Flint (2003) and Flint and Rowlands (2003) have suggested that given the strong favour for ownership, renting has been considered as a 'deviant' choice and a marker of 'flawed' and 'damaged' citizenship (Ronald, 2002, 2008; McKee, 2011b; Murie, 1998). Moreover, home ownership is often presented as offering significant personal financial benefits when compared to private renting. The work of de Soto (2000), scrutinised in the literature review, associates titled property ownership in cities in the Global South with improved access to credit. Held against such financial incentives, rent is often considered to be 'throwing money down the drain' or 'paying off someone else's mortgage' (Gurney, 1999). Richard Ronald (2002, p. 8) suggests that this unequal binary relationship constructed between ownership and rent 'not only implies a polarisation of tenure, but a polarisation of citizenship and identification based upon the nature of residency'.

Against the backdrop of the sub-prime crisis, exposing the risks of targeting ownership to economically vulnerable groups in the US and parts of Europe, a handful of recent papers aim to draw attention to the positive role of rental housing as an important shelter option for the urban poor in the Global South. While this focus on rental housing is relatively small, it is a promising step away from a ubiquitous focus on developing home owners. This work has sought to outline the often-neglected benefits of renting and to 'debunk the myths' associated with home ownership (see for example UN-Habitat, 2003b, 2011a, 2011b; Gilbert, 2008; Payne, 2008). A recent UN-Habitat (2011a) publication entitled 'Housing the Poor in African Cities' discussed the reasons why people *choose* to rent, aside from an inability to afford buying or building a home, in an attempt to disassociate renting as being a tenure of last resort for those unable to own. The UN-Habitat (2011a, p. 5) document suggests that renting is particularly suited to people in 'transitionary' periods, enabling households to stay mobile in order to access employment, as well as offering flexibility in managing household budgets, without the burden of making a long-term financial commitment. Pugh (1995) highlights the importance of rental housing for those unable to own, in the short to

medium term, particularly for those in 'poverty risk periods' (Pugh, 1995, pp. 60-61 in Kumar, 2001, p. 426). Interestingly, a recent return to rental is echoed in post-recession tenure trends in the UK. Pattison *et al* (2010) suggest that recently one million households have entered the private rented sector. Yet they argue that this shift to rental is unlikely to be driven by choice, catering for those who would prefer to live in other tenures. Renting, they caution, has the potential to become an 'unsatisfactory default option' for those unable to access ownership or social renting (Pattison *et al,* 2010, p. 6). There are issues, however, in reducing housing tenure to the overly simple binary categories of 'owning' and 'renting' and considering 'renters' only in relation to 'owners' (Kumar, 2011; Martinez, 2000; Ronald, 2002). Martinez (2000) argues that instead of pitting one form of tenure against the other in a rigid binary, '[t]he optimal objective is to provide people with an *effective choice of tenure that is affordable and appropriate to their needs.* (Martinez, 2000, p. 479-80, emphasis in original).

> *'There is no benefit in renting, I am only renting because I do not have enough money for my own house'* (Group Discussion Extract, Hanna Nassif).

As the above statement suggests, despite the seeds of a renewed focus on the benefits of rent appearing in UN-Habitat publications (2003, 2011a, 2011b), among respondents who took part in this study, rental housing was continually discussed as having few benefits and being a housing option of 'last resort'. When questioned on the benefits of renting, respondents initially claimed that they associated 'no benefits' with renting, the general tone of these conversations were negative. For example, of the 14 group discussions held with members of TUPF and Tutunzane, nine discussions on the 'benefits' of rental housing began with one participant suggesting that there were no benefits associated with rental housing. In each instance, this comment was always met with consensus among participants, who visibly and audibly expressed their agreement. In these discussions, participants' status as a tenant was considered to be the result of a lack of options and an inability to access their preferred tenure, home ownership. Rental housing was discussed as the only option for new migrants to the city. This sentiment was not restricted to low-income residents but was also expressed in interviews with 'official' respondents. This was summed up in an interview with WAT/HST,

> *'You have no choice. You have no choice because you have come from outside of Dar es Salaam and outside of the town probably. Like me, I have come from Arusha and we have the same problem, we don't have as many houses to rent and therefore the prices for rent go high but I have no choice because I also do not have the structure, the system is not in place for me to*

*be able to even mortgage a house. Just until recently, is when it began so I
am forced into being a tenant and having to pay such high prices, otherwise
I have to live in an area that I do not like, probably security is not so good
or cramped houses. You have been around our cities. So I really don't have
a choice but to be a tenant' (*Interview Extract, WAT/HST).

The statement above resonates strongly with the work of de Soto (2000), pointing to the
lack of access to credit as a key issue. Unlike de Soto, however, the chairperson
suggests that a lack of access to credit impedes the ability of urban tenants to own
homes, rather than a lack of formal titles impeding access to credit facilities for informal
owners.

Tenants expressed anxiety in relation to the continual need to fund housing costs, the
inability to miss payments and the consequent lack of security associated with this.
Such discussions with tenants often seemed to echo the sentiments outlined by Gurney
(1999) around aversions to the idea of 'throwing money down the drain' or 'paying
someone else's mortgage' when renting. Hawa, a tenant living in Kigamboni expressed
this attitude by stating, '*[r]enting is like a burden, it's like a life burden because you
will always have to pay the rent costs*' (Hawa, Tenant, Kurasini). While this theme was
woven throughout discussions, participants raised this challenge explicitly in half of the
group discussions. Moreover, among the 35 tenants interviewed in this study, 12
expressed feelings of stress and anxiety associated with the relentless need to fund
rental costs. In interviews and group discussions with tenants, it was suggested that, *'the
renter is always paying the house owner...'* (Group Discussion Extract, Hanna Nassif).
Taking this idea further, several tenants articulated a sense of worry regarding the need
to continue to make payments into old age. Concerns were expressed about the need to
pay rent until the event of their death or during periods in which they are unable to work
due to ill health. Judith and Jane, tenants living in Kurasini expressed this in claiming
that,

> *'Renting is not good and it does not benefit the renter. The tenant will always
> have to work to pay the rent, even old people will force themselves to be a
> watchman or something so that he can find money for the rent'* (Judith, Tenant,
> Kurasini).

> *There is no benefit in renting because if you are renting then you work every
> day and you are always working to pay the rent. But if you own the house then
> you must only find money for your daily needs. You are always working to pay
> for the rental costs, until the day that you die'* (Jane, Tenant, Kurasini).

These anxieties make interesting intersections with the concept of 'asset-based welfare'
through which housing wealth can 'maximise the economic potential of households: it

is a financial resource families can tap into across the life cycle to meet their welfare needs' (McKee, 2012, p. 855; Doling & Ronald, 2010; Lowe, 2011). In the absence of state-provided welfare, therefore, in the cities of the Global South, housing is viewed housing as a source of capital for welfare needs. The idea of being 'free' from housing costs and able to use this money to fund other needs emerged more frequently in discussions which focused on motivations for entering formal home ownership on greenfield sites. This notion will be discussed further in Chapter Eight.

In group discussions and interviews, rental housing was positioned low on a housing hierarchy. Without exception, respondents in both interviews and group discussions positioned home ownership as being a superior tenure to renting. This is perhaps unsurprising considering that all respondents were currently undergoing voluntary, self-funded resettlement to formal homes on urban green-field sites[37]. This perception connects with previous research with tenants (Datta, 1995; Datta and Jones, 2001), in which they believe rental housing to be a temporary housing solution. Using a South African case study to investigate titled ownership in poverty reduction, Lemanski (2011) utilises the metaphor of the property ladder to explain this perceived hierarchy. She states,

> 'In the capitalist economy, home ownership is often perceived as the definitive measure of financial success: a commodity that can be traded, improved and used as security for loans, representing an individual's primary stake in the economy [...] while some climb the 'property ladder' with increasing asset returns, others languish at the bottom, unable to reach the first rung and thus terminally barred' (2012, p. 57).

Respondents often discussed rental housing as existing in a housing hierarchy whereby titled, 'formal' home ownership occupied the top position, untitled ownership beneath this and at the bottom, above sleeping rough, was rental housing. Rental rooms were habitually discussed, as Valerie, a tenant living in Kurasini underpins, as little more than '*someplace to sleep*'. Valerie states, *'you don't like to rent, but you opt to rent because you can't sleep outside!'* (Valerie, Tenant, Kurasini). Renting was discussed as a default option in which it provided a step up from 'sleeping outside', but was by no means considered to be a satisfactory long-term housing option. A key theme in conversations with tenants was the notion that rental housing provided housing for those

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[37] Respondents' status in this study as members of community-led groups aimed at moving to titled new-build homes in the city's periphery (discussed in the following chapters) means that their views and opinions on rental tenure and formal ownership cannot, therefore, be considered representative of the entire population in Dar es Salaam.

unable to attain ownership, yet ownership was always considered to be the desired state. When pressed, however, in all discussions respondents acknowledged the 'important' role of the private rental sector in providing housing for those unable to access ownership as well as those in 'transitionary' periods in their lives, such as new migrants to the city (UN-Habitat, 2011a). This supports the statement highlighted earlier from the CEO of WAT/HST. That said, however, respondents were unwavering in their view that rental housing was an inferior housing option, offering little benefits to tenants. Despite acknowledging the important role of rental housing for those unable to afford to buy or build a home, this was often accompanied with the caveat that tenants should make every effort to buy or build a home while renting.

Of the 178 informal residents[38] who took part in interviews and focus group discussions, only three respondents referred to increased mobility as a positive feature of rental housing. This is interesting considering the UN-Habitat's focus on the geographical and financial mobility and the flexibility offered by rental housing. James, a 24 year old tenant living in Hanna Nassif, raised the flexibility of rental housing as a benefit in stating,

> *'The benefit of renting, I can say, is the ability to move around, to move to another settlement and stay for years. When you own, it is difficult to move out but it is easy if you rent. Like in the low areas, it can flood during rainfall. And for the job too, if you need to move then it's much easier when you rent. I have a job here but I might need to move to Mbagala and if I have to move there then I would have to travel. For starters, I think renting is the best option'* (James, Tenant, Hanna Nassif).

Despite James recognising the benefits offered by rental housing, he also includes the caveat *'for starters'.* In including this stipulation, James acknowledges the benefits of rental housing, but only as a short to medium-term housing option, in so-called 'transitionary periods' (UN-Habitat, 2011a; Pugh, 1995). Perhaps one reason for the unwillingness of respondents to cite 'flexibility' or 'mobility' as a benefit of rental housing is the Ministry of Lands, Housing and Human Settlement Development's[39] use of tenants' perceived 'flexibility' in order to deem tenants as ineligible for any form of compensation in the event of eviction? This will be discussed further, later in this chapter.

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[38] This figure includes the 13 TUPF respondents who had recently moved into formal housing in Chamazi. While no longer 'informal residents', all had experience of living informally and were questioned on their experiences of informal housing.
[39] This will be both abbreviated as 'MLHHSD' and referred to as 'the Ministry' throughout this thesis.

What did emerge in discussions of the 'benefits' of rental housing was the importance of renting for low-income households in negotiating access to the city centre. Group discussions were useful in drawing out this information as participants worked together to brainstorm, raise, discount and reach consensus on the benefits of being a tenant. Rental housing offering a means to access housing in the city centre was expressed during several of the group discussions in which participants argued that, *'rental housing is important because we want to live in town. Most of the economic activity is in town and that's why we choose to rent'* (Group Discussion Extract, Hanna Nassif). Similarly, another participant remarked, *'renting is important for the person with the low income. People with low incomes are forced to rent in the flood areas because everyone wants to be close to the town for the economic activity'* (Group Discussion Extract, Hanna Nassif)[40]. These extracts resonate strongly with the concept of the *right to the city*, particularly Lefebvre's critique of the logic of the market and the capitalist mode of accumulation in the contemporary city that he argues have resulted in exploitation and spatial domination of inner city space by elites (Boer and de Vries, 2009; Lefebvre, 1968). This market logic, Lefebvre argues, has relegated the urban qualities bound up in the concept of the city as 'oeuvre, the city as the loci of social and political life, wealth, knowledge and arts, to beneath the exchange value, ultimately *suppressing* the city as 'oeuvre' (Kofman and Lebas, 1996). It was widely acknowledged by participants that they were unable to live in the inner city by any other means. This viewpoint is underscored by their actions in resettling in formal housing on the city's periphery, discussed fully in later chapters. As I will demonstrate through the course of this research, in resettling, participants made a conscious decision to relinquish their proximity to the *'economic activity'* concentrated in the city centre. An omnipresent theme in discussions with urban tenants in this research was the chronic challenges experienced as a 'tenant' and the dissatisfaction that they felt with renting in relation to the rights and claims to the city. As the results of this research will consistently show, this assessment was often rationalised by perceptions that house owners and landlords, even informal owners, possess superior rights and claims to the city. This dichotomy between 'tenants' and 'owners' or those who 'use' and those who 'own' is reminiscent of the often separated 'use' and 'exchange' value that Lefebvre critiques in his work on the right to the city. Can it can be argued, then that low-income tenants effectively *rent* rights to the city, possessing tenuous and fragile rights until they

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[40] The 'flooded areas' refers to the Msimbazi valley, an area which experienced catastrophic flooding shortly prior to my arrival in Dar es Salaam to conduct fieldwork. This will be discussed further in the course of this chapter.

are ultimately removed? For the tenants who participated in this study, however, *renting* rights to the city was not sufficient, and they worked hard to legitimise their position as urban citizens through working to attain formal ownership on the city's periphery.

Challenges Associated with the Cost of Rent

> *'The renting cost is rising in each year. If you want to rent, the price is always rising. When I started renting, I paid 20,000 per room. Now it's 30,000 and next year it could be 40-45,000'* (Group Discussion Extract, Hanna Nassif).

> *'Demand is high compared to the supply. There are more people who need a house than there are houses. There are many people coming from the village to find a life here. That's why there is a lot of competition; people will pay 30,000 rather than 20,000 because there is no other choice'* (Group Discussion Extract, Hanna Nassif).

As the two quotes above illustrate, the most commonly discussed challenges faced by tenants related to the cost of rent, in particular the rising cost of rent in recent years. This was often the first issue that was raised by respondents. Demand for rental housing in Dar es Salaam is high with the city experiencing rapid population growth, at an estimated 4.5% per year, and the country overall experiencing a housing deficit (Owens, 2012). Statistics from the MLHHSD have indicated that the annual increase in demand for housing is 120,000 units in urban areas (Karega, 2011). The demand for rental housing, therefore, far outstrips supply. This situation is similar to that in many cities in the Global South (see for example Arku *et al,* 2012).

> *'There is no freedom in the renting house. Renters are like, it's like they too are owned by the house owners!'* (Group Discussion Extract, Hanna Nassif).

Arku *et al* (2012) suggest that anecdotal evidence exists that landlords are exploiting this shortage in the market by raising the cost of rent. Among respondents in this study, this was a popular perception and was woven throughout group discussions of rising rent costs. Respondents often discussed landlords' use of rental income for daily needs, as well as increasing rent prices to cover personal costs. As one respondent remarked,

> *'Most house owners depend much on their house for their daily needs. For example, if a landlord's son wants to get married, the rent will rise to cover the ceremony costs because there is no authority to regulate the relationship between the landlord and the tenants'* (Group Discussion Extract, Hanna Nassif).

The same scenario was employed on several occasions when explaining the ability of landlords to raise rental prices with little notice. I was told that the landlord is always supervising the tenant and consequently, the tenant cannot feel 'comfortable', 'free' or 'at ease' in a rented house. These respondents suggested that if the tenant was wearing new clothes or cooking meat then this would be perceived as a sign of the tenant having a disposable income. Such markers of increased wealth could therefore be used as an excuse by the landlord to increase their rental costs. This is exacerbated in Dar es Salaam due to the structure of the Swahili house and the often proximate presence of the landlord in the house (Figure 6.1). One respondent suggested that the landlord would simply have to smell the meat cooking and that this alone would mean that the very next day, rent prices would rise. Due to the difficulty in finding alternative rental accommodation, however, tenants are expected to pay the inflated costs or move out (see Arku *et al,* 2012, p. 5).

While it is easy to interpret these challenges as examples of landlords exploiting their tenants, several studies have highlighted that, in reality, landlords' income does not far outstrip that of tenants (Gilbert, 2008; UN-Habitat, 2003b, 2011b). This is consistent with Cadstedt's (2006, 2010) work on rental housing in Mwanza, to the North of Tanzania, which she describes as not being,

> '...characterised by rich landlords exploiting poor tenants. Instead, it is a symbiotic, interdependent relationship in which many small-scale landlords need the rental income and many tenants find the payment of rent a burden in an insecure economic situation' (2010, p. 50).

Of the 61 owners[41] who participated in this study, 17 identified themselves as being a landlord, or as having had previous experience with renting property. These landlords recognised that tenants were subject to rising costs; however, their role in rising rent prices was always a contentious issue. Landlords justified raising the price of rent to meet other rising costs in the city. Indeed, the landlords who participated in this study often articulated a reliance on rental income, claiming that increases in rent costs were required to make up for rising living costs and building materials costs required to make improvements to their home. One landlord expressed this in a group discussion by claiming,

> *'As a house owner, when I raise the price of renting, I am challenged. But I raise the house price for a reason, for example, if I want to do some renovations and improve my house'* (Group Discussion Extract, Hanna Nassif).

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[41] This figure does not include the formal owners interviewed at Chamazi.

In the course of this research, three group discussions were held with mixed tenure participants. In each of these mixed group settings, the issue of rising rent prices was raised and generated a somewhat heated discussion among participants. On one of these occasions, a participant made a general remark about landlords increasing rent costs in order to fund personal expenses. This comment was met with general consensus among tenants in the room. It was quickly followed by a young woman who claimed that her landlord had increased the cost of her rent to pay for her children's education. These claims were challenged, however, by an older woman who identified herself as a landlord. She chastised those in the group for making these assumptions and suggested that she had to raise the cost of renting to cover the increased costs of building materials and the need to make repairs to the property. Her plea was met with a hostile response, however, and the tenants present refused to acknowledge her need to raise rent prices to meet her needs. What this exchange emphasised was the assumption among tenants that landlords were prone to abusing their relative position of power. Yet what became clear in individual discussions with landlords, and in the complex mixed-group settings, was that they too were attempting to navigate the regulatory vacuum, which characterised the private rental sector in Dar es Salaam, and were creating strategies to protect their own household income.

Advance Payment

> *'When you come to a house, you find the contract is ready, you don't have any say in that contract. The landlord can put a lot of conditions in the contract and tenants don't have a say on that and because there is a housing crisis, if you are lucky, it will tell you maybe for 6 months in advance. That's if you are lucky. But today, you pay annually so that has become a very serious problem for town dwellers, you know, they are paid monthly, even daily, so how do you get the money to pay for a year?'* (Interview Extract, Reporter, the Citizen Newspaper).

As the interview extract above highlights, another widely cited source of strain relating to the costs of private renting is the system of advance rent commonly in place in Dar es Salaam. Without exception the system of advance payments was raised in conversations on the 'challenges' of renting. Advance rent requires tenants to pay a lump-sum covering up to a year in advance as payment for rented rooms. This system exists not only in relatively low-cost private renting in the informal sector, but extends to more upmarket parts of the city, including high-end residential and commercial properties. This system is also common in other cities in Tanzania (see Cadstedt's work in Mwanza, 2006, 2010, 2012) and has been extensively recorded in Ghana (see, for

example Luginaah, *et al*., 2010; Arku *et al*, 2012; Tipple *et al*., 1999). Of the 117 tenants who took part in this study, the vast majority of respondents, around 80%, paid rent for either 6 months or 12 months in advance[42]. Despite advance payments generating substantive upfront costs, receipts were not a common feature of the transaction, with only two of the 117 current tenants having obtained a receipt from a landlord. In interviews and group discussions rumours abounded of landlords who denied receiving advance payments and forced tenants to pay again, or leave. While none of the tenants in this study explicitly claimed to have experienced this personally, such tales of exploitation spoke of a fear and distrust of the sector, particularly in the practice of high up-front costs.

The system of advance rents was one of the key platforms on which Member of Parliament January Makamba tabled a private motion in parliament in early 2012 to re-impose regulations on the private rental market, discussed in the previous chapter. Makamba argued that 'landlords have been exploiting their tenants. For instance, they have been forcing them to pay six months' or annual rent in advance' (January Makamba, 2012 cited in Qorro, 2012a, np). The advance rent system is at odds with how the majority of those living in Dar es Salaam are paid: often daily in the informal sector. In general, the participants who took part in this study identified their occupation as 'businessperson' or 'entrepreneur'. This was indicative of their role in Dar es Salaam's large informal economy. As a result, many earn money daily, creating a clear disconnect when attempting to pay for housing on an annual or bi-annual basis. Mary, a tenant living in Hanna Nassif, and selling street food, encapsulated this in stating, *'it's difficult to pay [in advance] because of our business. If you make mandazi then you have to pay the water, the electricity and the school fees and all the while you have to pay for the rent, it's too difficult!'* (Mary, Tenant, Hanna Nassif).

This apparent gulf between salary and the rental payment schedule was raised frequently in interviews with government officials and representatives from the third sector. For example, when questioned on the issues faced by those renting in the private sector, an official at the MLHHSD referred to advance payment as the main challenge,

> *'Renting, one of the challenges faced by the renters or tenants is because, I think some of the landlords are taking advantage of the shortage of housing and they are demanding rent for six months or even a year in advance. In other words, to be prepaid and this is a very big challenge to a lot of people,*

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[42] Of the 117 tenants who took part in this research, 65 paid rent for 6 months and 30 paid for 12 months.

to most people, because income is earned monthly. Of course, there are those people who are earning income daily. Now, if you demand to be paid 6 months in advance, it means that they have to have this money in order to get that place to stay. This is really a very big challenge' (Interview Extract, MLHHSD).

The above statement reinforces the perception of the exploitative small-scale landlord at an institutional level. Yet viewing advance payment from another perspective, those who identified themselves as landlords, in this study, discussed issues with collecting payment from tenants amid a lack of regulation of the sector. In a group discussion which was made up entirely of house owners, landlords justified the need for advance payments, claiming that without any means of enforcement, tenants can leave the house without paying or simply refuse to pay. As one landlord claimed,

'As a landlord, I am facing problems with my tenants. They are not the only ones who suffer. They can run without paying or when the time comes to ask them to leave, they can just say 'I'm not leaving!' That's a big challenge for landlords. We ask them to pay in advance because we need to protect ourselves' (Anthony, House owner, Vijibweni).

Pauline, a house owner in the Kurasini area supported this in stating,

'Not only renters are faced with problems. House owners face problems because of the renters. If the renter finished the six months, they can just say, 'I have no money' and then stay for three and even six months. I had a renter who stayed for six months without paying, I could not move him and then he even left, he left his belongings in the house and did not return, paying me nothing' (Pauline, House owner, Kurasini).

There is a danger, therefore, in presenting landlords as uniformly exploitative, and tenants as perpetual victims. While landlords do wield a significant degree of control over housing in informal Dar es Salaam, their actions can also be seen as a strategy to mediate feelings of insecurity, and to protect their income in a wholly unregulated sector.

Despite continually making reference to advance payments as a main challenge in private renting, when questioned on their preferred payment method, respondents did not necessarily all agree that monthly payments would be preferable. Instead, a small proportion of respondents made reference to the worry and stress associated with finding payments occurring more frequently if paying monthly. As Amina, a 45 year old resident of Kurasini highlighted, *'the main challenge then is how to pay the rent monthly. When the days are nearing and the month is almost over then the landlord starts to claim his money. This is every month!'* (Amina, Tenant, Kurasini). Having

followed closely the news surrounding Makamba's bill to regulate private rental housing and his use of advance payments as a justification for regulating the sector, the opposition of some residents to monthly payments was a surprising revelation. Beatrice, a 31 year old female living in Hanna Nassif supported this notion in stating, *'I have no problems with a 6 monthly payment. I will pay it and after a long time, I will pay again. This way I don't have to worry every month about the rent payment'* (Beatrice, Tenant, Hanna Nassif). Of the tenants who participated in this study, eight suggested that they preferred this system, claiming that advance payments offer them a greater sense of security in the private rental sector, at least in the short term. For example, in a discussion on advance payment with Jeremy, a tenant in Hanna Nassif, he remarked,

> *'I am fine paying for 12 months because after 12 months I will have a place to stay and I can plan for other things. I would rather pay for 3 months. I had to pay for 12 months and when I had to pay this, capital for my business was shaking so I would rather stay stable and pay for 3 months'* (Jeremy, Tenant, Hanna Nassif).

Zaituni a 40 year old resident of Kurasini supported this concept in claiming, *'when I rented before I paid for 1 year in advance. I didn't find any difficulty. I thought that it was a good thing. For one year I had no worries, I felt secure'* (Zaituni, Tenant, Kurasini).

Such statements, however, did not speak for the majority and for most of the tenants who were interviewed or who took part in group discussions, advance payments were considered a burden specific to being a tenant. Advance payment was also considered to cause particular problems in the event of forced eviction. The likelihood of landlords returning advance payments in the event of an eviction in the area was a topic of discussion that emerged several times during group discussions. For example, Godfrey, a 41 year old man renting 2 rooms in Hanna Nassif, summed up a sense of vulnerability and insecurity that attends advance payments. He stated that,

> *'Being a renter will always affect feelings of security from eviction. If I have paid for 12 months and then the eviction comes after 2, then the house owner will not give you back the unspent money. They will just say, "how can I give you the money when I cannot get it?"'* (Godfrey, Tenant, Hanna Nassif).

This sense of vulnerability and insecurity is consistent with other studies of rental housing (see for example Grant, 1996; COHRE, 2008; Cadstedt, 2010; Arku *et al,* 2012). A critical examination of the impact of tenure on experiences of forced eviction will take place later in this chapter and in the following two chapters.

The Role of *Dalari*

> *'The middle men, do you know the brokers? You have the middle men. If you are looking for a house, you cannot just go around asking, asking and asking, so you have the middle men. They are well known as dalari, those middle men. Because of shortages of houses in town, houses for rent, there is no security. So there are these middle men, when you look for a room they will take you to a place and you will sign a contract saying you will stay for. Normally you will sign for one year and you can agree you will be paying, let's say 50,000 for a room. The dalari, you have to pay ten per cent, ten per cent of that annual rent for dalari. But the worst thing about this dalari and the landlords is that when the dalari, at any time, finds the person who is ready to pay more, let's say 60,000 or 70, he will come back to the landlord and tell him, or her, that I have another person who is ready to pay 70. So the landlord will find all the excuses, all the excuses or he will maybe start harassing you and giving all the excuses. Maybe he will tell you, 'I have to make some renovations in my house here', whatever. There are so many excuses just to remove you from the house and bring in another person. So there is nothing to protect you as a tenant'* (Interview Extract, TTA).

The role of these informal brokers in accessing rooms for rent has attracted little discussion in the existing literature (see by way of example Arku *et al*, 2012; Cadstedt, 2006). Given the small-scale of rental housing, these informal brokers are an essential route to accessing rooms to rent, particularly for new migrants to the city.

> *'The dalari are the ones who find the house for someone. Dalari are also the ones who cause the cost of rent to rise. If you find a room for 10,000 then the dalari will tell the house owner that they know someone who will pay 15,000 so they push up the rent costs'* (Hagai, Tenant, Hanna Nassif)

In discussions of the challenges related to the cost of rental housing in this research, in accordance with the above extract, many respondents discussed the role of *dalari* in exacerbating price hikes. *Dalari* are paid a 'disturbance allowance' for each room that they show to prospective tenants, as well as one month's rent upon signing the contract. Given the system of payment for *dalari* then, participants suggested that *dalari* were complicit in raising rent prices to secure a higher payment upon the tenant signing. As Juma, a tenant from Hanna Nassif explained,

> *'The dalari are the ones who cause the renting price to rise. They will say "this room? This room is good, it has been painted well, I can find someone who will pay more". Then the renter will find that he will pay 13 months, 12 to the house owner and 1 to the dalari'* (Juma, Tenant, Hanna Nassif).

Juma's explanation of the role of *dalari* in raising the cost of rent was repeated in interviews and group discussions with tenants. The role of *dalari* interlinks with the

system of advance rent to escalate rental costs and was frequently discussed to underpin a sense of dissatisfaction with the private rental sector. Like many tenants who participated in this research, Lenny, a resident renting a room in Hanna Nassif, discussed his objections to the practices of *dalari* and linked their ability to facilitate price rises by pointing to the lack of regulation in the rental sector. Lenny states,

> *'Nowadays, people are paying to the dalari and there are so few houses that you have to. Sometimes the house is not even vacant. They can tell you, "this house is vacant and it needs a person like you" and every step you take you pay the dalari. You pay for them to show you houses. You pay per house and some are not even vacant. You pay 5000, 5000 at the beginning to find you a house and when you sign the contract, the dalari get one month's rent. There's currently no regulation of dalari, that's the problem'* (Lenny, Tenant, Hanna Nassif).

The grievances expressed by Lenny, as well as others in this section, are indicative of a widespread sense of dissatisfaction with the inequity experienced while renting rooms and accessing rental housing in Dar es Salaam's informal settlements.

Contracts, Domestic Power Relations and a Lack of Organisation

Almost 90% of the tenants who took part in this study had written contracts with their landlord to govern their rental agreement[43]. Yet, despite these agreements being in place, when discussing the challenges associated with rental housing, contracts were frequently cited as an issue[44]. Many respondents expressed discontent with the level of information contained in contracts and as well as conveying a notion that contracts are heavily weighted in favour of the house owner. As one participant in a group discussion suggested,

> *'We all have contracts written on paper, but all it says is when we will come and when we will end and we have to leave. We don't feel secure or safe with this kind of contract. We know that it can just be changed at any time. If the house owner wants you to leave, if he wants the house for any other purpose, then you just have to leave. That's how it is'* (Group Discussion extract, Hanna Nassif).

Rental agreements are not registered with the local government ward office and there is no standard format. Instead, contracts are drawn up by the house owner, stipulating the start and end date, issues relating to cost and payment, and often a series of regulations that must be abided by when living in the house. Regulations were reported to cover a

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[43] Of the 117 current tenants who participated in this research, 104 had written agreements with their landlords and 13 had oral contracts.
[44] An example of a rental contract can be seen in Appendix C.

range of things from cleaning duties and curfews to visitors, doing business from the house and conditions on radio volume, praying and the number of children in tenant households. Tenants signed contracts in the presence of the house owner and, if required, each brought a witness. Despite this bureaucratic display, without formal regulation, as the group discussion extract alludes to, there are no repercussions for landlords if the contract is breached.

Mirroring Cadstedt's (2004, 2006) work in Mwanza, there is a distinct lack of political organisation among tenants to dispute the challenges associated with the sector in Dar es Salaam[45]. As discussed earlier in this chapter, private renting is largely seen as a temporary housing situation with home ownership being the ultimate goal among tenants. This supports previous work on rental housing (Datta and Jones, 2001; Barbosa *et al,* 1997; Gilbert, 1993). Likewise, Gilbert (1990) suggests that tenants' organisations rarely play a significant role within the small-scale private sector. With its headquarters in Dar es Salaam, The Tanzania Tenants' Association (TTA), established in 1984, is the sole organisation in place to support tenants. It has, however, mostly provided support for tenants of the NHC. In recent years, the organisation has been caught up in court battles over the organisation's leadership (see Dahmen, nd; The Citizen, 2010). In discussions with executives at the TTA, as well as legal interns working with the association, it emerged that the absence of a legal framework to govern tenants' rights, as well as the small-scale character of private renting, make supporting private tenants virtually impossible. When questioned on how the TTA supports private tenants, it was stated,

> *'Basically, what we do is to mediate when a misunderstanding arises between the tenant and the landlord. Maybe the landlord wanted to remove the tenant. Some tenants used to come to the office and complain about this so what we do is that we intervene in the issue and defend the tenant. So we advise the landlord to extend maybe that time'* (Interview Extract, TTA).

In discussing the support available for tenants with respondents, the limited influence of the TTA was apparent[46]. Most participants had never heard of the TTA and of those

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[45] The majority of both Tutunzane and TUPF are tenants. These groups, while responding to the challenges faced by tenants in rental housing, do not focus on improving the private rental sector. Instead, they focus on members accessing formal home ownership. This will be discussed in the following chapters.

[46] The lack of power held by the TTA was symbolised through the office space that it occupied. I was taken there by a reporter for the Citizen newspaper who had previously written on the organisation. Before we arrived, he told me that the offices gave an indication of the clout of the association. Positioned in Kariakoo, the TTA occupied a small, dusty office space that was not visible from the main road. It was not publicised to passersby with a sign or any indication of the purpose of the small office.

who had, only two had ever had contact with the organisation. Angela, a tenant living in Hanna Nassif spoke of visiting the TTA when her landlord wanted to evict her before the end of her contract, claiming that the room was needed for a family member coming to stay from out of town. Angela believed, however, that she was being evicted due to a disagreement that she had recently had with the landlord's wife. After taking a joining fee, the TTA wrote to her landlord, asking that they attend a meeting to discuss the issue. Angela's landlord refused to attend the meeting. This dispute culminated in Angela returning home one day to find her belongings left in a pile outside of the house, and the house locked. With a lack of alternative options, Angela simply had to look elsewhere for a place to stay. What Angela's story highlights is the inability of the TTA to govern private rental disputes in the context of a lack of legally enforceable rights. Tenants often expressed a sense of futility in escalating disputes with landlords. One tenant expressed this exasperation with the system in stating,

> *'There is a court for the tenants and the house owner, but the house owner is more powerful than the tenant. If the tenant will go to the court then they will be told that the hearing will be the next time and the next time... Owners are more valued because the owners are the ones who own the house, and the tenants have nothing to offer. For example, if the tenant opens a case at the court or the local government, if you try follow up on the case then you will find that you have gotten your things removed from the house and then you have no place to go, you have to start again but all the time the house owner still have the place'* (Amir, Tenant, Kurasini).

Amir's statement is indicative of this sense of futility and an acknowledgement that taking disputes with landlords' further will likely result in eviction.

Linked to the lack of organisation among tenants, it has been suggested that the underrepresentation of tenants in local leadership positions effectively compounds their neglect in public policy and urban development projects (see Cadstedt, 2004 and Andreasen, 1996). Several studies have discussed the perceived stability of owners and the higher mobility and instability of tenants, highlighting tenants' lack of engagement in their neighbourhoods and underrepresentation in political affairs, when compared to home owners (Rohe *et al,* 2002, Cadstedt, 2012; Dietz and Haurin, 2003). Jacob, a 39 year old tenant living in Hanna Nassif, raised this issue during a group discussion. Jacob claimed that living as a tenant prohibited him from running in local government elections. While there are no 'official' laws or guidelines which disallow Jacob from becoming an electoral candidate, he suggested that his mobility as a tenant, and the

perceptions of a lack of stability that attend it, would impede his chances of entering local politics,

> *'There is no law that says tenants cannot be involved in any leadership but they will need the house owner to go with them and say, "I know this person and they are no problem". So there are not many tenants who are leaders. The tenant cannot compete for leadership because they are not sure if they will be able to stay there for a long time. Maybe in six months time they won't be there. I feel qualified for the position, I have things to say but I cannot run as a tenant. No one will trust me to remain there'* (Jacob, Tenant, Hanna Nassif).

While the underrepresentation of tenants in local leadership positions was raised openly only by Jacob, it is nonetheless indicative of a wider silencing of tenants, not only in public policy, but also in the political sphere. The sense of wariness around tenants' mobility, that Jacob discusses, underscores and compounds a notion of tenants as 'flawed', 'insecure' and 'unstable', somehow incomplete citizens (Ronald, 2002, 2008; McKee, 2011b; Flint, 2003; Flint and Rowlands, 2003). In order to be considered as a political candidate, as Jacob's story stresses, a tenant must be accompanied to the ward office by an owner, and be effectively verified 'stable' by a 'good', trustworthy citizen. This example directly feeds into an overall sense of suspicion that marks tenants. To illustrate this point, Blomley (2005, p.126) suggests we,

> '[c]onsider the ways in which renters are regarded. We are suspicious of renters not only because they are poorer, in general, than owners, but also because they rent. As such, they are incomplete owners. Our language betrays us: owners 'reside' in settled neighbourhoods; renters 'occupy' units of housing. Owners are stable and responsible; renters are mobile and untrustworthy. This gets smuggled into policy and can have insidious effects'.

In this case, a distrust of tenants has not only prohibited Jacob from entering local politics but is complicit in the continuing invisibility of tenants in Dar es Salaam. The remainder of this chapter will further discuss the themes of abandonment and (in)visibility that emerged in the course of this study by presenting the case of the highly publicised 2011 floods in Tanzania.

Counting, Valuing and Knowing the Flood of Tenants

> *'Even the government system does not recognise the tenant. If you go to Kinondoni Municipal Council and you ask for the owner then you will get their name, but if you ask for the tenant, you will not get the tenant's name, they are not recognised'* (Group Discussion Extract, Hanna Nassif).

As the extract above highlights, a significant theme that emerged in this research was a sense of being 'unknown' as tenants within Dar es Salaam's burgeoning informal population. Without exception, tenants discussed a lack of government support, employing the words 'value', 'recognition', 'care', 'support', 'abandon' and 'outcast' to describe a sense of invisibility and of feeling anonymous in the city. As the previous chapter made clear, in terms of policy, the omission of tenants is blatant. Tenants in Tanzanian national policy are conspicuous, *only* in their absence. In the course of conducting fieldwork, the anonymity of 'renters' as a population in the city was something that became increasingly noticeable in discussions with officials from the Ministry, as well as with those working on 'housing' and 'settlement' issues in the third sector. When asking general questions on the proportion of tenants currently living in Dar es Salaam, the figure recounted to me was variable, changing depending on who was speaking, and shifting from a relatively modest majority of 60% to a high at 90%. In these estimates, it was always clear that tenants made up the majority of those housed informally in the city. This much was known. In discussing knowledge of tenants with a reporter who has written on tenants, he spoke of the difficulties in finding accurate, or indeed *any* information on private renters in Dar es Salaam,

> *'I was trying to write my story about the tenants, I tried to look to see if there had been any research based on the number or the percentage, but I couldn't get anything exactly, there was no set figure. There was an estimate; I think, by the National Housing Corporation. There was an estimate that about 80% of the people in town are tenants. I am sure there are no exact numbers, just an estimate. But I am sure it must be around there, around 80%'* (Interview Extract, Reporter, the Citizen Newspaper).

Like the reporter, I too found difficulty in finding accurate or robust 'data' on tenants in Dar es Salaam. For me, tenants began to represent a visibly invisible population in terms of rights. In attempting to locate tenants to interview or partake in discussion groups, the proportion of tenants was obvious. Not hard to find, tenants were all around, proportionally, they seemed omnipresent, an informal majority and yet formally unseen. One respondent expressed this notion in stating, *'[a]s a tenant I feel that the government does not care for us. Even when the government comes to register people in the house, they only register house owners and not the tenants'* (Group Discussion Extract, Hanna Nassif). Consequently, tenants often attached value to the process of *being counted* or *counting*. By not being subjected to the bureaucratic process of registration, tenants in Dar es Salaam are continually subjected to biopolitical modes of governing. Being *unknown*, I will argue, became a key driver in tenants actively seeking

formal ownership through green field resettlement. Utilising the case study of the 2011 floods, and developing this thread in the next chapter, I will argue that the cleavage between remaining unknown and becoming known, in the moment of dispossession, effectively fortified a pre-existing dichotomy between owner/tenant, visible/invisible and stable/transient. Belonging to the unaccounted mass of tenants, I will show, exposed individuals to a structural violence that succeeded in positioning resettlement to the formal urban periphery as the best route forward for informal residents who were attempting to manage insecurity and legitimise their place in the city (Datta, 2012; Datta, 2013).

Figure 6.2: Aerial view of informal housing lining the slopes if the Msimbazi Valley at Hanna Nassif (Source: Google Earth)

> *'The tenants are becoming more prominent now because of the floods. Yeah I think that just like in the United States, you know, when people knew that there was this big disparity of poverty with the black populations in New Orleans and the issues of housing and poor living conditions but when Katrina came, where everybody has to take stuff out, everybody has to run for cover, that became vivid. You know that 'wow! So horrifying! So much poverty! So much, everybody is living in these conditions'. So it's correct that these things they are there, they are known, and people are renting shitholes down in Msimbazi valley and you know, but when the floods came, it has just highlighted things that we already know, or should have known'* (Interview Extract, Tanzanian MP).

On December 21st 2011, Dar es Salaam experienced its most catastrophic flooding in 50 years (Collier, 2012). Heavy rainfall began on the 20th and caused severe flooding in Dar es Salaam city. The floods claimed 40 lives, injured over 200 people and resulted in

the displacement of around 10,000 people (2,000 families) (International Federation of Red Cross and Red Crescent Societies (IFRC), 2012). Particularly affected were those living in the Msimbazi Valley near Hanna Nassif. In this area, the event was intensified by a combination of poor quality, self-built housing on flood-prone slopes and the valley floor, along with coastal structures with improper drainage, causing thousands to lose their homes and belongings (see Figure 6.2; Business Times, 2012; Lugongo, 2012). Many homes were washed away and belongings were destroyed by the mud and silt that flooded into living spaces. Despite previous attempts by the Tanzanian government to alert those living in the valley areas to the flood risk, they remained heavily populated due to their close proximity to central Dar es Salaam, and the costs associated with moving and losing any investment made in the area. In the year leading up to the flood event, the Minister of Lands, Professor Anna Tibaijuka, visited the valley and issued a warning to the residents that they should move, suggesting that the adverse impacts of climate change have the capacity to intensify the risk of flooding in the valley[47]. The visit and caution were subsequently followed up by a written letter to the Kinondoni Municipality stating that, in accordance with the Land Act no. 4 (1999), the area is hazardous and unfit for human habitation. At the time of the flood event, the Ministry was in talks with the municipality and the city council to designate the area 'park land'. Given the high proportion of tenants living in informal settlements in Dar es Salaam, the majority of those affected by the floods were tenants. The floods and their aftermath were widely reported in the Tanzanian media (see Athumani, 2012; Tesha, 2012b; Songa, 2012; Mwachang'a, 2012) as well as the global media (see BBC, 2011a).

I arrived in February, 2012, to conduct my fieldwork in Hanna Nassif, in the wake of the floods. The floods remained fresh in the minds of those who participated in this study and were continually referred to demonstrate uneven experiences of calamity and dispossession. I encountered six tenants and seven house owners who had been directly affected by the floods, but, all participants had knowledge of the floods. In interviews and group discussions, the floods emerged as an important reference point, used to justify the feelings of 'invisibility' and 'abandonment' that stemmed from a lack of recognition by the state. Opening this section, the Member of Parliament's likening of the 2011 flood to the aftermath of Hurricane Katrina in New Orleans is striking. As the quote suggests, Katrina is associated with making visible racial and class-based inequalities through institutional responses to disaster. Likewise, the 2011 floods in Dar

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[47] Information gained from interviews at the Ministry.

es Salaam showcased the underlying inequalities between informal renters and owners that were widely *known* to exist, but were largely ignored (Grutsky and Ryo, 2006). Giroux uses Katrina to discuss *the new biopolitics of disposability* in which,

> 'The poor, especially people of colour, not only have to fend for themselves in the face of life's tragedies but are also supposed to do it without being seen by the dominant society. Excommunicated from the sphere of human concern, they have been rendered invisible, utterly disposable, and heir to that army of socially homeless that allegedly no longer existed in color-blind America' (Giroux, 2006, p. 175).

The increased media coverage of the 2011 floods made visible the continual exclusion of 'invisible' tenants from receiving state support, if only temporarily (Cadstedt, 2006). The unequal institutional response to the thousands rendered homeless by the floods in Dar es Salaam will form the focus of the remainder of this chapter.

In the direct aftermath of the floods, temporary relief centres were set up in local schools. At the centres, structure owners from the Msimbazi Valley were registered and offered immediate support. Following this, structure owners were designated free, formal resettlement plots in Mabwepande, what was left of their homes in the Valley deemed too unsafe to return to. During the course of my fieldwork, I sporadically encountered tenants who were affected by the floods while living on the slopes of the valley in Hanna Nassif. Each recounted a very similar experience of the flood event, and the conditional, partial government support that they were given in the aftermath. Alayna, a tenant living in Hanna Nassif gave the following account of her experience of the floods,

> *'When I woke up in the morning, I washed the clothes and then I went back to sleep. At about 8am, I heard people were shouting 'the water is coming', but we didn't think that the water could affect us, but the water came and affected those who were renting outside the big house. Later the fence was broken and the water came into the big house. We had to try and collect things but a lot of things were watered. The rain happened two days. The first day there were floods the size of a lake but the second day, we decided to take the mattress and beds and other things and we tried to tie it to the roof. The next day we found water coming into our house. Water ran in and in until the house was full of water. We left and when we came back, everything was covered in water and mud and wet. We tried to wash our things but almost everything was lost. I ran to my relative's house and they told me that the government had prepared a special place here at Hanna Nassif so I ran to there. The government had set up a school. There was an advertisement and later we heard that there is a place to go if you are*

affected by the floods. At the Hanna Nassif School, all people can go if they cannot stay in their own home. At the resettlement site, people were given food, clothes and some place to sleep. Home owners were given so much help; those are the people who were given the resettlement site. Tenants were not registered after the floods, without the house owner, because the government was afraid that people would come from other areas to get help. If someone was staying there then they were given everything, food, clothes, medical facilities, all needs. After going there in order to be registered, then you have to be recognised by the house owner and there is also a leader for ten houses and they also have to recognise you as a tenant. The government has given us notice that when the house owner gets resettlement, then the tenants will have to find a new place. We are not sure when we have to go but the government came and registered the house owner and they took pictures of the house and house numbers, but the tenants were not registered. I lost most of my things, my radio, chairs, mattress and clothes. I lost so much'. (Alayna, Tenant, Hanna Nassif).

Alayna's story portrays a sense of frenzy and panic that took place in the direct aftermath of the floods. The level of water was catastrophic, it was dangerous, and she was unsure initially where to seek help. When recounting this story to me, Alayna was animated, and breathless. What cannot be fully captured in Alayna's transcript were the emotions which coloured her speech, the passion and anger as she described the neglect of tenants and the intense sense of melancholy as she talked about the things that she could not replace.

Alayna's story draws attention to the disparity in the registration of house owners in the direct aftermath of the floods, and the conditional registration of those renting in the affected areas. House owners were given priority and considered automatically eligible to receive support. In contrast, tenants were registered only if first verified by their landlords. This verification then had to be followed up by a local 'ten-cell' street leader. Registration, respondents implored, meant the difference between receiving government support through being allowed to stay in the relief centres, and receiving no support at all. In the temporary relief centres, those affected by the floods were given food, clothing and a place to sleep. By designating eligibility to receive assistance in the wake of a catastrophe along the lines of tenure, the state effectively separates those with legitimate claims for support, and those without. This is particularly interesting given that all informally occupied risky, 'hazardous' land unfit for human habitation in the valley, and had previously been instructed to vacate the area by the Ministry. The informal resident's experience of the floods is, as Alayna's story highlights, undergirded by the individual's place within the categories of known/unknown, visible/invisible and

owner/tenant. Tenants, therefore, were subjected to a particularly precarious period in the days after the floods, not knowing whether they would be confirmed by their house owner and consequently whether they would receive any assistance. Being counted and becoming known, therefore, became a vital practice to be involved in and tenants became increasingly aware of the restrictions that accompanied their tenure status. (Re)drawing a line of differentiation between citizens based on tenure, therefore, more than simply redrawing an unequal binary category of 'owner' and 'tenant', had grave material outcomes, developing an uneven geography of dispossession in the event of a calamity (Doshi, 2012; Balaton-Chrimes, 2011).

Again, Alayna's account highlights a pervading sense of suspicion towards tenants as a population by the government. She discusses the preliminary assumption that tenants would be seeking support in the aftermath of the floods fraudulently, rather than genuinely being affected by the floods and needing support. This wariness of tenants was confirmed officially, expressed several times by Ministry officials who suggested in an interview that the number of tenants arriving at the relief centres continually rose. It was claimed,

> *'The tenants are not recognised. They are not recognised at all under the urban planning act. When you do resettlement, when you move them out to do development or to redevelop areas, the tenants, we don't know them... more than half are tenants and the problem is that the tenants are an amorphous entity. You know? Because they are not really tenants by written contract or anything so when you try and deal with them, I think you'll find that the informality doesn't help you determine where tenants begin and end. There is also a lot of fraud on the part of the public when it comes to trying to resettle and compensate people. A lot of people show up as people deserving compensation who don't really deserve it'* (Interview Extract, MLHHSD).

This distrust of tenants, this assumption of deceit, harks back to the extract from Blomley (2005) quoted earlier. In the statement above, the caution of the unknown, homogenous group, the 'amorphous entity' without beginning or end, feeds into this positive association of owners. Despite *all* residing in land officially designated unfit for human habitation, home owners, even illegal or informal owners, are placed in a position of superiority over tenants in a constructed tenure hierarchy. The statement above again makes reference to tenants being unknown by the government. To be known and recognised in the community is to be trusted, and to be trusted, it seems, is to own property, even informally (Roy, 2003). In effect, the government separates the

claims of flood victims, despite floodwater destroying belongings and homes indiscriminately, into those deserving and those undeserving of assistance. The government's response to the tenants in the flood highlights how being 'unknown' and 'uncounted' can result in structural violence and exclusion from 'receiving meaningful compensation after a calamity' (Subbaraman *et al*, 2012, p. 657). Ironically perhaps, several respondents suggested that absent landlords in the Msimbazi valley returned from their homes elsewhere in order to claim assistance from the temporary relief camps. As one tenant complained,

> *'The government gives no support. Like, for example, the people who were affected by the flood. The house owner lives somewhere else and the tenants lost everything, all of their belongings and everything! But the government only considered the house owner. So they came from their other place and then received compensation and went back, leaving the tenant with nothing'* (Christopher, Tenant, Hanna Nassif).

The purpose of this case study is not to project an image of a wicked and neglectful Tanzanian state, choosing to support one fragment of the informal population and not another in the aftermath of an environmental disaster. Managing a catastrophe of this nature is, of course, a complex undertaking, particularly when dealing with a largely unknown informal urban population. Yet by exposing the differentiated treatment in the aftermath of this event, we can begin to assemble an understanding of how such practices can lead to perceptions of neglect and hierarchical citizenship on the part of those experiencing the state's disaster response.

In the days after the floods inundated Dar es Salaam, those affected were instructed to vacate the schools that had been temporarily set up as relief camps. The Dar es Salaam Regional Commissioner, Mr Said Meck Sadick stated,

> *'The government is still deliberating on how to assist them, either by relocating them to different camps where they will be provided with all necessary assistance, while waiting to move to new plots [...] However, those who were just tenants in the flooded areas should move from the schools four days before they reopen'* (cited in Athumani, 2011).

The Regional Commissioner's statement sends a clear message to the tenants who were able to claim some state assistance, that the support period had ended and they were now expected to leave the temporary relief camps. Meanwhile, the government worked towards resettling the affected house owners in free, government-surveyed plots set in '200 acres in Kinondoni District to be sub-divided into 2,800 plots and distributed to people who lost their houses in the historic floods' (Suzank, 2011). Tenants were not

offered resettlement, with the state citing a lack of capacity to provide plots for all affected tenants (Ernest, 2011). This explanation was supported in interviews with Ministry officials, who coordinated the relief effort alongside the Red Cross, the Municipalities and the President's Office, in stating,

> *'...it is not possible to recognise all the tenants because here many people are renting instead of constructing so everybody will be looking for that one, the free plots from the government so we cannot issue the plots for all of the tenants in Tanzania'* (Interview Extract, MLHHSD).

Tenants who were evicted from the relief camps were given three months notice to permanently leave the Msimbazi Valley. Where were they to go? That detail was left unsaid. They simply had to return to being *unseen*. The Regional Commissioner's referral to tenants being preceded by the qualifier '*just*' a tenant alludes to an understanding of inferiority, relational to being a homeowner. The notion of being 'just' tenants and of being somehow less than owners was echoed by several respondents in this study during discussions of fair compensation for tenants in the event of eviction. The concept of *just* renting links directly into associations of home ownership with a sense of worth, status and place attachment (Holdsworth, 2005; Gurney, 1999; Murie, 1998). As Kureckeberg (1999) suggests, in an American setting, an ideology of property exists whereby too much renting results in neighbourhood decline, with tenants having less of a stake in the neighbourhood's long-term stability.

Far from being considered a benefit offered by rental housing, as discussed previously in this chapter, the heightened transiency of tenants and the perception that tenants have less of an attachment to 'place' or 'home' was employed by ministry officials as justification for not offering affected tenants compensation or resettlement in Mabwepande,

> *'So we said that for tenants, they can go and rent another place because they are renters'* (Interview Extract, MLHHSD).

> *'Well, I don't think that they are equally affected... Because if I have a tenancy agreement with you, you are my landlady, you are living in your house... I'm living there as a tenant. When your house gets washed away, you lose everything you've got. I can go and rent a space somewhere else. I can just move with my belongings and go to some other place. So that's the major difference between the actual landowner and the tenant. The tenant can change dwelling every month if he wants'* (Interview Extract, MLHHSD).

The above extracts make explicit reference to this notion of transiency, utilising it as a justification for excluding tenants from resettlement plans. Implicit in these statements is the notion that tenants are less affected by the loss or partial destruction of a home because they do not own it. Ministry officials assume, therefore, that being *just* tenants means that they are able to '*just* move' on. This understanding, however, grossly underestimates the material, and emotional, losses incurred by tenants during the floods, as well as the challenges faced by tenants in relation to accessing rental accommodation. I talked with those affected by the floods about what they felt that they had lost when the floods claimed their homes. Many referred to objects, furniture, clothes and food. Some discussed lost annual or biannual rental payments, speaking of the difficulty in finding enough money to *just* rent somewhere else. The emotions captured in Alayna's story, and the prevailing sense of loss, point to an altogether different experience of losing a rented home. With an understanding of the challenges associated with rental payments discussed extensively earlier in the chapter, it increasingly became apparent that *just moving* was not as simple an option as official accounts would suggest. Mwanaidi, a tenant affected by the floods in Hanna Nassif, spoke of losing things that were, to her, irreplaceable[48],

> '*The government told us to evict ourselves from the place. I went to my relative's home because even I was afraid of the water. I lost a lot of things that I think I might never be able to get again, like my sofa set, all of our clothes and bed sheets and bed covers. I am not living there now. Now I am staying in a new place, near to here. I even lost important documents like my election ID and my Tutunzane savings book and other important things*' (Mwanaidi, Tenant, Hanna Nassif).

In discussing feelings of loss in the aftermath of the floods, the majority of respondents juxtaposed loss and a lack of support alongside complaints regarding the inequity of government assistance given. This juxtaposition of the tenant and the owner continually reinscribed a binary geography of winners and losers; a notion of belonging in the city and consequently an urban citizenship that hinges on tenure. As Matthew, a tenant affected by the floods while living in Hanna Nassif laments,

> '[t]here is no benefit in renting. Instead, the tenant is always a loser. I work hard to save money and pay for my rent and then in the end the house owner

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[48] The risky nature of housing in the Msimbazi valley was something that was well known. The area had flooded before and Ministry officials had attempted to move residents away. As a result, rooms for rent were relatively cheap for an inner-city location. Many of those affected by the floods, therefore, were particularly impoverished, having to occupy these cheap, but risky, rooms. The loss of material belongings, then, was often spoken of by tenants affected by the floods as 'all they had'. For many, losses were indeed irreplaceable.

always benefits. I am living like a refugee. I don't feel secure in the place where I am living after the floods' (Matthew, Tenant, Hanna Nassif).

The floods and the subsequent state support and resettlement spurred a simultaneously inclusive and exclusive process that, in effect, established the margins of urban citizenship in Dar es Salaam (Doshi, 2012).

Figure 6.3: Some examples of newspaper articles detailing the lack of resettlement offered to flood-affected tenants in the Msimbazi Valley area. Such emotive headlines highlight a sense of abandon, of being 'stranded' (taken from online additions but also appeared in print)

The order of eviction from the temporary relief centres and the absence of resettlement for flood-affected tenants sparked an unprecedented backlash from tenants. The articles shown above (Figure 6.3) incorporate particularly emotive language and accompanying images of tenants sleeping in the street under trees, clutching the few remaining belongings that they had been able to rescue from the water. An impromptu tenants' committee was established on the street outside one of the schools set up as a relief centre (Aman and Lossini, 2012). The Tanzanian media reported instances of tenants sleeping rough, with 'nowhere to go' and demanding 'their cut' (Ernest, 2011). 'Their cut' referred to inclusion in the government's resettlement plan to Mabwepande. Plots in Mabwepande were positioned as the optimum form of relief. The protest, sparked by the absence of government resettlement for tenants, resulted in President Kikwete responding in a brief statement, claiming that,

> *'We should not exclude tenants in the allocation process […] these are our people. We have to be concerned with their plight [...] Tenants should not be left to suffer. We need to support them; we need to take care of them'* (cited in IPP media, 2012).

Despite seemingly offering a breakthrough, expressing the need to 'support' and 'care' for tenants, missing from Kikwete's statement are any specifics on what form this 'care' and 'support' will take. Throughout the duration of my fieldwork no steps were made to act upon this statement, and several non-governmental and resident respondents expressed scepticism as to whether tenants would receive any support. Some respondents made reference to the unprecedented high profile of the event and the statement of Jakaya Kikwete being little more than a tokenistic gesture to calm the storm. As an academic at Ardhi university in Dar es Salaam remarked,

> *'I don't know why the government bothered about those people in the floods because they have been flooded before. And even after this, there was another flood. They didn't bother. So I think this was a kind of political move to show that they are doing something. But as you observe, the tenants were left out, but the tenants were originally left out, and then they complained and the president issued a statement like "tenants should be considered". But the people who were administering the project, they said, 'OK, we have heard the president's order, we will do it'. They haven't done it. They are not going to do it I think. The chances of tenants being considered is to me very, very remote'* (Interview Extract, Ardhi University).

Furthermore, the following extract from an interview that took place in late April 2012 with an official at the Ministry highlights a lack of specific knowledge, even among those involved in coordinating the resettlement regarding precisely how tenants will be supported or cared for,

> *'...tenants, they were also saying to the government "where are we going, we don't have anywhere to resettle and because all of our belongings have been taken by the floods, we cannot do anything. So the government has to help us". And the President promised that they should also be taken care of and he did direct to the municipalities that there should be consideration given to those people who are renting to get places for constructing their houses. But, up to this moment, they haven't managed to do that because they had to be compensated for the land and whichever way they do that they want to have land for compensation, then they have to pay money for that one and make sure that the land is free. So, they are still chatting about how they will get funds for compensation and also for surveying and the other things needed to make a plan'* (Interview Extract, MLHHSD).

Four months later, those who were offered resettlement in Mabwepande were still living in tents 30km out of the centre of town. No progress had been made to 'support' or 'take care of' the affected tenants in practice. The flood-affected tenants who participated in this study had mostly moved on, renting in other parts of Hanna Nassif or were living with relatives while saving for another rental contract. I have remained in

contact with several of those who participated in this study. At the time of writing, I was informed that residents had slowly started to repopulate the hazardous areas in the valley. Resettlement to Mabwepande is symbolic of the politics recognition and of being legitimised as urban citizens through the allocation of formal plots in the city. The on-going denial of plots for tenants can be considered reinforcement of their exclusion, reifying the margins of urban citizenship and making continually evident their fractional membership.

Figure 6.4: Image of the Mabweande resettlement site being constructed (Source: Kidamba, 2012)

Figure 6.5: Image of the occupied Mabwepande resettlement site (Source: Kimati, 2012)

Figures 6.4 and 6.5 show the tented camp in Mabwepande that was erected to house the displaced home owners. Despite the local schools offering temporary assistance to around 10,000 people, Mabwepande has become home to around 3,400 people or 680 families (IFRC, 2012). Mabwepande is around 30 kilometres from the centre of town. While the displaced residents will be given legal titles to their plots, the area is characterised, like many peripheral resettlement sites, 'by a lack of infrastructure, crime and no material improvement in their standard of living' (Datta, 2012, p. 41; IFRC, 2012). The distance from the city centre, for some, was an immediate issue. Research carried out by the Habitat Forum Tanzania (HAFOTA) shed some light on the lived realities for owners having their inner city homes condemned and being shifted to Mabwepande, a seemingly benevolent act of assistance in a time of crisis. The findings of this research were discussed in an interview,

> *'...we went to Mabwepande, we interviewed them, [and we asked them], what are the issues? They said "now, the situation is even worse because we used to be able in town to do small, small jobs, [and] you can work, you can do business, but this one is like we have been locked in a jail. We cannot access any service or any surplus or any work to subsidise our life. We are only waiting for somebody to give us this or that". It's a real problem'* (Interview Extract, HAFOTA).

The flood event had an interesting effect. Rather than spurring a greater struggle to improve the private rental sector, or to work towards enhancing inclusive tenants' rights in the city, it instead made concrete the position of peripheral resettlement as 'the only possible future and hope for squatters', intensifying the struggle to achieve a sense of belonging through the attainment of a propertied place in the city (Datta, 2012, p. 78). Discussions with tenant respondents often highlighted a sense of envy, of being unfairly treated by the government, and ultimately, a desire to join the owners in Mabwepande. Yet accounts from Mabwepande, highlighted in the extract above, emphasize an altogether different perception of life held by those living in Mabwepande. As Bhan (2010, p. 409) claims, 'many poor accept resettlement as a thorny road to legitimate membership in the urban community'. Indeed, for those affected, aspirations to achieve formal ownership through resettlement became more deeply engrained in the aftermath of the flood. Considering peripheral resettlement as a desirable process raises issues, however, when considering rights to the city (Lefebvre, 1968). Resettlement offers a simultaneously *inclusive* and *exclusive* process, whereby the urban poor are at once legitimised as formal urban citizens whilst facilitating their own exclusion from the benefits offered by the central city.

Conclusion

Building upon a critical analysis of Tanzanian and multilateral 'urban' policy that continually reinforces a normative ideal of home ownership over other tenure types (Gurney, 1999; Kemeny, 1981, Saunders, 1990; Gilbert, 2008), this chapter has sought to illuminate the often-neglected lived experiences of tenants in informal settlements in the Global South. Writing against the grain of a political urban literature that oscillates between simplified political-economic accounts and narratives that celebrate the fluidity and flux of informality, without reference to the voices of residents themselves, this chapter has drawn upon empirical material to consider experiences of the private rental sector in Dar es Salaam. In doing so, this chapter has shown that a political and legal vacuum regarding 'tenants' as a population group translates into material challenges and perceptions of a lack of recognition and abandonment by the state, acknowledged by tenants themselves. This chapter has discussed, with reference to a somewhat limited literature on rental housing in the Global South, challenges faced by tenants with regard to accessing, paying for and remaining in a rented home in Dar es Salaam.

Woven throughout this chapter has been a critical perspective on feelings of worth(lessness), value(lessness) and (not) belonging in the city discussed by tenants. This chapter has sought to build upon governmentality scholarship that considers the power of calculative techne in setting benchmarks for good citizenship, enabling the self-governing of individuals to attain norms. Using the example of the 2011 floods, I have shown that it is precisely the exclusion from being counted in bureaucratic exercises in the event of dispossession that expose underlying inequalities between owner/tenant, permanent/transient and known/unknown. The direct aftermath of the 2011 floods demonstrate, as Doshi (2012, p. 8) suggests,

> 'processes of differentiation in the moment of dispossession and displacement have fractured and rearticulated the socio-spatial category of slum dweller through notions of legitimacy and belonging shaping residents' access to urban space and claims-making practices'.

Rather than informal settlement residents experiencing dispossession *en masse,* the floods demonstrated a tiered citizenship whereby notions of counting as an urban resident and making legitimate claims for state support were highly dependent on tenure. Against the backdrop of the high profile floods, in the next chapter, I will develop this concept of 'differentiated' displacement through 'graduated citizenship formations' with reference to an on-going forced eviction event in the Dar es Salaam port area (Doshi, 2012, p.8).

What this chapter has begun to scrutinise is how an absence of legal and political support for tenants *as tenants,* effectively nurtures aspirations for formal ownership, even if that means relocating to the city's periphery. The material outcomes of a policy neglect of tenants, in the everyday challenges that attend renting, as well as in the moment of dispossession discipline tenants for poor housing choices and position (formal) ownership as the tenure of a good, responsible citizenry. Building on this, the following chapters will question what resettlement to such geographically marginal spaces means when considering rights to the inner city. This will be considered in the course of the following chapters where I will critically analyse informal residents' actions in voluntarily engaging in community-led peripheral resettlement schemes as a route to legitimate citizenship and of making *themselves* count. Can such moves to the formal fringe be considered acts of self-governance among informal residents who fear the disciplinary neglect of the state?

Chapter 7

Making Way for the Future

Figure 7.1: Cranes in central Dar es Salaam, photograph taken from the ferry between central Dar es Salaam and Kigamboni (fieldwork photograph)

Having first visited Dar es Salaam in 2008, a further twice in 2010 and in 2011, before returning in 2012 to complete my field research, it was impossible not to compare my impression of the city between visits. As the years moved on, I covered more ground. I got to know the *dala dala* routes and (partially) lost my anxiety about getting lost. I relied less on my research assistant to tell me which *dala dala* to take, where to shout '*shusha*' to indicate that I wanted to get off, and how to navigate a tangle of limbs to hop off an (often-moving) bus. By the time I finally left Dar es Salaam in 2012, I had become familiar with much more of the city's fabric. During the latter two periods of field research, I stayed in a Roman Catholic guesthouse called the Passionist Fathers on Old Bagamoyo Road. The road bisects Mikocheni B, a relatively wealthy area in Dar es Salaam, close to the peninsula. In the four months between visits, in early 2012, Old Bagamoyo road had visibly changed. What once was an empty space was now occupied by a mini-mall and there was a profusion of places to grab a coffee, cocktail, magazine, pastry or other 'Western' comforts. My field research coincided with strong economic performance in Tanzania, with the World Bank lauding it as '[standing] out as a model of sound economic performance with a growth rate of over six per cent in 2011 and 2012' (World Bank, 2013a). Visible markers of this strong economic performance were evident, particularly on the peninsula and in the city centre. As the image above depicts, cranes littered the sky-line. As far as the eye could see, Dar es Salaam appeared to be

'under construction'. One weekend, I ventured to the 'Lemon Spa' on the peninsula, a place known to cater for a growing population of ex-patriates who lived in Dar es Salaam's wealthier areas of Masaki and Msasani. Ankle-deep in fragranced water and after the usual pleasantries, I began discussing the eruption of construction in Dar es Salaam with a young British man who was having a pedicure next to me. Somewhat ambiguously, he claimed to be 'in property', and on the subject of the cranes and the proliferation of upmarket homes, businesses and expansive infrastructure projects, he confirmed 'yeah, there is a lot of money here'. An exposé in the BBC's News Magazine in 2012 commented on the growth of the city, questioning whether Dar es Salaam will become a 'modern metropolis' or a 'city of slums',

> 'Visionaries hope for a modern metropolis modelled on Singapore, but pessimists fear the emergence of another dirt-poor city of slums. Dar es Salaam is one of the world's fastest growing cities, and it has reached its tipping point' (Boyle, 2012, np.)

The article feeds into a popular narrative of the megacity, composing a dynamic image of the city where migrants 'flood'; settlers build shacks 'hastily' and sellers 'hawk'. The reader is plied with statistics and shown maps delineating the extent of slums. The message is clear, informal settlements are at odds with the vision of Dar as a Singapore-style metropolis. Throughout the article, the image of the slum-riddled megacity is positioned as the polar opposite of the global city, its inferior 'Other'. Postcolonial urban scholars such as Robinson (2006) and Watts (2005) critique this inferior positioning of the megacity, arguing that associations with lacking, decline, dirt and despair ultimately deny the 'cityness' of cities in the Global South (Varley, 2013). Following years of unplanned growth, the Tanzanian government has recently commissioned a team of experts to develop a master plan for Dar es Salaam, a process which involved the team visiting *ideal city pin-up* Singapore[49] (Boyle, 2012; Bishop, 2012).

Global Cities are typified by their dominance on the world stage in terms of political, economic, social and cultural infrastructure (Lemanski, 2007). A raft of recent scholarship has sought to critically examine city ambitions to appear 'world-class' or to join the ranks of being 'global' (Bhan, 2009; Rao, 2010; Ballard, 2012; Sassen, 1991). The majority of this work has focused on Asian cities, particularly using Indian case-studies like Mumbai (Anand, 2006; Doshi, 2012; Patel *et al,* 2002) and Delhi (Datta,

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[49] Not the first attempt to plan at the city scale, Dar es Salaam has long been the focus of planning intervention, from colonial master plans to more recent attempts to curb the city's growth post-war in 1949, 1968 and 1979 (see Armstrong, 1986).

2012; Ghertner, 2010, 2011b 2012; Dupont, 2011) or work on rapidly urbanising China (see Broudehoux's work on Beijing, 2007a and b). Missing in this body of work are commentaries on African cities, excluding work on South Africa focusing particularly on the 2010 World Cup as an African 'coming out party' (see Ballard, 2012; Desai and Vahed, 2010; Myers, 2011). Particularly interesting is the focus of recent research on the aesthetics of development, of the visibility of poverty being inconsistent with *becoming* world-class. Often central to this global, 'world-class' facade is a removal of slums, their image becoming a shabby embodiment of deficit that does not correspond with world-class appearances. Slums, for many, represent a lack of infrastructure, of poverty, of dirt, disease and crime, the skulking megacity within the aspiring Global hub, and the black against the white of the formal goal (Jones, 2011; Yiftachel, 2009). Of course there are vast economic differences between Delhi and Dar es Salaam. While Dar es Salaam trails Delhi's 'development', this chapter will consider the consequences of developing Dar for city residents who get caught between visions of the megacity, that the state attempts to cut adrift, and the super connected metropolis of the future.

Within the wider context of Dar es Salaam, this chapter will critically discuss the Kurasini Area Redevelopment Project, using empirical data collected from interviews and group discussions to consider the process of forced eviction. This chapter will build upon the last, highlighting the material outcomes of tenure-bias in policy by considering the multiple, overlapping, and often conflicting, experiences of dispossession in urban Dar es Salaam. Several scholars (see, for example, Miraftab's work on Cape Town (2009) and Bhan's (2009) work on Delhi) have discussed the exclusion of the poor to unseen peripheries in an attempt to camouflage the existence of poverty that detracts from ostensibly *successful* development. This chapter will examine the interaction of Kurasini residents with the state throughout the process of forced eviction, drawing particular comparisons between the experiences of informal owners and tenants. Building on the discussion in the previous chapter of the everyday realities of tenants living in central Dar es Salaam, this chapter will consider tenure as a key factor in shaping state-citizen relations, demarcating the boundaries of legitimate urban citizenship and rights to the city and solidifying associations of *informality* with *insecurity* in the minds of respondents. Rather than uncritically portraying those evicted from Kurasini as passive victims of redevelopment activity, this chapter will begin to

consider the responses to the eviction by the TUPF in the wake of the Ministry and Municipal Council's patchy approach to governing eviction[50].

The Kurasini Area Redevelopment Plan

In a World Bank Africa Trade Policy Note, Morisset *et al* (2013) detail the need for policy reforms and investment to improve the efficiency of the port at Dar es Salaam[51]. Plans to expand the port, in the Kurasini area in the Temeke Municipality of Dar es Salaam, have, however, been in motion for over a decade, since the publication of the 'Kurasini Area Redevelopment Plan' in 2001 by the Ministry of Lands, Housing and Human Settlements Development (MLHHSD), in collaboration with Dar es Salaam City Council. The document set out plans to expand cargo storage areas adjacent to the port at Kurasini. This expansion would cater for increased traffic, both general cargo, 'containerized' and 'bulk liquid products' passing through the port, which increased by 22% between 2001/2002 and 2002/2003 and continues to rise (MLHHSD, 2011). As well as handling Tanzanian trade, the Port handles trade from the neighbouring land-locked states of Uganda, Zambia, Malawi, Burundi, Rwanda and Zimbabwe, as well as the Democratic Republic of Congo (Ndezi, 2009). As a result of pressure on land around the port, the Ministry and the Tanzania Ports Authority (TPA) (referred to at times in the supporting documents as the Tanzania Harbours Authority (THA)) outline plans to develop the entire Kurasini area, extending into local informal settlements which are home to an estimated 34,500 people (Hooper and Ortolano, 2012a). On their website, the TPA makes the following statement regarding the redevelopment of the Kurasini area,

> 'We are focused at raising our ports standards and infrastructure within our helms to a **world class level and quality**. We want to ensure that our

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[50] As discussed in Chapter Four, TUPF is built on a network of savings groups in informal settlements in Dar es Salaam. The federation has been active since 2004, when savings schemes were first started in Dar es Salaam. The initiative is part of Slum Dwellers International's (SDI) network of federations of the urban poor (Ndezi, 2009). The federation is organised in six regions: Dar es Salaam, Arusha, Morogoro, Dodoma, Mwanza and Mara. In all six regions, there are 180 groups and 8000 members. Up to January, daily savings is 138, 900, 042 Tanzanian shillings or $82, 189 (US). The urban poor fund has 29, 784, 940 Tanzanian shillings or $17, 624 (US). The Tanzanian federation includes 50 savings schemes in various places in Dar es Salaam and in the cities of Dodoma and Arusha and members have saved 47 million shillings, which is available for small loans, and an additional 5 million shillings for housing/infrastructure. This information is taken from interviews with the Dar es Salaam TUPF Coordinator and CCI staff members.

[51] This recently published Tanzania Economic Update (TEU) identifies several causes of Port inefficiencies, including the failure to invest in appropriate infrastructure, corruption and those who benefit from it, a general lack of awareness of the costs by stakeholders and the unequal distribution of those costs. Working with KPMG, the World Bank conducted a survey of 100 mid-sized Tanzanian businesses. Sixty-two per cent of respondents said that Port ineffectiveness harmed their businesses slightly while 20% said it harmed them extremely.

services promote **national and global trade in totality** and that we offer to our customers a sustainable and efficient maritime gateway [...] From henceforth, we have embarked on various growth projects whose objective is to enhance our capacity. The future of the maritime industry is growth, and it is coming sooner than anticipated. Our strategy is to expand ahead of this expedited development. Global Trade goes through ports. World Trade is as broad as is its demand for logistic facilitation. In this context, effective communication is imperative for speedy transaction...' (TPA, 2012, np emphasis added).

The statement above highlights the strategic position that the port occupies in connecting Tanzania to flows of global trade, with the port at Kurasini acting as a key hub for this expected increased trade. The use of the term 'world class' to describe the future vision for the expanded port connects the redevelopment with the discourse of 'global' and 'world-class' cities, and attempts to distance Dar es Salaam from the image of the mega-city, the marginal, inferior 'Other'. Beyond the development of a 'world class' image, however, the expansion of the port is central to the growth of the Tanzanian economy and consequently, to poverty reduction. The port currently handles approximately 90% of the country's trade (World Bank, 2013b). Yet Philippe Dongier, World Bank country director for Tanzania, Uganda and Burundi confirms that in 2012, 'Tanzania and its neighbouring countries could earn up to USD2.6 billion more per year, only by bringing the efficiency of the Dar es Salaam Port to the level of the port of Mombasa' (World Bank, 2013b, p. v).

Theorising the modern state, Lefebvre suggests that it has entered into a fresh 'state mode of production' in which it performs a significant role in the development and management of so-called capitalist spaces. As Brenner (2001) suggests,

'in recent years states have acquired 'unprecedented supremacy' in urban development because of the resources they command, resulting in massive deepening geographical inequalities as nations, regions and cities become 'globally competitive development areas' (discussed further in Brown, nd, np).

This competition between cities has been utilised as a justification for the port expansion. For example, in an article in the Citizen Newspaper, Tony Stenning, MD of Bolloré Africa Logistics cautioned that without significant expansion of the port, Tanzania would lose competitive advantage and landlocked countries would turn their attention to Mombasa and Mozambique's Beira port (Qorro, 2012b). Likewise, a recent article published on 'Bloomberg' online discussed the intensifying competition between Tanzania and Kenya with both nations increasing spending on infrastructure to secure a larger share of the market from neighbouring landlocked states (Jerving, 2013). Beyond

securing a competitive advantage regionally, however, a lack of investment in the port infrastructure would cause Tanzania to lose its competitiveness to world markets.

Rather than considering infrastructure to be passive, little more than an instrument or 'technical apparatus' that distributes regimes of oppression and marginalisation, Rogers and O'Neill (2012) have developed the concept of 'infrastructural violence' to 'highlight how broader processes of marginalization, abjection and disconnection often become operational and sustainable in contemporary cities through infrastructure' (Rogers and O'Neill, 2012, p. 402). Rather than being the objective domain of technocrats, engineers and experts, infrastructure is considered fundamental to systematic regimes of injustice (Rogers, 2012). The port expansion in Dar es Salaam, therefore, can be considered as one particular facet of urban transformation that enacts 'infrastructural violence' on the everyday lives of the urban population, removing and excluding the poorest from some 'prime' parts of the city, which are earmarked for more productive uses. A staff member at the Centre for Community Initiatives (CCI) commented on the geographies of urban land development in Dar es Salaam in stating,

> *'I think there are areas which are already recognised as settlements for life for people, like in Tandale [and] Magomeni, although they are informal. But the government will not be able to take that piece of land. But, if there are areas which already the government has earmarked for government expansions like the port, harbour. Like the airport. I think you saw at the airport as well? Very close to the airport there is, well, they have put up demarcation there. So [at the] back of that used to be huge settlements, it was razed, bulldozed down. The government did the same there as at the port'* (Interview Extract, CCI).

The statement above points to the central role of infrastructure in sorting inner city land into that which can continue to provide homes for people, and that which is 'earmarked' for more *productive* uses. As Gidwani and Reddy (2011) argue, John Locke's writings are fundamental in constructing 'waste' as the political other of capitalist 'value'. In the *Second Treatise on Government* (1988 [1681]), Locke focuses on the transformation of 'waste' into something useful, something productive. Waste is not entirely external to value but instead, exists as its limit and possibility (Gidwani and Reddy, 2011). Therefore, informal settlements in Dar es Salaam represent a situation whereby large swathes of prime inner-city space, not considered to be achieving their (formal) value, are accumulated for urban development without regard to the everyday use value that the land has for those living on it. Unfortunate perhaps are those who have built or purchased land on one of these sites poised to become key nodes in Dar es Salaam's

development. In recognising the central position of the port to Tanzania's economic efficiency, however, it is important to make clear the limitations of the Tanzanian state in developing the port without disturbing those who are housed in the immediate vicinity of the port. The port is bound to a particular geographic space, it cannot go elsewhere. Rather than focusing on the vagaries of global capitalism, the focus of this chapter is on *how* the Tanzanian state manages the eviction of the tens of thousands who personally bear the cost of 'development'.

Map 7.1: Map showing the extent of informal settlements earmarked for eviction in Kurasini. (Adapted from GoogleMaps, 2013)

Residential areas (both planned and unplanned) constituted around 30% of the total land use in Kurasini prior to the beginning of the redevelopment of the area. The image above demarcates the extent of the land previously occupied by informal, unplanned housing. This housing lies at the heart of the port area, occupying an area of around 65.8 hectares called 'Shimo la Udongo', between the Tanzania Railways Corporation (TRC) railway siding and Kilwa Road (MLHHSD, 2001). The eviction of the unplanned area was undertaken in phases, beginning in 2007. At the time of this study, the Ministry was in phase 2 of the plan. It was the intention that residents would be evicted in six stages, with the revenue generated from selling the cleared parcels of land providing funds for the Ministry to compensate the next round of evictees (MLHHSD, 2011). In practice, however, the phases were elastic, depending on the ability of the Ministry to generate

funds for compensation from the sale of cleared land to private buyers. This was explained by the CCI, stating,

> *'So the government borrowed some money from the bank to compensate these people. So they compensated these people. So the structure owners went away with their tenants and then what they did was to sell this piece of land. So they advertise in the newspaper that if you want to do any port-related activities, you want to put up containers or you want to put up a storage facility, so people bought this piece of land. And when they get the money, they do another area. That was the idea. Then they compensate again'* (Interview Extract, CCI).

While conducting field research in the Kurasini area in 2011 and 2012, some homes had been demolished (see photos below) but the process was on-going. Many residents continued to live and work in Kurasini, including owners who were currently in the process of disputing the compensation allocated to them by the ministry.

Figure 7.2: Photograph of demolished homes in the Kurasini area (Source: Ricke, 2012)

The eviction at Kurasini joins the ranks of a growing number of forced[52] evictions taking place globally, many of which involve infrastructure projects, justified as being in the 'public interest', the 'greater good', to make the city 'more efficient' or under the rubric of 'development' (du Plessis, 2005; Bhan, 2009; Ocheje, 2007; Roy, 1999). This development-induced displacement or accumulation through forced dispossession renders certain populations collateral damage to the overall goal of development (Campbell, 2013; Price, 2009; Robinson, 2003). 'Development', Robinson (2003) highlights, does not evenly benefit 'the poor'. For millions, development has cost their homes, livelihoods, access to the city, health and for some, their lives (Robinson, 2003). While infrastructural developments, at times, must occur, how can it be carried out justly, without falling on the shoulders of the most vulnerable? Patel *et al* (2002) highlight that,

> 'It is hard to avoid some population displacement in any city where the government seeks to improve the provision of infrastructure and services for their populations and enterprises. In crowded central city areas, almost any improvement in provision for water, sanitation, drainage, roads, railways,

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[52] The evictions that have taken place as a results of the Kurasini Area Redevelopment Plan are characterised as 'forced' by the Legal and Human Rights Centre (2008) Tanzania Human Rights Report 2008: Progress through Human Rights (Hooper and Ortolano, 2012). Furthermore, civil society respondents agreed that the particularities of the eviction characterise it as forced.

ports, airports and facilities for businesses needs land on which people currently have their homes' (Patel *et al,* 2002, p. 160).

Often, however, the moral associations of 'development' place the process *beyond* politics, deflecting critique from the violence that occurs on the path to development, what Rajagopal (2001) terms the *violence of development* (Sharp *et al,* 2010). In the act of increasing connection to global flows, some are inexorably disconnected and physically removed from the inner city. This urban exile is akin to Ferguson's (1999) concept of a specific form of 'disconnection', just as being hung up on is not the same experience as never having had access to a telephone (discussed in Rogers, 2012, p. 428). Obscured in the discourse of the Kurasini Area Redevelopment Plan, however, are those already evicted, or currently awaiting eviction, experiencing multiple outcomes as a result of this development plan. The case of Kurasini, as the remainder of this chapter will show, echoes Ballard's (2012) concerns of development occurring *without the poor,*

> 'These vain attempts at sweeping away inconvenient realities demonstrate that those who seek to achieve a sense of development sometimes do so by ejecting, bypassing or wishing away the very people we usually take to be the primary objects of development' (Ballard, 2012, p. 564).

Like the case of the 2011 floods, discussed in the previous chapter, the eviction of the port settlement, as well as being justified as being in the public interest, utilised a discourse of risk and safety to justify the removal of the residents, with many homes being close to oxidation ponds and oil storage facilities. As an updated document on the Kurasini Area Redevelopment Plan, published by the Ministry in 2011 states,

> 'There are some land uses that are not compatible to harbour activities. These include residential mixed with urban farming and institutional areas located very close to oil storage facilities and warehouses. These land uses are not compatible hence resulting in a dangerous land use mix. Families residing in the area are at high risk in case of fire accidents or leakages from oil storage tanks and effluents from the warehouses, which sometimes store noxious materials' (MLHHSD, 2011, p. 3).

On my first visit to interview residents of Kurasini, I was struck by the close proximity of homes and port-related industrial activities. Upon reaching Kurasini, my research assistant and a local guide indicated that I had to cross close by the oxidation ponds (Figure 7.4) to reach the home of my guide, my visibly worried expression, certain that I would tumble into the water, becoming a source of great amusement to both. There

was very little separation and homes were woven between containers and oil tanks, utilising what space was available.

Figure 7.4: Informal housing built in close proximity to oxidation ponds, used to treat wastewater, in Kurasini. (Source: MLHHSD, 2011)

Of the 66 TUPF members who participated in this research, 30 of the residents interviewed were still living in Kurasini, awaiting eviction. Of these residents, the overwhelming majority expressed agreement with the justifications provided by the Ministry for the eviction, subscribing to a vision of 'development' outlined by the Ministry. When questioned on their agreement with the government's plans to redevelop the Kurasini area, and their consequent eviction, only two of the 30 individuals interviewed claimed that they disagreed with the reason for their eviction. As the two interview extracts below highlight, respondents employed the language of both 'public interest' or 'development' and aversion to 'risk' to communicate agreement with the rationale behind the Kurasini Area Redevelopment Plan,

> *'I agreed with the eviction reason because the government needed that place for the harbour development. It's important to make sacrifices for the development of our country'* (Mhina, House owner, Kurasini).

> *'I agree with the eviction reason. I feel that the government has made the right decision to move people from that place. The place is surrounded by oil tanks and it is not safe for human living'* (Rashidi, House owner, Kurasini)

Interesting, however, was the volume of residents, particularly tenants, who expressed agreement with the reason for the eviction, yet went on to cite a lack of grounds to disagree as a main reason for their agreement. As Sakina and Nico, tenants living in Kurasini claimed,

'I agree with the eviction because I am a tenant and not the owner of the house. When the owner of the house wants the house back then I have to leave anyway' (Sakina, Tenant, Kurasini)

'We have been forced to move. The whole process has been forced. We have been forced. Even when they destroy the house then we have things stolen. We have thieves taking our things while our house is being destroyed and we are being evicted. The caterpillar[53] came and destroyed someone's house even while the complaint was with the government. The person took the complaint about compensation and he was told 'you have three months to move your things'. And he delayed and so his place was destroyed. The police came only when people disagreed with the eviction. Violence did break out but the citizen cannot fight with the government, even though they are hurt by the whole process. Even if you are hurt, you still have to agree with the government' (Nico, Tenant, Kurasini).

The above statements highlight that, while the majority of Kurasini residents interviewed claimed to *agree* with the grounds for eviction, often this agreement was itself forced, borne of a lack of channels available to engage with the state regarding the eviction. Nico's poignant statement in particular is indicative of a lack of avenues to negotiate with the government and a prevailing sense of futility as the decisions had already been made, prior to any engagement with the residents of Kurasini. When further questioned on whether they thought that they had been forced to leave Kurasini, like Nico, respondents unanimously claimed that they had been, or were being, forced to vacate the area. Ultimately, while claiming to agree with the eviction itself, respondents disagreed with the government's handling of the eviction process, citing a lack of transparency and participation throughout the process, and expressing disagreement with the valuation process and allocation of compensation. Therefore, the state's management of the eviction at Kurasini is the critical issue and the focus for the remainder of this chapter. While there was widespread acrimony regarding the way in which the process of evicting Kurasini residents was carried out, an important line of differentiation during this process emerged regarding tenure. This will be discussed further in the remainder of this chapter.

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[53] Respondents often referred to the 'caterpillar' coming to refer to the eviction taking place. The 'Caterpillar' referred to the brand of bulldozer used to raze the homes in the Kurasini area.

'Sensitizing' Residents in the Kurasini Area Redevelopment Plan

> *'Home owners are more cared for than the tenants. If the government wants to speak to the people then they always ask for landowners and not tenants. Tenants are never consulted in the issue of housing'* (Group Discussion Extract, Kigamboni).

The extract above is from a group discussion undertaken with members of the TUPF who had been evicted from the Kurasini area and were currently living in Kigamboni. The statement was used by one woman to sum up a conversation on the Ministry's handling of the eviction process in Kurasini. In their recent work in Kurasini, Hooper and Ortolano (2012a, 2012b) have suggested that 'the process by which the eviction was carried out lacked transparency and was enforced under the threat of physical force by government officials' (p. 2). Du Plessis (2005) suggests that forced evictions, such as that currently taking place in Kurasini, are at odds with Millennium Development Goal 7 which endeavours to achieve '…significant improvement in the lives of at least 100 million slum dwellers by the year 2020'. Rather than being considered simply an unfortunate, yet unavoidable, outcome of development, an increasing number of organisations (such as Amnesty International and the Centre for Housing Rights and Evictions (COHRE)) have sought to reconfigure forced evictions as a human rights violation. COHRE highlight that the leading legal interpretation of the right to be protected against forced eviction is the General Comment 7, adopted by the Committee on Economic, Social and Cultural Rights (1997) which states that,

> 'The procedural protections which should be applied in relation to forced evictions include: (a) an opportunity for genuine consultation with those affected; (b) adequate and reasonable notice for all affected persons prior to the scheduled date of eviction; (c) information on the proposed evictions, and, where applicable, on the alternative purpose for which the land or housing is to be used, to be made available in reasonable time to all those affected; (d) especially where groups of people are involved, government officials or their representatives to be present during an eviction; (e) all persons carrying out the eviction to be properly identified; (f) evictions not to take place in particularly bad weather or at night unless the affected persons consent otherwise; (g) provision of legal remedies; and (h) provision, where possible, of legal aid to persons who are in need of it to seek redress from the courts' (CESCR, 1997, np).

The above statement outlines a series of checks and balances that, if in place, ensure that the process of eviction is transparent and not in violation of human rights. Moreover, the World Bank's (2001) 'Operational Manual on Involuntary Resettlement

4.12' for World Bank funded projects, indicates that a main objective is that 'displaced persons should be meaningfully consulted and should have opportunities to participate in planning and implementing resettlement programs' (see para 2). A key component in achieving this 'meaningful consultation' is that displaced persons are 'informed about their options and rights pertaining to resettlement' and 'consulted on, offered choices among, and provided with technically and economically feasible resettlement alternatives' (World Bank, 2001, p.1).

In the original Kurasini Area Redevelopment Plan (2001), while the various 'incompatible' land uses to be cleared are outlined, no mention is made regarding how residents were to be notified and engaged in the eviction process. In the amended plan (2011), however, a small section is included entitled 'public participation' which states that 'the population of the project area was sensitized and the majority of the property owners accepted the project...' (MLHHSD, 2011, p.17). This statement presents a somewhat confident expression that the population of Kurasini targeted with eviction was adequately 'sensitized'. Immediately evident in this statement is the positioning of 'property owners' as the only stakeholders that require 'sensitization' through the plan. Unmentioned, and evidently unquestioned, are the views of the tenants who will also be affected by the plan. The introduction of the plan also states that,

> 'Public participation is indispensable in a programme that involves resettlement of families. The concept of public participation as advocated in Integrated Urban Planning was applied in order to have the people's voice in the whole process' (MLHHSD, 2011, p. 1).

Absent, however, is any further information on the particulars of *how* the affected persons were 'sensitized', whether the eviction was disputed, or indeed any tangible information on the involvement of residents was enacted between both publications. This confirmation of adequate 'sensitization' was echoed in interviews with Ministry officials. When questioned on how residents were notified of the redevelopment plan and consequent eviction, an official stated,

> *'Before we started the project there were meetings from the regional commissioner's level... We started the meeting first from the regional commissioner's office then we went to Municipal director's office plus the district commissioner's office when we told them of the whole processing. And then we went to a general meeting, with all the residents of the place and told them of the whole project, we need to have the area for port handling activities and how they are going to be compensated and that they will be provided with plots for a new settlement. We told them openly. That was in the year 2006'* (Interview Extract, MLHHSD)

While the extract from the redevelopment plan and the statement from the project manager suggests that residents were informed of the impending eviction in 2006, interviews with residents remaining in Kurasini in 2012 highlighted the obscurity of the process for those awaiting eviction. Indeed, what the above statement highlights is an overtly top-down process whereby actual engagement with residents takes place through a 'general meeting'.

The Ministry's approach to 'sensitization' was met with dispute from the CCI. The CCI critiqued this 'sensitization' approach in stating,

> *'Yeah, theoretically they say that they did that but in practice, it is not. You know the way the government works; they normally believe that once they involve the councillor, because the councillor is the representative of the people, that's enough. To them, they really feel that they have already informed and involved everybody. But we said, "no, you need to do your homework to ensure that the people are very, very informed. You need to capture all the specific groups within the community. You need to get at women's groups, you need to get at men's groups you need to get youth, and you need to get at the children, so that you really pass the message in a very consulted process". So that was not done. But to them they say "well, we called the councillor, the councillor convened a community meeting", where sometimes the people who normally attend are quite... well, it could be around say less than even 200 people, only. But all the regulations say [that they] involved the people'* (Interview Extract, CCI).

The statement from the CCI critiques the top-down character of the Ministry's attempt to engage those living in Kurasini, suggesting that while the government feel that they have effectively engaged the residents through the local government, they have not gone far enough to engage with the diversity of residents living in Kurasini. Both within the statement from the project manager and in the supporting documents of the Kurasini Area Redevelopment Plan, reference is made to the informal 'population' as an amalgamated, undifferentiated mass (Dargan, 2009). The 'community' are defined spatially, occupying a shaded area in the land-use map shown and uniformly sensitized. Notions of a homogenous, imagined community imbued with shared motivations and goals has been heavily critiqued in academia (Cooke and Kothari, 2001; Kesby, 2005; Mohan and Stokke, 2000). The CCI's comments highlight the need to engage with the 'population' as a heterogeneous group, recognising the different groups *within* the settlement. Critics of participation have suggested that often is it the 'visible and vocal, wealthier, more articulated and educated groups that are allowed to be partners in development', while more marginal groups remain silenced (Botes and van Rensburg, 2000, p.45). The CCI's comments reflect this concern with regard to the Ministry's notification procedures in Kurasini, involving a range of government officials and then

subsequently notifying the residents of their impending eviction at a 'general meeting'. Convening a community meeting, they suggest, does not go far enough in involving *all* affected people, yet allows the Ministry to effectively claim that people were 'sensitized'.

Residents still living in Kurasini, who participated in this study, reflected the striking disconnect between the Ministry's claims that the population was 'sensitized' and the reality of how they were notified about the eviction and kept up-to-date with developments in the plan. At odds with the statement from the project manager, when conducting interviews with current Kurasini residents awaiting eviction, I was struck by the multiple stories, experiences and memories of *how* they were first notified of the plan and the consequent eviction. Speaking with a colleague upon returning home from a day interviewing residents in Kurasini, I expressed frustration and confusion at the situation, respondents recalled differently how they were notified of the eviction. I struggled to make sense of it. Some experiences deviated slightly from the straightforward 'general meeting' scenario outlined above, and some deviated entirely. It is precisely this multitude of experiences, this *not adding up,* that is in itself revealing of the uneven, unequal and unclear process of 'sensitization' undertaken by the Ministry.

The 16 informal owners who continued to live in the Kurasini area discussed a similar experience of being notified of the plans for Kurasini with a statement read aloud in a local meeting, before a discussion ensued about how compensation would be determined[54]. Respondents suggested that street leaders were summoned by letter to meet with the regional commissioner, before passing on information about the plan to Kurasini residents at a general meeting. Precisely when this meeting took place, however, was unclear, with respondents claiming that it took place in 2004, 2006 and 2007 and several could not remember exactly when the notification took place. Respondents were told that between 2006 and 2012 they would be removed from the Kurasini area in accordance with the phasing of the redevelopment plan. By the time interviews were carried out, it was apparent that these timescales had lapsed, as a Ministry official claimed, *'in the first instance we thought it was going to end this year (2012), after six years, but we are going to extend the period because we have not achieved the target'* (Interview Extract, MLHHSD). This lengthy time lapse was often

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[54] Despite the Ministry discussing with the owners on how they would like compensation to be agreed, this resulted in further disputes which will be discussed in full in the next section.

referred to in discussions with owners awaiting eviction. Due to evaluation and compensation issues[55], house owners had been instructed to cease in making any improvements to their homes in the interim period. Yet at the time of conducting interviews, the interim period had lingered on for six years, leaving residents living in a seemingly perpetual state of uncertainty, under constant threat of an eviction that exists always on the horizon (Ramakrishnan, 2013). Renatha, an owner who had lived in Kurasini since 1987, expressed frustration at feeling trapped in a progressively dilapidating home that she could not improve. She claimed that, *'there has been no development in the years since 2006'* (Renatha, House owner, Kurasini). Renatha spoke of a desire to be freed from Kurasini, to move on and begin to rebuild a new life elsewhere. Linked to this, Renatha bemoaned the loss of rental income that she has faced in the intervening years since the notification, claiming that tenants are unwilling to pay six monthly contracts, unsure how long they will be able to stay. Of course, as discussed in the previous chapter, wary tenants perhaps have good reason to avoid making long-term commitments, with experience of not having advance payments reimbursed in the event of eviction. Experiences of extended waiting effectively suspend those awaiting concrete news of their futures in a state of worry and doubt (Auyero, 2011; Ramakrishnan, 2013). Being kept waiting, therefore, can be considered as a manifestation of an uneven power gradient, and a judgement on one's social worth or value.

Informal owners interviewed in this study were given very limited official information or updates, watching settlements be razed and friends move on, while hearing very little about the fate of their own homes. Rumour and hearsay among residents played a large role in how information was transmitted about the eviction. In the time that I spent in and around Kurasini, I was frequently asked by the residents if I knew anything about the impending eviction that they did not, and whether I could give them any fresh information regarding when they would be moved on. Some suggested that I could use my position[56] to talk to the Ministry, find out some concrete information on the plan and report back to the community. I conducted interviews with residents in 2012, what should have been the final year of the plan. The spectre of eviction seemed to haunt the settlement that remained. The homes were surrounded by port-related activities and tankers, trucks and containers crept closer and closer to the homes that remained while

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[55] Discussed in full in the next section.

[56] As a Western academic it was correctly assumed by respondents that I had a relatively greater level of access to Ministry officials. Consequently I was often asked to pass on messages and used to make claims by proxy.

vast gaps opened up where homes once stood. Rather than the quiet encroachment that is often used to describe the actions of squatters, the inverse appeared to be happening with rusty, clanking metal encroaching on a community that was simultaneously being forced to leave and forced to stay. Respondents often spoke of the day that state enumerators came to the settlements 'and drew the "x"' and 'living with the "x"'. The 'x' referred to a red spray-painted cross that was used by teams of enumerators to designate homes as 'to be demolished' and determine compensation amounts. Each wall was adorned with a red cross (as pictured at Figure 7.5), a visible, almost biblical emblem of being marked, and a constant reminder of the eviction yet to come.

Figure 7.5: Kurasini owners and the homes marked by the 'x' (fieldwork photographs)

Despite knowledge of the eviction coming, many tenants remained in Kurasini, taking advantage of the central location until they were moved on. The experience of 'sensitization' recounted by tenants differed somewhat from that outlined by Ministry officials, and from Kurasini house owners. The majority of the tenants interviewed did not attend the general meeting and instead were notified about the eviction through their landlords who passed on information garnered at the general meeting. While the tenants were aware of the general meeting taking place, none of the tenants who were interviewed had personally attended the group meeting. Instead, tenants suggested that the government called for the house owners to attend the meeting with the understanding that information would be passed on to tenants. Salma, a 40 year old tenant who had been living in the Kurasini area since 1992 claimed that,

'At first, information was given by street officers in the area. They said "this is government land and it is needed so you will be evicted". The house owners were called to the meeting. So they went to the meeting and then told us about this eviction coming. I was notified in 2007. I do not know when I will be moved as the government does not tell us when we will move from here' (Salma, Tenant, Kurasini).

Several tenants expressed concern with the Ministry's utilisation of landlords to disseminate information on the eviction. The same story was used by three of the tenants interviewed to support their distrust of landlords being used to disseminate information about eviction. I was told that many landlords chose not to inform their tenants when the house was going to be evicted. As a result, when the caterpillar arrived to remove the homes, tenants were still living in the condemned homes. The caterpillar came, I was told, and destroyed these homes, even with all of the tenant's belongings inside. Despite the story being recounted several times, it was never made explicit who this had happened to, or precisely when. It was presented as a cautionary anecdote. Akin to this, however, Gabriel, a tenant who had been living in Kurasini for around 25 years, claimed that he was unaware of the impending eviction until the enumerators arrived and spray-painted the 'x' on the walls of his home. When he asked his landlord about the 'x', he was then given what information the landlord had known about the Kurasini Area Redevelopment Plan. As a consequence of learning about the eviction, Gabriel (re)negotiated with his landlord to suspend advance payment, and pay monthly until the eviction took place.

Like many tenants in this study, Jessica, a tenant currently awaiting eviction in Kurasini, utilised her experiences of the Ministry's sensitization procedure to substantiate her claims that the Tanzanian government values house owners over and above tenants. She claims,

'The owners are more valued than renters in the government's eyes. In the case of eviction, the house owners were called to the meeting by the local government. The renters were excluded. The owners had to tell the tenants. Some owners didn't tell about the eviction and so they didn't know until the caterpillar came. The caterpillar came and their belongings were destroyed while still inside. The tenants were not involved, the government involved the house owners only and then the house owners were to inform the tenants. The house owners were called to the meeting by advertising. The advertising was done through the car saying with the megaphone, "house owners needed for the meeting at the ward office". From there they were told about the eviction, that the evaluation team will come and that they should be helpful to them. Then they came and drew the 'x'. From there the

house owners have to tell the tenants. Some did not and in the areas already evicted, the caterpillar came and destroyed their belongings with the house' (Jessica, Tenant, Kurasini).

The 'sensitization' system used by the Ministry to inform residents of the eviction at Kurasini offers an example of the entrenched privileging of (informal) house owners over (informal) tenants. While owners were notified of the removal of their homes to make way for the port, tenants were reliant on information disseminated via their landlords. Building upon the example of the 2011 floods, what the differentiated experiences of notification and information in Kurasini highlight is a further example of a tiered citizenship whereby notions of counting as an urban resident and making legitimate claims from the state were highly dependent on tenure (Doshi, 2012). Consequently, Gloria, a tenant who had been living in the Kurasini for over a decade claimed *'I felt like the government did not see us because of the whole process'* (Gloria, Tenant, Kurasini).

Valuing Residents and Compensating Loss in the Kurasini Area Redevelopment Plan

'The people are staying there in the flawed manner, we can say. So you find that there is no way we can pay them the compensation because it is not their property, it belongs to the government, to the local authority. You see? So that's why the element to compensate them is not there' (Interview Extract, Temeke Municipal Council).

'The tenants didn't have the power or the voice to ask why they were not compensated' (Mwanaidi, Tenant, Kurasini).

Resembling the experience of the 2011 floods, discussed in the last chapter, the issue of compensation in Kurasini emerged as a key issue of contention among informal owners and tenants. The above statement from an official at Temeke Municipal Council exemplifies a perceived inferiority of tenants living in informal settlements, in comparison to owners. Notions of the *flawed* nature of tenancy, as a 'deviant' choice or marker of 'damaged' citizenship has been discussed widely in academia and elsewhere in this thesis (see Ronald, 2002, 2008; McKee, 2011b; Murie, 1998). The use of the term 'flawed' is striking, particularly as used to justify the Ministry's standard procedure of offering no compensation to evicted tenants. This section will discuss the disparity between informal owners and tenants, closely relating to the previous chapter, highlighting that rather than experiencing eviction from informal housing in a uniform way, the process of eviction is experienced in multiple, uneven ways within a spatially-defined informal 'popuilation' (Doshi, 2011).

> *'Ah yes, the tenants are not recognised. They are not recognised at all under the urban planning act when you do resettlement, when you move them out to do development or to redevelop areas, the tenants, we don't know them'* (Interview Extract, MLHHSD).

As the statement above highlights, a lack of concrete, socio-economic 'data' on the proportion of tenants living in Kurasini was a central justification used in not offering compensation to affected tenants. In effect, the tenants' unknown status acts as a barrier from receiving meaningful information and compensation during eviction. The Kurasini case emulates the experiences in the aftermath of the 2011 floods discussed in the previous chapter, yet with considerably less media coverage. The process of eviction effectively solidifies an underlying invisibility of tenants in Tanzanian housing and settlements policy, drawing a line of distinction between owners and tenants regarding the legitimacy of claims made to the state (Cadstedt, 2006). The statement above effectively draws a clear link between a regulatory invisibility and the differentiation of affected populations during the process of dispossession based primarily on tenure. When questioned on the number of tenants affected by the Kurasini Area Redevelopment Plan, Ministry officials were unable to provide a figure. Like the flood-affected tenants, those living in Kurasini remained an anonymous, amorphous entity. As one official claimed, *'the detail of the tenants, unfortunately, we did not collect. We were interested in the house owners'* (Interview Extract, MLHHSD). Despite a large proportion of tenants being targeted by infrastructural violence in the city, the state's 'interest' seemingly does not extend to them, pointing to a politics of being counted and being known, the calculative practices of making visible and legitimising *some* and not others, and consequently (re)drawing the margins of citizenship in Dar es Salaam (Balaton-Chrimes, 2011; Doshi, 2012).

Ndezi (2009) suggests that the lack of comprehensive data collection is a serious impediment to the *effective* resettlement of evicted populations. The use of a survey, he claims enables authorities 'to gain an understanding of the livelihoods and environments [and to help] determine the magnitude of displacement, prospective losses, better targeting of vulnerable groups and to ascertain actual costs of resettlement' (Ndezi, 2009, p. 79). Likewise, the World Bank's (2001) guidelines on involuntary resettlement echo this, stipulating that World Bank-funded projects should,

> 'Upon identification of the need for involuntary resettlement in a project, the borrower carries out a census to identify the persons who will be affected by the project (see the Annex A, para 6(a)), to determine who will be eligible for assistance, and to discourage inflow of people ineligible for assistance. The borrower also develops a procedure, satisfactory to the Bank, for

establishing the criteria by which displaced persons will be deemed eligible for compensation and other resettlement assistance. The procedure includes provisions for meaningful consultations with affected persons and communities, local authorities, and, as appropriate, nongovernmental organizations (NGOs), and it specifies grievance mechanisms' (World Bank, 2001, p.3).

This statement highlights the importance of conducting a census of the whole population in order to *make known* the entire affected population. Data can then be used to tailor the eviction and remuneration process. The absence of knowledge of affected tenants in Kurasini is conspicuous, particularly given the high proportion of tenants living in Dar es Salaam's informal settlements. As Ndezi (nd, p. 14) claims, 'despite the fact that [the] majority of people (70%) living in Kurasini ward are tenants, no consideration was made to provide assistance to them. As a result, some tenants have taken initiatives to find houses in other neighbouring informal settlements. Consequently, some tenants have shifted to further remote areas from the city centre where house rent is small'.

Resembling the 'sensitization' process, the specifics of compensation were not included in the original Kurasini Area Redevelopment Plan (2001). Attempting to come to terms with the Ministry's procedure for agreeing compensation in the course of this research was a dense and cumbersome line of inquiry, reflective of a lack of transparency that seemed to permeate in the eviction process from start to finish. With no comprehensive resettlement policy which governs displacement, 'official' respondents variously made reference to the Land Act 4 (1999), the Urban Planning Act (2007) and the Human Settlements Development Policy (2000) as underpinning the compensation procedures during the process of eviction. It became apparent, however, that without a singular, overarching resettlement procedure, the particulars of remuneration are determined on a project by project basis. As an academic at Ardhi University supported during an interview,

> *'We don't have a big resettlement policy, the World Bank is trying to push us to have it and what we have been doing is to set up resettlement policies on a project by project basis. So if there is a road being constructed, then you write up a resettlement policy for that road and for that scheme'* (Interview Extract, Ardhi University).

Determining compensation on a project-by-project basis ultimately creates a messy patchwork of governance in which the legitimacy of rights and claims to adequate compensation and resettlement varies greatly from one urban intervention to the next. Illustrative of this, in interviews with professionals working in urban governance, reference was often made to the disparity in terms of compensation between Tanzanian

Government projects and those funded by the World Bank[57]. On two occasions, the example of the World Bank-funded Community Infrastructure Upgrading Programme (CIUP)[58] was drawn upon to highlight the piecemeal approach to governing involuntary resettlement in Tanzania. In accordance with the World Bank's guidelines on involuntary resettlement, tenants received compensation as 'affected persons'. The inconsistency was illustrated in interviews with the Ministry, as one respondent stated,

> *'I understand that according to compensation law, the Land Act, the property owners are actually compensated, landholders and property owners, but there is a provision in the compensation law if you read it, which provides for... Actually tenants are not, those who don't own property are not compensated. But I remember we had a World Bank project, I was coordinating that project, I was the team leader for this CIUP, you know this CIUP? And the tenants were also compensated but this is because the compensation and resettlement policy of the World Bank requires that particular aspect of compensation, 'all affected', they say 'all affected persons', not the property owners alone, whoever has been affected, the property owners and the tenants'* (Interview Extract, MLHHSD).

Interestingly, then, the experiences of dispossession not only vary within informal settlements targeted for 'improvement', they also alter *between* projects, highly dependent on the funder. Adding another layer onto this increasingly perplexing system of remuneration, the academic suggested that tenants were compensated in the CIUP project in theory, however, in practice, remuneration was routed through house owners,

> *'...the bank has insisted that tenants be considered because we don't have a system of considering tenants, when the compensation was assessed, that of tenants was reported separately. When people are losing their property and you are paying them, there is a whole schedule that is listed. You are going to be paid so much, so much, so much. The tenants were never listed, although they were paid because the bank insisted that they should be paid. What the government did is to have a way of having the landlords take the tenants' money in a separate agreement, like you know, you are taking so much but part of this you will pay your tenant. So, the whole thing came through the landlords, not through the tenants. So if you look through the payment schedule, you will not find the tenants there. It worked because of the effort of the CIUP officials, because they were monitoring and basically said, if you do not pay this guy then we are also not paying you this! But the central government was completely adamant that you cannot list the tenants.*

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[57] As referenced throughout this chapter, World Bank-funded projects must adhere to an overarching set of principles and procedures on Involuntary Resettlement as set out in the 2001 Operational Manual.

[58] The CIUP project involves the review fand design of a citywide action plan for the regularisation and upgrading of unplanned and non-serviced settlements, enabling the local authorities to adopt and implement the reforms necessary for programme implementation (UN-Habitat, nd)

They could get ideas or other people could get ideas and claim in the future. They say, "hey, you paid these guys so..." and in any case, the law does not allow it so you are doing it behind the law' (Interview Extract, Ardhi University).

While the concealment of the 'affected' tenant behind the landlord in the CIUP case could simply be seen as a strategy to ease the admin burden of the project, in effect, such practices serve to delegitimise the claims of dispossessed tenants. This example highlights a systemic denial of tenants as having genuine entitlements to compensation and reinforces the status of tenants as a hidden population. The academic's example highlights yet another example of tenants not being recorded, not written down and of tenancy being a 'private matter', between the landlord and the tenant, and consequently, being of no interest to the state (Cadstedt, 2006). While tenants, affected by the CIUP, received compensation, the actions of the Ministry indicate that this case was by no means intended to set a precedent. Instead, it can be argued that these actions were merely a motion to appease the donor, in this case the World Bank, by adhering to overarching involuntary resettlement guidelines.

In the Kurasini Area Redevelopment Plan, compensation was offered to informal home owners, while tenants were offered no remuneration for losses incurred as a result of the eviction. In light of this messy patchwork governing evictions in Dar es Salaam, compensation offered to home owners in Kurasini was agreed using a project-specific framework. When questioning Ministry officials on how the evaluation and compensation process was carried out in Kurasini, clear issues of transparency were evident,

> *'That's a very good question. Compensation, of course, compensation, it's a requirement under the Urban Planning Act which deals with the questions of eviction and resettlement. It's a requirement under the Land Act which also deals with land titles. But the valuation is where it's a grey area. That's why we are coming up with a valuation act now. We have got a draft valuation act. Yes, you should be able to see that[59], it's a draft that has to go through the government but the aim of that act basically is to formalise the valuation because we have a government Chief Valuer. But, he is not rooted in any law and as a result, even the way he does the valuation, apart from the principle that when you value somebody's property, it's at replacement value or market value. Presumably, it's not even clear, presumably, whichever is lower. You know? Presumably, that's how it has been in practice. The government is always short of funds to actually compensate*

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[59] Not only was I not able to obtain this document, it was not mentioned to me again at any point in this research.

people. We want that to become more transparent. We want the Valuer to be bound by more detailed requirements for how they go about the valuation so that at the end of the day... when they are actually evicted from land which is rightfully theirs, you know it is involuntary loss of land rights, you know we deal also with their socio-economic status and don't just give them cash which you know, they may use unwisely and then they and their families end up being poorer than they would have been if they had not been moved. This is really where we are headed now' (Interview Extract, MLHHSD).

The comment above points to the transparency issues that arise in the absence of a comprehensive, overarching system that governs *all* evictions in urban Tanzania. Such a system, the Ministry official suggests, would result in compensation becoming less subjective, less of a *grey area* and less open to interpretation. Related to this, the civil servant critiques the role of the 'Chief Valuer' who is responsible for determining the level of compensation that owners will receive in return for their eviction. The statement above points to enumeration as a *presumable* practice, with no concrete structure which determines how a figure should be reached, what should be included in the valuation process and how a figure can be attached to the loss of a home. The obscurity of the current system also offers no point of reference against which evicted residents could compare their compensation package or use to negotiate. In the updated Redevelopment Plan (2011), a clear structure for compensation is included. This is in direct contradiction to the Ministry official's description of the 'presumable', 'grey area' of valuation[60] that is in no way rooted in, or governed by, a legal framework. The updated plan suggests that as well as full sensitization, the following system of compensation was in place,

> 'Compensation package included the following:
> (i) Compensation for land value of shilling 20,000,000/= per acre (US $20,000)
> (ii) Compensation of existing houses based on valuation report
> (iii) Compensation of Crops and trees (e.g. coconut tree = shillings 24,000 (US $24)
> (iv) Transport allowance to enable the displaced to move 3 tons of personal belongings a distance of not more than 20 kilometres
> (v) House rent allowance to enable the displaced property owners to rent equivalent accommodations for 36 months.
> (vi) Disturbance allowance based on commercial bank interest rate applied to items (i) – (ii) above' (MLHHSD, 2011, p. 17).

When compared to the process described by the Ministry official, however, the above index outlines a relatively clear and robust compensation procedure. Not only at odds

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[60] All interviews with Ministry 'officials' yielded a similarly unclear depiction of the valuation and compensation process.

with more nuanced discussions of the compensation process with Ministry 'officials' and civil society respondents, this seemingly straightforward description of the compensation package offered also contradicts the multiple experiences of compensation discussed by informal owners who participated in this research. The multifarious experiences of evaluation and compensation discussed by Kurasini owners will be reviewed in the remainder of this section.

While the evaluation and compensation process was experienced in multiple ways, the overwhelming majority of owners in Kurasini expressed grave dissatisfaction with the overly obscure process, and ultimately the remuneration package offered. As a Ministry official lamented,

> *'The lack of transparency has bred a lot of corruption in the valuation. There are still cases that are falling on my desk these days where people are asking how the hell could I get so little for so much? And when I try to figure out where the numbers came from, you find that it is a black hole. We don't know where the numbers came from'* (Interview Extract, MLHHSD).

All but one Kurasini owner interviewed echoed this statement above, complaining in interviews that they felt that the compensation offered undervalued their homes. While the actual monetary values of compensation offers were not gathered as part of this research, it became apparent that compensation varied greatly between households, with a few evidently well-connected individuals gaining more compensation than others. One particular example stood out. Aatif, a former house owner, had been evicted from the Kurasini area in an earlier phase of eviction. For several days, Aatif acted as a local guide, connecting me with individuals in the remaining Kurasini area. Through informal conversations with Aatif, and observing his networking in the settlement, it was apparent that he had strong amiable relationships with local leaders in the area. He was also married to a local government leader, who was the chairperson of the local TUPF savings group. When interviewing Aatif, I was struck by the level and nature of compensation that he achieved in comparison to others. Initially unhappy with the compensation granted to him, Aatif wrote a letter of complaint to the Ministry after which the amount was raised. Of all of the respondents, Aatif was the only individual who mentioned having the cost of rent[61] elsewhere covered for three years, following eviction, while his new house is under construction. This compensation package allowed Aatif to purchase three plots in other parts of the city. Aatif spoke highly of the

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[61] Interestingly, Aatif suggested that people were compensated renting costs which reflect the 'standard of housing in which he was accustomed. So, he explained, if someone lived without electricity, then they would have to rent a house without electricity.

Ministry's 'sensitization' process and their efforts to compensate house owners, claiming that he felt included in the process. He laughed off my suggestions to the contrary, claiming that *'if the government was a dictatorship government then they wouldn't involve the people in the process'* (Aatif, Former house owner, Kurasini*)*. Perhaps unsurprisingly, in light of the previous discussion, Aatif was the only respondent who agreed that he was satisfied with the level of compensation that he received.

Aatif's story, however, was exceptional. Whereas Aatif was able to purchase multiple plots with his compensation, others commented on the inability of their compensation to cover both land costs and building materials elsewhere. As Alberta and Joy, former owners in Kurasini claimed,

> *'I was compensated but the money that I was compensated was not enough for the value of my house. When a person starts living in a house, it is worth more than money. It is my place and it cannot be replaced with an empty plot to start all over again'* (Alberta, Former house owner, Kurasini)

> *'I felt that the government did not value us because of the disturbance in the process of moving from Kurasini. We were not valued at all. Even psychologically it was disturbing. This place is where our children started and we were told we had to move to a new place and start a new life. It was disturbing. I feel like we have been forced to move. I have lived here for 20 years and then they just came and told me to go. I saw neighbours and my friends having their houses destroyed and forced to leave and I feel bad when I think about it'* (Joy, Former house owner, Kurasini).

More than a sense of just the materialities of her home being undervalued, Alberta and Joy make reference to the unquantifiable losses associated with displacement. The attachment to home, 'her place', 'this place where our children started'*,* points to an attachment to Kurasini that cannot be adequately remunerated through a compensation package. This idea is reminiscent of Blomley's (2004) discussion of property rights in eviction, whereby certain attachments to place are rendered less important, considered by law as only sentiment. Blomley (2004, p. 11) includes a quotation from a community activist to support this idea, he writes that the city, 'has in short invoked a standard which says "bricks and plumbing and home appraisals count, your social and cultural values do not"'. Alberta's distress at the loss of 'her place' in the city, is telling of a relationship with housing provision that extends beyond understandings of housing as a commodity (Roy, 2005). Building on this, Alberta's comments dispel the pervading hopeless, dystopian images of slum dwellers living in appalling conditions in a *dirt poor city of slums* (Boyle, 2012; Davis, 2004). Likewise, Joy and Alberta's articulations of a sense of loss at the place that they called home, the severed emotional ties, the clouded

memories and the physical and psychological disruption contradicts de Soto's overwhelming focus on informal property as a marketable asset, failing to acknowledge the non-market functions of property such as reaffirming social identity and security and securing livelihoods (Cousins *et al*, 2007).

Both tenants and owners, in various ways lamented a sense of loss in being forced to leave Kurasini, making reference to the close proximity to employment hubs such as the nearby Kariakoo market and social services such as hospitals. As well as the disruption to livelihoods, respondents made reference to the loss of networks of friends and of the disregard of memories collected through life in Kurasini. In short, respondents mourned the loss of the city as *oeuvre* (Lefebvre, 1968 [1996]). Of the 30 individuals interviewed in Kurasini, 20 made explicit reference to this unquantifiable sense of place being taken from them in the eviction. These individuals often attempted to justify their emotional attachment to Kurasini, discussing the length of time that they had lived in the area to qualify and quantify their sense of loss, struggling to come to terms with the low cash value that the government had placed on their lives in Kurasini, built up over decades. Ney, a house owner awaiting eviction, is indicative of this view, in stating,

> *'I don't feel like the government has valued me I have been living here since 1973, that's a very long time. The government watched us when we built our homes. Now they are just telling us to leave but they are not giving us any place to go. Nowadays, building materials costs are much higher than when I built the house. People who have already moved from here, their compensation was very low compared to the value of their home. I have been offered money but I am staying because the price was undervaluing me'* (Ney, House owner, Kurasini).

Ney's perception that the government did not value her during the eviction process points to an endemic sense of valuelessness that was expressed regarding the process of eviction. While tenants often utilised the stark inequalities between owners receiving compensation and tenants being offered none to support their claims of valuelessness, compensated owners discussing a similar perception was salient. Considering compensation, this messy reality of dispossession is particularly striking when reflecting on Yiftachel's (2009, p. 240) concept of 'gray spacing' whereby populations are positioned 'between the 'lightness' of legality, safety and full membership, and the 'darkness' of eviction, destruction and death'. Considering the eviction in Kurasini, however, infinite shades of grey become evident in people's complex and varied interactions with the state. Within Yiftachel's (2009) classification of the white, the black and the tolerated grey in-between, virtually all Kurasini residents would be overshadowed by the blackness of eviction (Roy, 2009a). Yet in attempting to

deconstruct the sequence of black/white, informal/formal, secure/insecure binaries, Yiftachel (2009) succeeds only in transforming a rigid binary into a tripartite understanding of life in the city. Amid a blanket of grey in-between, what shade are tenants? Do they become the darker flecks among the partly-legitimised compensated owners?[62]

Resettlement and the Value of Formal Plots

In line with Tanzanian policy, a site-specific resettlement was not initially set up to house the Kurasini evictees. Later in the process, however, the Ministry prioritised Kurasini evictees for the purchase of plots at Kibada, 20km from the centre of town, made available as part of the Tanzanian Government's pre-existing 20,000 Plots Project. The 20,000 plots project, referred to in Chapter Five, is the most recent large scale programme aimed at delivering formally registered land. Beginning in 2002, the programme was put in place to attempt to stem informal settlement growth by making available titled and registered plots. In 2010, it was estimated that the programme has delivered around 40,000 plots in Dar es Salaam making it the largest programme of its type to date, but still largely ineffective in targeting the growth of informal settlements (UN-Habitat, 2010; Kironde, 2003). Despite the plots being offered for sale, the prioritisation of Kurasini evictees only extended to affected house owners and, again, tenants were excluded. The decision not to prioritise tenants for resettlement was a source of great contention among all of the tenants who participated in this study. As one tenant complained,

> *'I felt like the government did not see us because the government didn't offer us any resettlement. If the government had said, "we need you to move to another place", and then showed us where to go then this would be different. I feel like I am being made to go. The government didn't want us to stay. I think there was an investor with a lot of money who told the government that they wanted this place and the government just moved us all on'* (Godfrey, Tenant, Kurasini).

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[62] A further issue that was consistently referred to in discussions on compensation was the length of time between the evaluation taking place and the receipt of compensation. This is symptomatic of the lack of transparency in the process discussed earlier. Olivia, a house owner who had been living in Kurasini for over 20 years claims, *'I have not yet been compensated. I have not received any information about compensation. The same year, in 2007, the evaluation was done and we were told that we would receive compensation in the same year. We followed this up by writing a letter to the Ministry and the local government but we have still heard nothing. Up to this time I don't know what's going on'* (Olivia, Owner, Kurasini). This further feeds into earlier discussions of waiting and uncertainty, discussed in the previous section. Moreover, in line with the findings of Hooper and Ortolano (2012), TUPF respondents who had already gone through the compensation process suggested that compensation amounts were only disclosed immediately prior to the demolition, with very little scope for negotiation.

Similar to the apparent process of sensitization and compensation outlined by the Ministry in the Kurasini Area Redevelopment Plan (2011), the resettlement in the Kibada area is discussed in the later plan and yet is absent in the 2001 plan. Indeed, several respondents claimed that Kibada plots were offered mid-way through the process and as a result, not all evicted owners were given priority to move to the resettlement site in Kibada with those evicted in the early stages of the plan missing out. As members of the TUPF, the late issuance of priority plots in Kibada meant that the overwhelming majority of respondents had already subscribed to the resettlement to Chamazi developed by the CCI in collaboration with the TUPF[63]. When piecing together the Ministry's approach to compensation, the Kibada plots situation was a particular source of confusion given that the plots were not offered free of charge, yet still the priority to purchase surveyed plots was not given to tenants. Interesting was the wholesale neglect of affected tenants. Of course, purchasing plots is perhaps unrealistic for many of the evicted tenants who could simply not afford this option, and undoubtedly there will be individuals who would prefer to continue to rent in the city. That said, however, the high proportion of tenants who have since gone on to purchase plots in Chamazi highlights the problems in universally neglecting tenants in resettlement plans. I would contend that where plots are made available for evictees to purchase, this offer should extend to *all* affected residents. My sense of confusion was echoed by a sense of confusion among tenants who questioned why they were not offered priority on the plots.

Akin to the 2011 floods discussed in the previous chapter, respondents continually drew upon the disparity in compensation offered to discuss perceptions of invisibility and valuelessness in the eyes of the 'government',

> *'I didn't feel like the government saw me. As a renter, the government did not even recognise me. I had no compensation; they could have offered us the plots'* (Tumpe, Tenant, Kurasini).

Tenants frequently aligned the undervaluing of their attachment to Kurasini in the compensation process to perceptions of worth, value, exclusion and being undervalued by the state. Of the 14 tenants interviewed, 11 made explicit associations between (the lack of) official compensation and perceptions of being valued by the state. As the extract from Tumpe's interview highlights, particularly referenced as unfair in discussions of inequality in the compensation process was the prioritisation of plots for evicted owners. Surveyed plots were undoubtedly the most coveted aspect of

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[63] This will be discussed extensively in the following chapter.

compensation offered to evicted owners, and the biggest cause of contention in the eviction. What became evident through discussions was rather than being unaffected by eviction, tenants suffered a particular fate, simultaneously removed from consideration in the eviction, yet removed from the settlement nonetheless. Aside from formal plots, when I asked Kurasini tenants what compensation they felt that they should have been offered, six of the tenants made reference to a 'disturbance allowance' to alleviate the costs incurred by tenants in eviction. As Godfrey stated,

> *'The renter should be given a disturbance allowance. This is my belief. I am a human with dignity. If you disturb me, then you should help me remove the cost!'* (Godfrey, Tenant, Kurasini).

Tenants frequently listed the economic costs involved in eviction. This included the cost of transporting belongings and the cost of funding another advance rental payment at short notice, including *Dalari* costs. Despite only one of the house owners expressing contentment with the compensation that they received, tenants unanimously perceived the house owners to be in a marginally better position and used this inequality to communicate a sense of being abandoned. As Teddy, a tenant who had lived in the Kurasini area for over 20 years, explains,

> *'As a tenant, I feel that the government does not care for us. Even when the government comes to register people in the house, they only register house owners and not tenants. I feel like the government does not value me because I didn't get any compensation. The tenants have no rights because the house owner will be given compensation for three years if he rents three rooms. The government will include the amount that he would make on rent. They will give the house owner a transport allowance and the tenant is left with nothing!'* (Teddy, Tenant, Kurasini).

Evident in Teddy's statement is the important role of rumour and gossip. She discusses a comprehensive package of compensation, yet in reality, I encountered only one individual who had been awarded replacement rent costs. While such statements could be construed merely as unsubstantiated stories, I would argue that their vital role in perpetuating a graduated understanding of citizenship in the slum should be recognised (Duffy, 2002). Such differentiated experiences of state-sponsored eviction in the Kurasini case detracts from widely-held notions of slum dwellers as a uniform urban classification, instead offering a stark example of *accumulation by differentiated displacement* in which the politics of the evicted is influenced by a form of 'graduated citizenship' (Ong, 2007; Doshi, 2012). Indeed, as Tumpe's comment alludes to, being (un)seen was fundamental to receiving state-help and being legitimised through their prioritisation for resettlement. When I questioned the Ministry officials on the

prioritisation of owners over, above and *without* tenants, this position was justified in stating that,

> *'It was because the ones who we are dealing with, it is the landowner because they are the ones who we could easily identify'* (Interview extract, MLHHSD).

This again points to the politics bound up in the act of counting, of being known, becoming known and being habitually rendered unknowable.

Counting Ourselves and Making Ourselves Count?

As a response to the impending eviction and the challenge of unequal compensation and incomplete socio-economic data of those living in Kurasini, members of the TUPF led enumerations in the area to make visible the socio-economic structure of the Kurasini population[64]. As I have sought to highlight, exclusion from the state's calculative practices in the moment of dispossession in Dar es Salaam had the operational effect of redrawing the boundaries of legitimate citizenship based on informal tenure (Balaton-Chrimes, 2011; Ghertner, 2010; Smart, 2001). As Patel and Baptist suggest,

> 'To be counted in city surveys and to have documents to prove that you have been counted and have an address implies that you (and often your neighbourhood) are considered part of the legal city. To have no official document to prove your identity or your address often means being denied access to public services and entitlements in urban areas...' (Patel and Baptist, 2012, p. 3).

Being known, then, is fundamental in making legitimate claims to belonging in the city. As discussed in the previous chapter, mapping, censuses and surveys have characteristically been considered to be strategic tools that facilitate 'seeing like a state', the surveillance, measurement and control of the poor (Scott, 1998; Appadurai, 2012). Community-led enumerations allow citizens to *become seen* by reclaiming the 'calculative techne' and mobilising knowledge about themselves in order to support and legitimise claims for state support and assert their *rights to the city* (Appadurai, 2012; Patel and Baptiste, 2012; Baptiste *et al*, 2012; Karanja, 2010; Huchzermeyer, 2008b, 2009; Makau *et al*, 2012). Patel and Baptist (2012) point to the value of community-led enumerations in seizing the power held in the production of knowledge from 'officials' or 'outsiders' and placing it in the hands of informal residents themselves. They suggest

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[64] Community-led enumeration is a key method used by Shack/Slum Dwellers International (SDI), an organisation established in 1996. The SDI network now extends over 33 countries. TFUP is associated with Slum Dwellers International (SDI), a global network of slum dweller federations, and works with the Centre for Community Initiatives (CCI), a Tanzanian partner NGO.

that there is a high level of distrust of outsiders asking questions among those who, for example, fear eviction or those who are engaged in illegal activity. Likewise, community-led enumerations arguably remove any ambiguity over how the data produced will be used (Patel and Baptist, 2012).

Enumeration in the Kurasini area was conducted by TUPF savings group members who, with training provided by the CCI, carried out research during a three-week period in August and September 2007 with 41 TUPF members interviewing 2,848 households (Hooper and Ortolano, 2012b; Ndezi, 2009). Enumeration consisted of a socio-economic survey which was developed with TUPF members and was then analysed by federation members themselves using IT resources, also provided by the CCI. The survey gathered information on income levels; existing rental costs; savings and repayment of loans; and repayment history for the existing loans (CCI, 2009). A Coordinator of the TUPF spoke of the enumeration process in stating that,

> *'This was taught in one day and is now being used. Before conducting the enumeration, they are told how to fill in the form and interview the person and how to appear in front of the person. This takes one day and the next day they are conducting enumerations'* (Interview Extract, TUPF coordinator).

When discussing the results of the survey, TUPF members and CCI staff members referred to the main result of the enumeration as being concrete information on the proportion of tenants living in Kurasini, and consequently how many people were excluded from receiving any form of compensation in the eviction from Kurasini. As the CCI supports,

> *'The community federation members, they were the ones who really captured the data into the computer and analysed it, with our support of course. And one of the things that happened, as one of the results of the enumerations, was very fundamental for us to do the advocacy. Because the key findings of our enumerations noted that around 70% of the people who were living there were tenants and so they were not compensated anything at all. So the whole amount of money that the government compensated was only meant for the structure owners, the landlords, of whom there were very few. So, we took that as our argument and used that argument to really do advocacy'* (Interview Extract, CCI).

As the above statement supports, the enumeration was not intended to stop the eviction from going ahead. Rather, the process and the end data was used for 'advocacy', in '[an attempt] to convince authorities in municipal and national agencies responsible for land administration that they should provide a grant to purchase land to which evictees could move before they were forced to leave their homes in Kurasini' (Hooper and Ortolano, 2012a, p. 101). Indeed, the experience of the resettlement offered following the 2011

floods and through the Kurasini Area Redevelopment Plan shows that 'because resettlement is something many residents desire- either over and above continued habitation in their slum or in recognition that they are better off being resettled than risking protest against the demolition, slum residents see the act of being enumerated and registered as a positive technology, something to be promoted and worth struggling to attain...' (Ghertner, 2010, p. 192).

Following the finding that 70% of those affected by the Kurasini Area Redevelopment Plan were tenants, the CCI organised a meeting with the Municipal Council in order to feedback the findings of the enumeration and request that land be provided by the government free of charge to house those affected by the redevelopment of the port area, both tenants and owners. In discussions with the CCI, they conceded that while informal property owners in Kurasini should receive a greater proportion of the compensation, a portion should be used to purchase land to resettle *all* affected. As the CCI stated in an interview,

> '...when they do the next resettlement, instead of compensating all this amount of money, why don't you find a piece of land, survey it with that money that you would have compensated these people. You subdivide so that everybody can get land, of course these people who are owning property; they can have more other privileges, additional privileges. But, in that regard, these low income tenants, they have to have something. So reduce a little bit for these richer people who were compensated 100%. Maybe compensate them 50% and another 50% find land which can accommodate all of them and provide sort of soft loans for them to really build their own housing. That's an approach that we really wanted to advocate and we feel that's the best way' (Interview Extract, CCI).

Central to the CCI's work is advocating for the inclusion of urban tenants in the compensation process through resettlement. The CCI's approach positions resettlement to the urban periphery as the optimum scenario, simultaneously responding to and feeding residents' notions that resettlement to the legitimate and 'legal' city is the only option (Datta, 2012).

Rather than the concrete knowledge of the proportion of tenants in Kurasini legitimising their claims to state support, however, the enumeration did not result in the government offering resettlement to the counted and self-legitimised tenants. Instead, they were informed that,

> 'It is the structure owners who are paid and in a way, the government said they paid to the structure owners and they also paid for the tenants but all the money was given to structure owners because they are the ones who have the rooms and the properties. So it was the responsibility of the structure owner to pay the tenants which was not the case. But getting free

land for the tenants was not possible although the information from the enumeration revealed that the highest percentage of the residents in Kurasini were tenants, more than 70 per cent were tenants' (Group Interview Extract, CCI Staff).

Supporting the CCI's claim that this was 'not the case', as previous sections of this chapter have highlighted, Ministry officials confirmed that tenants were not included in the compensation process. Rather than successfully '[transforming] evictions into resettlements' in Kurasini, the enumeration did not result in the government offering land for resettlement free of charge. Instead, the CCI were told that this option was not feasible and instead they should find land for resettlement on the open market. Following this, the TUPF with the support of the CCI found and purchased a 30 acre plot in Chamazi for 24 million shillings. This will be discussed further in the following Chapter. It was suggested during interviews that the purchase of land contravenes the principles of Shack/Slum Dwellers International (SDI) who advocate that land should be provided free by the state to resettle evictees,

> *'It was not free, we had to purchase... Now, we told these people we don't have money for that. SDI cannot pay money for purchasing land. The philosophy of SDI is that land should be provided by the state freely. That's a condition, land should be provided by the government because that's where all the places the government is doing- South Africa- land is provided by the government freely... So the Federation in South Africa, they don't have any trouble at all'* (Group Interview Extract, CCI Staff).

As a result of this, each member was asked to pay Tsh 80,000 as a contribution to purchase the land if they wanted to move to Chamazi (Ndezi, 2009). The priority was given to TUPF members from the Kurasini area, but plots in Chamazi were opened up more widely to TUPF members. In responding to the inequality in the state provision of compensation, however, having to pay for resettlement land in Chamazi reshaped the margins of inclusion in resettlement from one undergirded by tenure to one dependent upon membership in the TUPF, and having an ability to save Tsh 80,000. Indeed, as the next chapter will highlight, the Chamazi project is set to become home to 300 Kurasini families. A wide gulf emerges between this figure and the estimated 34,500 people rendered homeless by the port expansion.

The experience of the TUPF is contrary to the recent raft of papers which celebrate the power of enumerations in enabling communities to use self-generated evidence to counter inaccurate claims made by politicians and enable communities to 'transform evictions into resettlements' (Patel and Baptist, 2012, p.18). Admittedly, the majority of papers on enumeration discuss the potential of such practices, with scant empirical work

which scrutinises how this potential is met practically. The TUPF experience of enumeration raises classic 'participation' questions regarding whether the act of self-generating knowledge is intended to be a means or an end? As a means, participation can be viewed as a 'self-generating activity': one that has an educational effect and aids in the creation of self-reliant and cooperative communities (Nientied et al, 1986). Considered in this way, perhaps the failure of the enumeration process to extract compensation from the state for tenants is secondary to the empowerment felt by those involved in collecting, analysing and wielding information about their local communities in order to make claims. Recalling the multiple times 'not knowing' was employed by the Ministry to justify not compensating tenants in both the floods case and in Kurasini, however, it is difficult to see beyond the government's blindness to affected tenants in Kurasini, despite their effort in making themselves' known to the state.

Exorcising the Spectre of Insecurity?

> *'We all feel insecure. My house is nearby the road. If the road will be under construction then I will be moved to another place. So I always worry about eviction'* (Group Discussion Extract, Hanna Nassif).

The lived experiences, and the worry, stress and anxiety, of eviction due to both the floods and the Kurasini Area Redevelopment Plan led many respondents in this research to make associations between informality and insecurity. The statement above is taken from a young woman participating in a group discussion conducted in Hanna Nassif and points to a perceived understanding of the geographies of development displacement. While claiming that *all* informal residents feel insecure, her understanding of the forming pattern between eviction and infrastructure is salient. The position of her home being close to the road is, for her, a source of heightened worry and stress. Academic works on tenure security have vehemently critiqued causal links set out by de Soto and his contemporaries between formal titles and tenure security (Payne, 2000; Payne *et al,* 2006; Durand-Lasserve and Royston, 2002; Fernandez and Varley, 1998; Campbell, 2013). Such work suggests that the concept of 'security' can never be absolute as it is based upon individual perception of being (in)secure (Payne, 2000: 5). Rather, much of this work advocates the dismantling of the rudimentary binary logic of formal/informal, secure/insecure and instead viewing security as existing on a continuum, depending less on actual legal status and more on perception of security, likelihood of demolition and eviction and so on (Payne, 1997; Ramadhani, 2007). It has been suggested that rather than titles automatically creating an impression of security, varying degrees of de facto

security can be achieved through length of occupation, size of settlement, acknowledgement of the settlement in politicians' speeches, level of community cohesion and the support of organisations and the third sector, among other methods. The majority of respondents taking part in this study, both those living in Hanna Nassif and those affected by the port expansion in Kurasini, discussed associations of informality with feelings of insecurity[65]. While both owners and tenants discussed such perceptions of insecurity, often linking it to inadequate compensation values, perhaps unsurprisingly, these associations were most pronounced among tenants who used a uniform lack of compensation as a basis for describing feelings of insecurity. As one respondent summed up,

> *'Being a renter affects my feelings of security. If the government wants the place and has to evict the people, then the house owners will be relocated and given compensation. Maybe sometimes it is not good compensation but at least it is something to start over, the tenant is not recognised'* (Group Discussion Extract, Hanna Nassif).

The example of the floods was consistently drawn upon in discussions to support this viewpoint, even with tenants currently undergoing eviction from the port area.
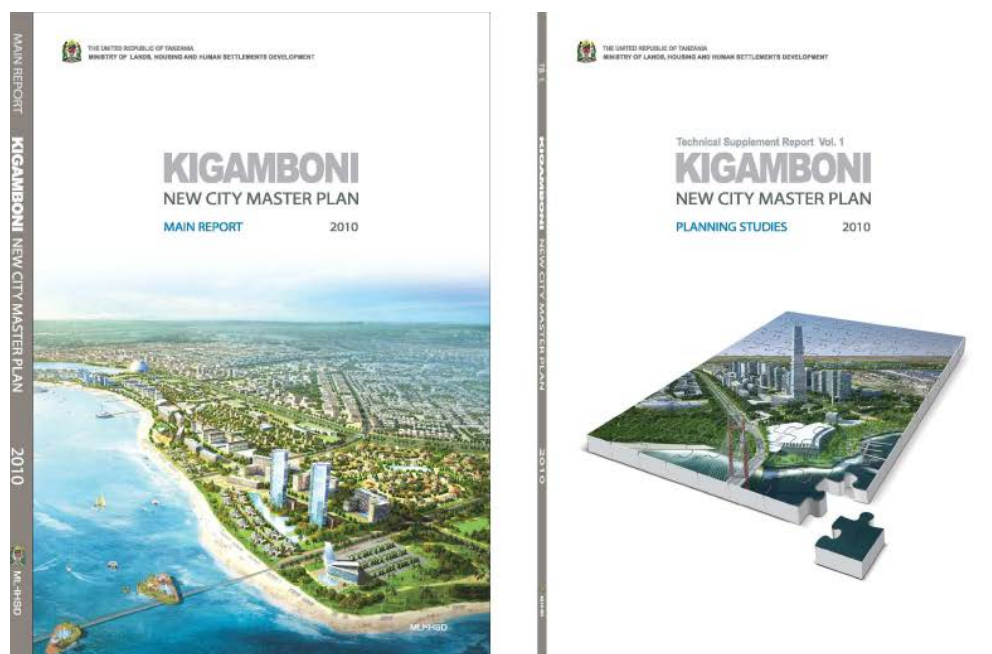
Figure 7.6: Master plan for the Kigamboni New City outlined by the Ministry of Lands Housing and Human Settlement Development.

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[65] It is important to note that all participants in this study were involved in Greenfield resettlement projects in which they were building titled homes. This will be discussed in full in the next chapter, however, it is important to reiterate that respondents' feelings of insecurity are not wholly representative of informal residents in Dar es Salaam and are based on the experiences, worries and aspirations of a particular group. They give an insight into some of the decision-making processes involved in seeking resettlement on the urban periphery. The associations made between informality and insecurity will be discussed further in the following chapter.

In conversations with informal residents in this study, insecurity seemed to filter through all discussions. They painted a picture of informal living in Dar es Salaam which, for them, is a life characterised by multiple evictions, of continual flux and of being consistently disturbed and moved on. A particularly striking example of this emerged in discussions with six current Kurasini residents. These residents relayed a cautionary tale of fellow TUPF members who had opted out of formal resettlement plots in Chamazi with the TUPF, and, upon eviction, had instead decided to attempt to continue living informally in Vijibweni, Kigamboni. Shortly following their move to Vijibweni, however, they were issued with another eviction notice, this time to make way for the MLHHSD's Kigamboni New City project (see Figure 7.6). The plans for the Kigamboni New City, heralded as the 'blue diamond of Tanzania', comprise a new master plan for the area, which will be developed until 2030. The Ministry claim that the redevelopment of the Kigamboni area will 'spearhead economic development and increase the national income' (MLHHSD, 2013, np). In a video uploaded to YouTube outlining plans[66] for the New City, Kigamboni is described as 'a strategic point where land, sea, and air collide', yet another allusion to the role of infrastructural violence incising the city. As Figure 7.6 illustrates, the gleaming New City boasts skyscrapers and structured, tree-lined boulevards. It offers an ostensibly 'global' urban image, devoid of any clear link to its place in Tanzania. While the promotion video promises that 'a new city is being born promising a bright future', omitted from the sleek 3D visualisations of the New City are the paradoxically 'old' informal residents who currently call Kigamboni home. In an article marking the four years since the notification of eviction in Kigamboni, Kishombo and Shao (2012) state, 'come October 28 it will be four years of anxiety and confusion for the residents of Kigamboni Peninsula in Dar es Salaam over their lingering future and well-being of their lovely beach settlements' (Kishombo and Shao, 2012).

After hearing repeatedly of TUPF members who were currently undergoing their second round of eviction, I arranged to visit a TUPF savings group in Kigamboni to discuss their experiences of multiple evictions. My arrival there visibly caused a stir, with several concerned-looking local residents approaching my research assistant and the TUPF group leader to ask why I was there. When I asked my research assistant why people seemed to distrust my presence, she told me that people thought I was 'something to do with the New City Project' and they were asking what news I had of

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[66]The Kigamboni New City promotional video can be viewed at the following link- http://www.youtube.com/watch?v=Jh2jQcnWcQo

the impending eviction. I spent the day at the home of Leenah, the local TUPF group leader. Leenah had partly funded her new home with the compensation she received from Kurasini. Leenah and her family proudly showed me around their new home, particularly expressing pride over the small vegetable garden and family pictures on the newly plastered and painted wall. I enjoyed spending time with her family, practicing my Swahili and eating lunch. When I asked Leenah how she felt about being evicted again, she spoke of the effort that she had made moving her life to Vijibweni and building another home. She said,

> *'If I will be evicted again from this place, I want the government to build me my exact house with the exact quality of the house and then give me the keys. I don't think I have the strength to go through this again'* (Leenah, Former house owner, Kurasini).

Leenah's words embody a sense of fatigue at the notion of going through the uncertain and opaque process of eviction again, particularly so soon after her experience at Kurasini. My days spent with TUPF members in Vijibweni were at times emotionally draining, when the issue of eviction was raised, members were frequently frustrated, incensed and often visibly distressed at the prospect of being evicted again. This is particularly evident in the following extract from an interview with Gift, a former Kurasini resident facing eviction once again in Vijibweni,

> *'About the eviction at Kigamboni, don't ask me about that! The time of the eviction at Zamcargo[67], my husband left me. I was not given a divorce but my husband left me. I wanted to build a house with one bedroom for the children, a living room and a parents' bedroom. I said "no, I don't want that kind of life again!" So at the end of the day I called my neighbours, come here, come here and see what we are discussing. So I asked my husband "just give me the bus fare and you remain here with your money". So he said, "I will let you do what you want". If I hear about eviction, I get a stomach pain. If I hear about that, I feel like crying. If only the government could hear about this from me. The government could build the full house for the people and come with the car and evict me and my children but then they could take us to the new place. By giving money to a man, he will become a drunkard. He is confused. What is he thinking? He knows only of himself! That is my expectation about eviction because I already know the effect of it'* (Gift, Former house owner, Kurasini).

In her attempt to escape 'that kind of life' in Kurasini, Gift had opted to continue to live informally in Vijibweni, building a larger home further from the city's central business district. Gift separated from her husband as a result of a disagreement over the use of

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[67] 'Zamcargo' refers to a former informal residential area within Kurasini.

the compensation fund. I was informed on a few occasions that compensation funds are given directly to male heads of the household. This, as Gift's experience illustrates, can have adverse impacts on women and children in the event of family breakdown. In the course of this research, I met three women who claimed that their husbands had left them following the eviction, taking the entire compensation fund with them. Gift's words invoke a sense of dread. She speaks of the physical manifestations of this trepidation; the stomach pain, her being close to tears and the wish to shelter herself by not talking about it and not hearing about it. She has experienced it all before, and she knows what is coming. Through the Kurasini friendship networks, maintained in part through membership in the TUPF, news of members like Leenah undergoing *another* round of eviction had filtered through the consciousness of those remaining in Kurasini and was subsequently relayed to me as justification for the notion that informality will always breed insecurity. In light of an increased probability of eviction in informal housing, resettlement to the formal periphery becomes positioned as the only way to escape the perpetual anxiety of living informally in Dar es Salaam (Datta, 2012; Payne, 2000).

Conclusion

Developing on the previous chapter's discussion of the lived experiences of tenants in the Global South, this chapter has sought to open up the process of eviction, highlighting the multifarious and complicated experiences that materialise when facing and experiencing eviction. Using the case study of the Kurasini Area Redevelopment plan, this chapter has employed the concept of *infrastructural violence* and *development without the poor* to deconstruct seemingly benevolent processes of 'World Class' or 'Global' development in the city. While the majority of participants subscribed to the rhetoric of *development, public interest,* and *risk* that undergirded the eviction, this chapter scrutinised the Ministry's approach to meaningful engagement of the affected populations in the process as well as investigating the opaque and cumbersome processes of compensation and resettlement.

The results outlined in this chapter build on the previous, highlighting the multi-layered and multi-faceted encounters with dispossession. Again, the systemic exclusion of tenants as a population was apparent through the Ministry's refutation of tenants as an 'affected' population in the Kurasini Area Redevelopment Plan. Following Ndezi (2009), the results of this study can be used to advocate for improvements to the Tanzanian government's approach to involuntary eviction. Ndezi (2009) argues that a

number of key processes are essential for achieving successful resettlement; the involvement of all stakeholders in the process; a detailed socio-economic survey of existing resettlement areas to gain knowledge of the costs of eviction for different groups; the provision for alternative land is critical for achieving successful resettlement; and a clear legal framework. Ultimately, however, recognising the physical and psychological trauma of eviction, projects should attempt where possible to minimise the need for displacement by exploring alternatives.

This chapter has highlighted how experiences of multiple evictions to make way for flagship 'development' projects has rendered certain populations as living in a perceived state of perpetual insecurity. Rather than attempting to remain in the inner city, resettlement to titled housing in the formal periphery is considered to be the best route to escape the threat of eviction and achieve legitimate urban citizenship. I will build on this notion in the next chapter, discussing how informal residents navigate perceptions of insecurity in the informal city through seeking 'valid' citizenship and some semblance of security through state recognition of their residence. The following chapter will consider these aspirations for legitimacy operationalised through owning a formally recognised home on the city's periphery, as well as considering the complex trade-offs made regarding *rights to the city* in moving so far out of town.

Chapter 8

Chasing the 'Tanzanian Dream'

> 'The rhetoric of the expansion of home ownership turned on the much older notion of home ownership as the American Dream, the ultimate achievement of autonomy, a better life for the next generation and full citizenship, a discourse that defines selfhood in the process of shaping consumption practices. Becoming a homeowner thus entails the construction of personal identity and social inclusion as a rights bearing citizen' (Saegert et al, 2009, p. 298)

Well documented in the literature, as well as noted elsewhere in this thesis, home ownership is embedded in a positive discourse that associates owner-occupation with a suite of benefits, from capital gain to more abstract notions of greater independence, freedom and security (Kemeny, 1981; Gurney, 1999a; Ronald, 2002; Gurney, 2010; McKee, 2011b; Flint, 2003; Munro, 2007). Yet the overwhelming majority of literature on the subject would suggest that this ownership fixation is largely focused in English-speaking industrial nations, with ownership being a key component in achieving the 'American Dream', or 'propertied citizenship', as well as being stimulated by a skewed public policy, particularly in the UK, US, Australia and New Zealand (Roy, 2003; McConnell and Marcelli, 2007; Lowe, 2011; Kemeny, 1981; Gurney, 1999; Kemeny, 1981; Flint and Rowlands, 2003; Dearborn, 2006; Shlay, 2006). As highlighted in previous chapters, however, the international housing development discourse has echoed this consideration of home ownership as the 'natural' tenure through a combination of settlement upgrading, titling, service provision, micro-credit, improved urban governance and the residualisation of rental and public housing (Gilbert, 2008). As Harvey problematises, 'the solution to the problems of global poverty, the World Bank continues to assure us while leaning heavily on the theories of Hernando de Soto, is private property rights for all slum dwellers and access to micro-finance (especially ones that just happen to yield the world's financiers hefty rates of return)' (2011, p. 104). Literature on the normalisation of home ownership has tended to focus on discursive practices such as state policies, with very little understanding through qualitative research on *why,* and *how,* individuals construct, experience and perform housing aspirations and desires. As Ronald (2008, p. 48) claims, 'policies and physical standards have dominated thinking on housing

issues, reducing the housing dimension to units of accommodation and measures of habitability. However, meanings, values and ideological formations guide how individuals use this space and relate from within to the outside world'. This chapter will build upon the foundations laid by the previous chapters, discussing how (some) informal residents in Dar es Salaam traverse perceptions of insecurity in the informal city by seeking 'valid' citizenship and tenure security through state recognition of their home. Using the results of research undertaken with members of the Tanzanian Urban Poor Federation and Tutunzane, this chapter will consider how these aspirations for legitimacy are operationalised through community-led groups seeking to own a formally recognised home on the city's periphery. In doing so, this chapter will consider the complex trade-offs, costs, risks and implications for *rights to the city* in (re)settling so far from the city centre.

Resettlement as a Strategy of the Urban Poor: The Tanzanian Urban Poor Federation

> 'Those among the poor who can afford to take up the challenge to live in a resettlement colony invest in structured housing hoping that this will stabilise their lives and tame the callous impulse of the state. What appears like an engagement with middle-class values of home ownership is an unstable arrangement that uses mechanisms of the informal economy to create the facade of formality and legality' (Rao, 2010, p. 404).

As the above statement alludes to, resettlement to state sanctioned, formal plots in the event of eviction is, for many, regarded as 'the only hope' (Datta, 2012, p. 78) and as a means to 'escape the stigmatized space of the slum' (Ghertner, 2011a, p. 191). Yet literature on informal residents relocating to peripheral resettlement sites is scant, again focusing mostly on Delhi's resettlement colonies as a case-study and mainly dealing with state-managed resettlement schemes (see Datta, 2012; Ghosh, 2008; Menon-Sen, 2006; Rao, 2010; Ghertner, 2010; Ramakrishnan, 2013). Likewise, while there is a growing literature on evictions to make way for 'World Class' and 'Global' developments in cities, studies which engage with the strategies and tactics employed by those who are displaced remain relatively scarce. As the discussions of experiences of the Kurasini Area Redevelopment Plan and the 2011 floods in previous chapters have highlighted, the allocation of plots on the urban periphery was considered by respondents in this study to be the most desirable aspect of state compensation. Moving beyond popular slum discourses

that characterise the displaced as victims, this section will discuss the TUPF in leading a green-field resettlement project as a measured response to the eviction at Kurasini[68].

> *'It is a community-led project. It's a community-based housing scheme: planned by the community; the land bought by the community, designed by communities; [and] constructed by communities. You have been there. You saw the people that are doing the work'* (Interview Extract, CCI).

As discussed in the previous chapter, the TUPF process of green-field resettlement began with community-led household enumerations which collated basic socio-economic data of those facing eviction. The main finding of this research was that 70% of those living in the Kurasini area were tenants and consequently would receive no state compensation as a result of the eviction caused by the Kurasini Area Redevelopment Plan. After unsuccessfully lobbying the state for support in the form of free land for resettlement, the TUPF, with support from the CCI, purchased a 30 acre plot in Chamazi (see Figure 8.1 and 8.2). This purchase required each member to pay a one-time 'special contribution' of Tsh 80,000 (approximately £29.84) from those members who had opted to move to titled plots (Ndezi, 2009). Some members borrowed and used savings so that they could take part in the resettlement process. With the support of the CCI, the TUPF were successful in ensuring that the Temeke Municipal Council would provide 'technical assistance' in the form of plot registration for the Chamazi resettlement project. As outlined by CCI staff,

> *'So they contributed money from their own sources and they were able to raise 24 million shillings for purchasing this land and together we went to the municipal council and forced them to survey and provide technical support in order for the land to be formalised. They did that, it was formalised and then we started the housing project where the community themselves are involved in the construction process in producing materials for construction and in all activities related to construction'* (Group Discussion Extract, CCI).

This mediation of slum resettlement by NGOs and CBOs has been criticised by Roy (2009a) as a system of 'civic governmentality' which involves 'an infrastructure of populist mediation; technologies of governing (for example, knowledge production); and norms of self-rule (for example, concepts of civility and civicness)' (Roy, 2009a, p. 160). Departing from differentiations of 'governmentality from the top' and 'governmentality from below', Roy (2009a) suggests that this civic governmentality works to construct a particular 'politics of inclusion'. By 'leading' resettlement to formal spaces on the outskirts

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[68] It must be reiterated, however, that of the estimated 34,500 people evicted or awaiting eviction at Kurasini, a minority of 300 families were part of the resettlement programme. As such, this study cannot be considered representative of the strategies employed by *all* displaced from Kurasini.

of the city, TUPF members are 'simultaneously empowered and self-disciplined, civil and mobilized, displaced and compensated' (Roy, 2009a, p. 161; Appadurai, 2001; Chatterjee, 2004; Desai, 2012; Doshi, 2011). Indeed, the Kurasini-Chamazi resettlement was often discussed using the rhetoric of individual responsibility whereby the TUPF have 'taken charge' and 'led' their own solutions, a concept which habitually attends discussions of home ownership (Nettleton and Burrows, 1998; Heywood, 2011; Seagert *et al,* 2009; Basolo, 2007). Yet as TUPF members speak positively of this role in finding their own solutions, they simultaneously assuage the state's duty to provide adequate and thoughtful resettlement solutions for all affected.

Figure 8.1: the 30 acre plot purchased by members of the TUPF prior to any construction. (Source: CCI, 2011)

Figure 8.2: Plans for the finished Chamazi resettlement site including housing units, open space, services, commercial space, light industries, market and bus stand (Source: Ricke, 2012).

The TUPF have worked with Temeke municipal authorities in order to decrease the minimum plot size for Chamazi in order to lower the cost of land for the home owners (Ricke, 2012). Likewise, they have worked alongside Tanzania's Building Research Unit

(TBRU) to employ low-cost building materials that can be produced on the Chamazi site by federation members. The Chamazi plot, purchased by the TUPF members, is on the site of a disused sand quarry; around 25km from the Kurasini area (refer to Map 4.2 in Chapter Four). The land at Chamazi was purchased as a block title that will allow it to be subdivided into smaller, individual plots. The land was surveyed and demarcated in 2008 and a geological survey undertaken in early 2009 (CCI, 2011). In 2009, the Muungano Housing Cooperative was registered to hold the land title. The cooperative brings together the 300 families and holds the land title for the Chamazi site. The Muungano Housing Cooperative was created to act as a microfinance loans facility, '[accessing] US $100,000 from SDI's Urban Poor Fund International (UPFI) to act as a guarantee to leverage further funds' (SDI, 2010, np). In order to access the microfinance loans for house building available through Muungano, TUPF members had to meet a number of criteria. Firstly, people had to be members of a Federation savings group, as well as regularly attending weekly group meetings. Applicants also had to have evidence of regular savings and of experience in taking and repaying a loan. Homes at Chamazi are being built incrementally, with TUPF members accessing microfinance loans at 10% interest rate for a fixed term of 5 years through Muungano to finance constituent parts of the new housing. For example, estimates place the costs for the foundation at Tsh 1 million (£373); half house at Tsh 2.7 million Tsh (£1007) and; full house: at 4.7 million Tsh (£1753) (Ricke, 2012). Yet in the course of this research, these figures had already risen with the CCI confirming, *'we have two loan sizes. We had the full house which is about 5.3 million and we had an incremental one which costs 3.1 million'* (Interview Extract, CCI staff). Visualisations for the finished Chamazi site include provisions for industry, a marketplace and a bus stand. In terms of infrastructure and services, drinking water is provided by a deep borehole with a submerged electric pump feeding an elevated tank and communal tap stand and a communal toilet is currently in use. Future plans include reticulating water to each house. At present, there is no electricity servicing the Chamazi homes, plans are in place to utilise solar panels to offer a long-term energy solution for the site.
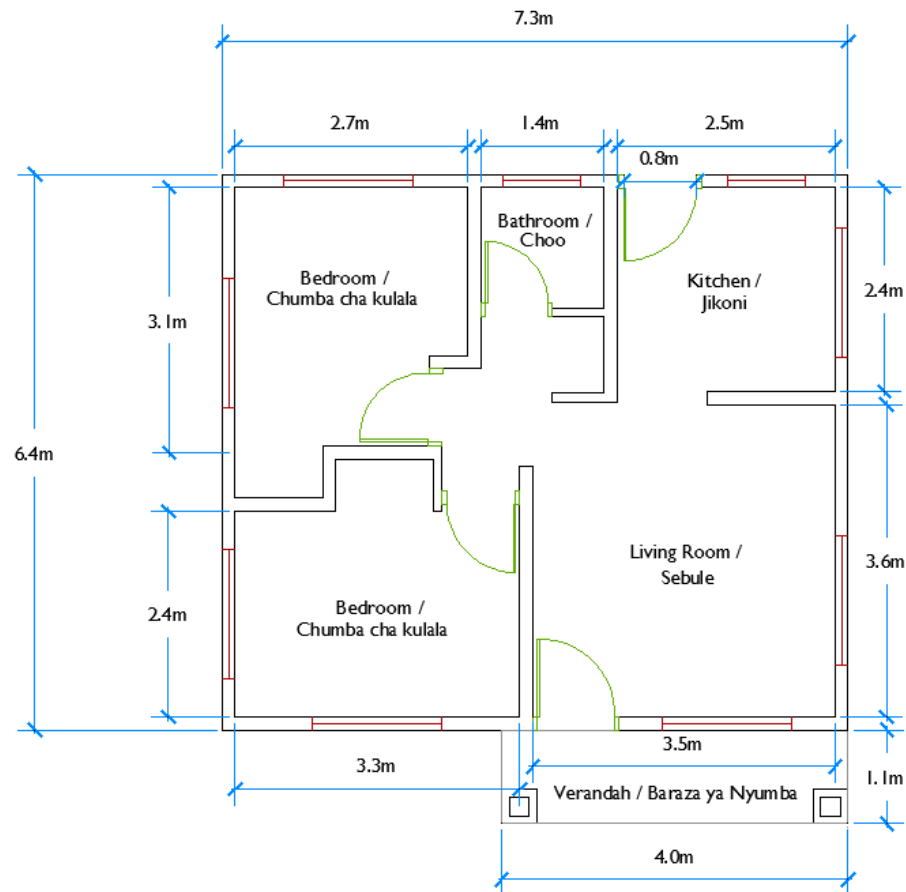
Figure 8.3: Example of a single family, detached housing design (plot size 144 sq. m) for Chamazi. The house features two bedrooms, a living room, kitchen and indoor toilet (Ricke, 2012)

Housing designs were developed collaboratively through community workshops from which architectural drawings for the resettlement project were produced by the CCI with support from the Board of Architects and Quantity Surveyors in Tanzania. TUPF members were initially asked to 'dream their house', which involved describing and sketching out their vision for their new home in Chamazi. As CCI staff explained,

> *'Well, you start by doing the community dreaming of their house. They dream their house. The community sit down and dream what kind of house they want and then we use their dream of their house in trying to discuss with them about the cost implications. I remember one lady, she came up with one idea- an English design house which was a double storey with a basement, she had a sitting room, a dining room, kitchen, study room and then you climb to the first floor and you have your three bedrooms, you have your balcony and all those kinds of things; two toilets, you have toilets at the ground level and another on the first floor, you have the toilet and the bathroom. Then we said "ok, fine, this is good, let's come up with a costing". Oh, that cost was so much! I said "now, are you able to afford this?" "No, no, no!" Ok, let's come up with another design. Let's start with where you have been staying at the moment. Most of them, they used to have one room or two rooms. So we say, ok, let's begin by where you have been and lets draw your house that you have been*

using at the moment and incrementally see additional space which you might need. See the additional space which you might have. So, most of them, they say "ok, we had one room, so probably I can add another room or I have two rooms, I can add another room with a toilet". So based on that discussion that's where the architect had to come and sit with them on that design which we had' (Interview Extract, CCI).

From these sessions, two housing designs were developed, including a single and a double storey house, both of which can be built incrementally by the residents (Ndezi, nd). The plan for a single storey home is shown in Figure 8.3. At the time of this research, there were 40 houses in Chamazi at different stages of completion with 13 households from the Kurasini area having moved to the area in 2011. Linking into the pervasive imagery of the 'American Dream', the anecdote of federation member's aspiration for 'English-style dream houses' was salient, rebounding the ideas on the myriad of benefits that TUPF families anticipated that they would accrue by possessing a home with a title. An obvious issue emerges, therefore, when considering whether 'aspirations' are realistic. Dean (2003) suggests that aspirations can be regarded as the housing circumstances that households would wish to achieve if there were no material barriers restricting availability and accessibility. Without consideration of these material barriers, however, research inevitably fails to distinguish fully between *housing needs* and *housing aspirations*. Steel (2010, p. 7) suggests that housing needs refer to requirements whereas the latter relates to an 'an individual's preferences and the manner in which an individual's needs are met can be by a range of 'preferred' options'. That said, however, aspirations are largely influenced by the relative availability of options (Steel, 2010). The following sections will explore the motivations of the TUPF in leading green-field resettlement as well as their hopes, dreams and fears of a new life in Chamazi.

Why Build 'Dream Houses' in Dar es Salaam?

'You see, it is the Tanzanian dream to build your own house' (Interview Extract, Tanzanian MP).

As the statement above highlights, there is a need to consider aspirations for titled, individual home ownership contextually, as an aspiration of Dar es Salaam residents, a particularly 'Tanzanian Dream'. The romantic imagery of a 'Tanzanian Dream' was expressed in interviews with 'officials', however, rather than with members of TUPF or Tutunzane. In these discussions with officials, the concept of home ownership and private property was often naturalised, spoken of as an instinctive human desire (Saunders, 1990; Ronald, 2002). When I further questioned the Tanzanian MP on *why* he considered owning a home to be a natural preference, he evoked the imagery of village life, of cultural norms

and of expectations when moving from the 'village' to the 'city' to support his statement. As the MP clarifies,

'It is just security, history and legacy. We are all coming from rural areas where you have the homestead, your father's house and you live with the family. So it's our convention, it's been part of our life; it's the culture to own your own home; it's part of growing up' (Interview Extract, Tanzanian MP).

The above statement connects with dominant ideologies of home ownership, linking owning with feelings of security and the transition into adulthood (Munro, 2007; Campbell, 2013). A WAT/HST executive supported this in claiming,

'It's because it has been engrained in our minds, you see? I come from the village where I have my house; I don't have to pay anything for me to stay anywhere. Then I come to the city and I do not have the money to build right away, yeah? And there is no structure that I find prepared by the government for houses for rent, you see? Then it makes me go and live in a place [and] to be a tenant in a place that I do not like. It is not my choice, because my choice then probably would be more expensive than I can pay. Basically, this tenant has no choice... I look back where I come from in my village, I have my own house, [and] then that is the only thing that keeps ringing in my head 'I have to own my own house, I have to own my own house' and therefore in the long run, everybody in the city is just thinking "I have to build, I have to build, I have to build" and because the government was taking so long to give options... everybody is always just thinking, "I have to build, I have to build"' (Interview Extract, WAT/HST).

Rather than considering the normalisation of individual home ownership as an export of a particularly *Anglo-American* mutation of capitalism, then, it is considered by these respondents to be an acutely *Tanzanian* desire (Campbell, 2013; Gruffydd Jones, 2012b). Both respondents speak of this desire as extending to Tanzanian nationals as a whole. It is 'our' dream, engrained in 'our' minds. At first glance, the above discussions speak of a somehow innate desire to own a home in Tanzania, associating individual property ownership with understandings of home ownership as a natural desire (Ronald, 2002, 2008), effectively reducing those seeking home ownership to passive respondents to basic impulses (Gurney, 1999; Saunders, 1990). On closer inspection, however, the WAT/HST executive's comments point to a desire to build that is driven not naturally, but instead by a lack of alternative tenure 'options' and the lack of checks and balances on the private rental sector, the outcomes of which are discussed in Chapters Six and Seven. Therefore, the chairperson's comments raise questions for policies which ostensibly promote home ownership, at the expense of meaningful alternatives. Is the desire for individual ownership an instinctive '*Tanzanian dream'*, or is it the outcome of a policy landscape that elevates

home ownership to a position of superiority at the expense of private and public rental housing? Parallels can be drawn here between critical work deconstructing the dominant ideology of home ownership in Anglo-American societies, highlighting that ownership rates have grown in line with increased government subsidies, policy stimulation and particularly the corresponding stigmatisation of private renting and the residualisation of social housing, particularly in the UK (Lowe, 2011; Kemeny, 1981; Ronald, 2008). As Kemeny (1981, p. 63) critiques, 'current tenure preferences are the product and not the cause of tenure systems'. Therefore, housing choices can be considered as continually produced and reproduced by macro policy contexts and individual and household motivations, experiences and pressures (Thorns, 2008). Among TUPF and Tutunzane respondents, the desire for home ownership was not discussed as responding to a natural urge. As the remainder of this section, and the following sections, will highlight, respondents had opted to enter home ownership through the resettlement schemes for altogether more pragmatic reasons.

> *'The situation for tenants cannot be improved, that's why I joined the federation so that I can own a house in Chamazi'* (Group Discussion Extract, TUPF members).

> *'We were not forced to come here; we left willingly before we were forced'* (Bertha, Formal owner, Chamazi).

In line with the findings of the enumeration, the majority of TUPF members who were planning to move to Chamazi were tenants. As the above statements highlight, many respondents discussed their desire to seek formal ownership as a direct response to the perceived *'challenges of renting'*, discussed fully in Chapter Six and Seven. Complementing the WAT/HST chairperson's comments above, such notions indicate a constrained desire for ownership in the context of a wholly neglected rental sector. Reflective of Datta (2012) and Ghertner's (2011a) work on resettlement, the move to Chamazi was not discussed by respondents in terms of a somehow *natural* preference for formal ownership. Instead it was considered the *only* or *best* option to elude the stigmatised, marginalised and invisible private rental sector and to respond to previous experiences of forced eviction. As discussed in Chapter Six, formal home ownership was unanimously considered by respondents in this study to be the most desirable tenure and when questioned on how the challenges of renting could be alleviated, the most commonly suggested way was that individuals could respond to these challenges by striving to own their home. Of the 178 urban residents who took part in this research, 70 explicitly claimed that moving into home ownership was the only means of escaping the challenges

associated with renting. As Sakina, a tenant living in Kurasini expressed, *'the situation can be improved only by everyone building their own house rather than keeping on renting'* (Sakina, Tenant, Kurasini). That said, however, among Tutunzane and TUPF respondents, 24 recommended that the state construct housing to rent to the people, often suggesting that the NHC could provide a means of improving the provision of housing in the city. Moreover, 19 referred to the need to reinstate regulation on the rental sector[69]. As Mhina, a house owner living in Kurasini claimed,

> *'The situation could only be improved if the government could enact policy which recognises the renters. With the law, the government could regulate the relationship between the landlord and the tenant so that if the landlord goes against the contract then the renter can fight for their rights in court. The January Makamba issue was very good because it also favours the tenants. It asks that the tenants could be the same and not be treated like outcasts and also the government can receive tax and revenue from the renters. Owners are recognised by the government and renters are not'* (Mhina, House owner, Kurasini).

The relatively low instance of 'regulation' being considered a viable means to improve the private rental sector was interesting given the media attention that January Makamba's rental housing bill had had while I was carrying out interviews and focus groups. The above statement is one of the few occasions where January Makamba was mentioned by name. Among respondents, knowledge of the bill was rare. As Chapter Five discussed, however, both public and private renting has been previously subject to regulation which ultimately failed to control private renting (see Kironde, 1992). Perhaps knowledge of previous attempts to regulate the sector has had an impact on respondents discussing 'regulation', although knowledge of previous regulation on rental housing was only discussed in four occasions. Nico, a tenant of 25 years facing eviction from Kurasini, suggested that,

> *'If there could be a law that could guide the house owner in the rental agreement, that would help the renters. For example, all of the dala dala in the city charge the same amount. It's the same 300 wherever you want to go. The government could do this with renting'* (Nico, Tenant, Kurasini).

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[69] While all respondents were questioned on this in interviews and group discussions, it was not always possible to garner a response from all, particularly in dynamic group settings. As such, these figures relate only to where respondents *explicitly* said this in response to a direct question. Furthermore, several respondents simply stated that they 'did not know' how the situation could be improved. One respondent suggested that the situation could be improved by 'educating' landlords and tenants how to live together and one suggested that proper use of the TTA could provide a route to improvement of the sector. Beyond those who suggested that home ownership was the only means to improve the private rental sector, many tenants justified their own motivations for entering home ownership as a means to 'escape the challenges of renting'. This will be discussed further in the course of this chapter.

While all respondents were taking actions to invest in secure formal home ownership on the urban periphery, it was widely acknowledged that the state could do more to alleviate the so-called 'challenges of renting'. In her study of resettlement in Delhi, Rao (2010, p. 415) claims, 'slum dwellers fear the magic of the state and invest in an urban facade. The actions taken towards home ownership are motivated by the hope for social mobility and as a reaction to the wounds incurred through being rendered illegal'. Both tenants and house owners alike, scarred by everyday exclusions and differential experiences of eviction in Kurasini, seek 'proper', recognised citizenship on the urban margins. In effect, they perpetuate their own *exclusion* from the central city in their efforts to obtain *inclusion* in the formal, recognised city (Datta, 2012).

Escaping the 'Squattered Places': In Search of Security, Citizenship and Belonging

Perhaps unsurprisingly in the context of their on-going forced eviction from Kurasini, the overwhelming majority of TUPF respondents awaiting eviction made reference to seeking tenure security through titled ownership. Central to debates on the merits of issuing formal titles are the causal links between property titles and a sense of tenure security (de Soto, 1989, 2000). This legal tenure security theory suggests that without formal titles to property, informal residents will be reluctant to invest in their property if there is a chance that such investment could be lost (van Gelder, 2009; Durand-Lasserve, 2006a, 2006b). Without a title, then, it is assumed that informal settlement residents would choose not to invest in their homes, thus 'preventing slum areas from being fully developed' (Van Gelder, 2013, p. 735). Critics have attacked such claims for their basis on a simplistic formal/informal, legal/illegal dichotomy (Varley, 1987; Razzaz, 1992; Van Gelder, 2013). Supporting this critical work, it was evident through my observations in Kurasini that investment had been made over decades to homes without formal titles. Indeed, as discussed in the previous chapter, informal home owners in Kurasini criticised the Ministry's order not to make improvements on their homes in the intervening period between evaluation and compensation. The notion of 'perceived tenure security' is unpacked by van Gelder (2013) who deconstructs the supposedly rational decision-making that is undertaken by dwellers,

> '[They] are supposed to make a probability estimate of the chance of eviction and to weigh the costs against benefits before arriving at a decision about whether, how much and when to put money in their dwellings. This is a crude reflection of traditional economic decision theory, which portrays decision making as a purely cognitive, i.e. thought-based, process' (van Gelder, 2013, p. 736).

The majority of the literature on this causal relationship between titles and security has focused on titling *in situ*, as a key facet in settlement upgrading. This research differs from this work in its focus on community-led groups purchasing titled plots in green-field sites. That said, however, through these actions residents made clear connections between the possession of a formally recognised plot and perceptions of tenure security.

> *'I will feel secure from eviction. I am planning to move to Chamazi. These places are registered so I will be free from eviction as it is not a squattered area... There are no negatives to moving to Chamazi. I will be moving to my own home compared to my life moving from one place to another place and another place'* (Sara, Tenant, Kurasini).

> *'Having a title is important. It's because here it is like dirty water, it is a squatter place. There, everything will be planned'* (Florence, House owner, Kurasini).

As the above interview extracts allude to, the overwhelming majority of TUPF members who participated in this research discussed a sense of 'security' in relation to moving into formal ownership in Chamazi, discussing a sense of fixity following tumultuous and transient years as a tenant or owner in informal housing. Of the 53 TUPF participants who had not yet resettled in Chamazi, 38 associated an increased sense of security with owning a formally registered residence. These respondents employed the language of 'planning', 'measurement', 'permanence', 'recognition', and 'registration' when referring to the legal status of the Chamazi site in their connections between property titles and an increased sense of security (Blomley, 2003). In these discussions, the formal, measured safety of Chamazi was discussed in diametric opposition to 'squattered' areas. In the statement above, Florence's association of informal housing with 'dirty water' subscribes to and reinforces pervasive dichotomies of slums as pathological spaces which position 'squatter places' as the filthy, inferior 'other' to the sanitised, safe and secure promise of Chamazi (Datta, 2012). More than just the purchasing of a plot with a legal title, Florence fetishises the formal title itself, associating its possession with comprehensive improvements in her life, the promise that '*everything will be planned'*.

Hawa, a tenant living in Kurasini discussed her association of security with formal registration in stating,

> *'Owning a home will make me free from eviction because I am moving to Chamazi and it will be registered with the government so it will not be easy for the government to come and say "this is an industrial place, you have to move" or anything like that'* (Hawa, Tenant, Kurasini).

Entwined in Hawa's comment is her ongoing experience with forced eviction as a tenant in Kurasini and of being rendered *out of place* by the city's spontaneous, ever-changing master plan and being disciplined by the state for having attachments to place which exist beyond the recognised, legal norms. Like many others, registration, for Hawa, is a central strategy in attaining recognition by the state and consequently enshrining and solidifying her place in the city. Resonating with Datta's work in Delhi, respondents discussed resettlement, 'not as exclusion from the city, but as inclusion into the legal city' (Datta, 2012, p. 174 see also Datta, 2013). Rather than considering resettlement as a contestation of their *rights to the (inner) city*, titled ownership represents a freedom from the insecurities of informality and emplacement within the legal boundaries of 'propertied citizenship' which, somewhat ironically, requires them to live out-with the city centre (Roy, 2003). This was particularly pronounced among tenants who discussed attaining formality as a means to escape the continual flux, fear and insecurity which, for them, characterised renting from private landlords in the city. Khalid, a Kurasini resident highlighted this in stating,

> *'When we started our savings group, the idea of buying a plot came to us but the threat of eviction was not so serious then. But when the eviction came, it became more than just about finding solutions to the challenges of renters'* (Khalid, House owner, Kurasini).

Similar to the ways in which Pido (2009, 2012) shows Filipino immigrants *practicing* home ownership as a way of *performing* citizenship in the US, TUPF members practiced legal property ownership against a backdrop of differential citizenship in an eviction that rendered some evictees invisible (Ong, 2003). For those who participated in this study, owning a home was more than a means to access capital, as de Soto (1989, 2000) would suggest, it was primarily a calculated strategy for traversing the exclusion, invisibility and insecurity experienced when living informally and experiencing eviction (Pido, 2009, 2012). It can be suggested, however, that by identifying home ownership as a vessel for navigating exclusion in informal Dar es Salaam, '[r]ather than offering a path to full inclusion and incorporation into the dominant culture, this cultural logic produces the effect of maintaining a system of governmentality constituted by liberal notions of self-reliance and equal opportunity' (Pido, 2009, p. 5). Indeed, TUPF members' desire to resettle on the urban periphery was borne of forced eviction by the state and a patchy, uneven process of eviction and compensation. Fuelled by their uneven exclusion from notification, compensation and recognition, the TUPF members have utilised formal ownership as a means by which to cement their future inclusion in urban governance,

while consequently maintaining a system of governmentality which bifurcates formal/informal, citizen/slum dweller, owner/tenant in an unequal binary sequence. Resettlement schemes promoted and supported by NGOs in Dar es Salaam, therefore, effectively interlace urban citizenship with *formal* home ownership (Rao, 2010).

> *'Formal ownership does not give full security. Even in the future when I have a house I will not be secure because the government does not have a plan so I can always be moved when they need that land... In Dar es Salaam you can never escape eviction'* (Sakina, Tenant, Kurasini).

While the majority of TUPF respondents drew links between titled ownership and a sense of security, within this group, many suggested that the security attained would not be absolute. As the statement above points to, respondents articulated a sense of an unremitting threat of eviction hovering over residents of Dar es Salaam. Discussions of improved *feelings of security* were splintered between somewhat hopeful TUPF members who associated 'freedom from eviction' with their move to Chamazi and those who suggested that, however small; forced eviction remained a possibility, even with titles. Akin to Sakina's statement above, in discussions with the TUPF members who had not yet relocated to Chamazi, 17 individuals suggested that the threat of eviction would never fully be alleviated. This connects with van Gelder's (2007, 2009, 2013) recent work on tenure security which deconstructs the concept, suggesting that 'perceived tenure security' is composed of two main elements, 'perceived probability of eviction' and 'fear of eviction'. It is commonly the expectation, therefore, that the issuance of titles leads to a 'lower perceived *probability of eviction* and also less *fear of eviction* (van Gelder, 2013, p. 737). By purchasing titled plots on the urban fringe, many TUPF respondents considered the probability of eviction to be minimal, but not beyond the realms of possibility. Ashura, a tenant awaiting eviction in Kurasini expressed this in stating,

> *'I will feel secure from eviction because the house will be there in Chamazi... I do not see any risks but if it happens that I have to be evicted and the government comes again, they will at least compensate me according to the house. If they compensate me then that will be ok'* (Ashura, Tenant, Kurasini).

Ashura's statement echoes a sentiment expressed by many TUPF members, a notion that her move to Chamazi would make her feel more secure, particularly considering that any future eviction would include remuneration for losses incurred. Emerging from tenants involved in the study was the perception that being secure was greatly dependent on the increased likelihood that they would receive compensation in the event of eviction in the future. The caveat that if eviction were to occur in Chamazi, '*at least*' they would receive

compensation was expressed by nine TUPF respondents. In the context of uneven and ambiguous processes of evaluation and compensation experienced through the Kurasini Area Redevelopment Plan, TUPF members placed a high level of importance on compensation as a factor influencing perceptions of security. In particular, during discussions with tenants, they often evoked their experience in receiving no compensation to support this link between feelings of tenure security and the receipt of compensation in the event of future eviction. While this was not positioned as a desirable event, the prospect of compensation seemed to contribute to increased feelings of security. As Jane, a tenant facing eviction in Kurasini, articulated,

> *'Owning the house formally will not make a difference to eviction because if the government needs that place then I will have to be evicted. The main difference does not exist from owning formally or informally, it exists from owning and tenancy because if the government does need the place for development then I would be compensated and that money would allow me to build in another place'* (Jane, Tenant, Kurasini).

Jane's statement effectively redraws the boundary between formal/informal and shifts the focus of debates on tenure security from titles to the heterogeneity *within* these categories. Jane's statement accentuates the fractures between owners' and tenants' experiences of eviction in Kurasini. Yet while Jane's statement is reflective of her impression of inferiority relative to her knowledge of the handling of informal owners in the eviction from Kurasini, she does not speak for the owners who have opted to move to formal ownership. Despite these owners having had entitlement to compensation in Kurasini, the probability of eviction was considered to be higher when living informally and the fear of eviction ever present. As discussed in the previous chapter, several Kurasini owners communicated this notion by reflecting on the experience of TUPF members who were facing yet another round of eviction to make way for the Kigamboni New City project. Of the 16 house owners interviewed in Kurasini, four supported their association of formal titles with perceptions of security by discussing the fate of friends who had opted to remain living informally following eviction from Kurasini and had consequently been issued with another eviction notice in Kigamboni. For example, Sakina's comment on the omnipresence of eviction, which opened this paragraph, followed a discussion of friends who had elected to move to Vijibweni following eviction from Kurasini and were in the throes of another forced eviction. You are, she laments, never able to escape eviction in Dar es Salaam.

This feeling of *never being able to escape eviction* in Dar es Salaam was significant, permeating TUPF members' discussions of feeling secure in the city. In light of the multiple, overlapping instances of forced eviction experienced first-hand and known of, the decision to relocate to the city's periphery can be considered as a deliberate strategy to banish the spectre of eviction that haunted their experiences of informality in Dar es Salaam. Against this backdrop, the distance of Chamazi from the city centre, around 25 kilometres, was discussed by respondents as a factor greatly decreasing the probability of eviction and thus decreasing the fear of eviction. In discussing this distance with those awaiting eviction and planning to move there, I was surprised by how few TUPF members discussed this distance as a risk or impediment to their livelihoods. As well as being titled, respondents made reference to Chamazi being the 'bush', 'forest', 'open place' or 'desert place' and therefore that it would be *unlikely* that the Ministry would claim the land to make way for a road or other infrastructural development. In light of this, TUPF members effectively bargained their rights to the inner city in exchange for some semblance or shade of security on the urban periphery. As Olivia, an owner in Kurasini explained,

> *'Formal ownership will make me be free from eviction because I will move outside of the city and I will be free then... People used to buy land anywhere, now they think twice. They go to the local government and ask "what is the purpose of this place?" It may be an open place and they sell it cheaply but then the government comes back in 5 years and takes it back. Then you are a loser. It happens in the city'* (Olivia, House owner, Kurasini).

This self-imposed exile strategy was, of course, inhibited by a lack of secure alternatives in which evictees could maintain their social and economic networks. Olivia's statement embodies a shrewd appreciation of the geographies of urban land markets in Dar es Salaam, an understanding that, as Rao (2010, p. 406) conveys, 'the poor are secure as long as land is not targeted for more lucrative development'. Nevertheless, if the security achieved through resettlement is temporary, unlike the experience in Kurasini, TUPF members will have formal documentation to buttress claims for remuneration.

Securing Household Economies through Home ownership

> *'Owning the house is like an asset. Even if a person wants to take a loan from the bank for their business they can use their house'* (Salma, Tenant, Kurasini).

In addition to expectations of increased tenure security, of the 53 TUPF members awaiting resettlement in Chamazi, 48 made reference to an increased level of financial security that they envisaged being an outcome of entering formal ownership. Particularly with reference to English-speaking industrial nations, home ownership has been increasingly shown to

represent a significant financial investment, an asset which offers opportunities for capital gain and financial security throughout the life course (Appleyard & Rowlingson, 2010; McKee, 2012; Ronald, 2008; Lemanski, 2011). Individual home ownership has been associated with 'control', 'independence', and 'tax breaks', 'wealth-building', 'security' and 'stability' (see Adams, 2009, p. 589) As Ronald (2008, p. 53) highlights, 'home owners strongly attributed financial security to ownership and predominantly perceived the home in terms of investment. This financial security, was interpreted as security for later life, and was also seen to extend beyond the owner's lives to their children's' (Ronald. 2008, p. 53). While traditionally offering a vehicle through which the *American Dream* can be achieved, in the last three decades home ownership has become increasingly 'commodified' and 'financialised' through a neoliberalisation of the global economy (Saegert *et al*, 2009). Beyond the West, however, the financial benefits of individual ownership have long been recognised. Central to de Soto's argument is that development occurs when individuals mobilise existing wealth. De Soto suggests that ending the 'legal apartheid' between formality and informality will allow the poor to utilise their asset as collateral to access credit and '...in turn, this credit can be invested as capital in productive projects, promptly increasing labor productivity and income' (Galiani and Shargrodsky, 2009, p. 3; de Soto, 2000; Asare and Whitehead, 2006; Byamugisha, 1999; Feder and Nishio, 1998; Abdulai, 2007; Martinez and King, 2010). Despite de Soto's focus on formal home ownership allowing home owners to access credit, of the 66 TUPF members who participated in this study, only six made reference to an increased ability to access credit as an expected benefit of entering formal ownership.

> *'Most of us, we finish building our houses when the kids are done with school. It's a retirement benefit for most of us. But people who do this early on, then they relieve a lot of baggage from renting'* (Interview Extract, Tanzanian MP).

Instead, references to perceived economic benefits which individuals' associated with moving to Chamazi mostly focused on increased household incomes as an outcome of no longer having to pay for housing costs. Of the 17 TUPF tenants interviewed, 12 suggested that the money that is currently being used for annual or bi-annual rental payments would be rerouted to cover other expenses. This benefit was enthusiastically discussed in a group discussion with TUPF tenants. However, discussions of the financial benefits of home ownership were not restricted to tenants. Among the 17 house owners who were interviewed as part of this research in Kurasini and Vijibweni, 12 discussed financial motivations for moving to Chamazi. For all, these discussions were bound up in a discourse of personal development and self-improvement achieved through formal

ownership or *'being a formal person'* in which home ownership is recognised as a *good investment* and renting, to utilise the old adage, akin to *throwing money down the drain* (Ronald, 2008; Dupuis and Thorns, 1998; Murie, 1998). As Mwanaidi, a tenant awaiting eviction in Kurasini articulates,

> *'There are so many benefits to owning a home. Owning a home is like the source of development. If a person owns his house then the money that this frees up can be used for other development things. If you rent you will be paying money in rent forever'* (Mwanaidi, Tenant, Kurasini).

Here Mwanaidi draws parallels with de Soto's thesis, associating property ownership with development. Yet, rather than focusing on her increased ability to use her home as collateral, Mwanaidi focuses on the capital freed up from exiting the private rental sector and how this money can be used to fund *'other development things'*. Most frequently mentioned was the ability to utilise this now latent capital to pay for school fees for children, the running costs of informal enterprises, home improvements, or as a source of security in old age, as the MP's statement at the beginning of this paragraph refers to. Such discussions made interesting parallels with the shift to asset-based welfare in the West. For example, in the UK the shift to ownership has also played a key role in the politically engineered shift to asset-based welfare in the UK (Doling & Ronald, 2010; Lowe *et al,* 2012). In the last 30 years, successive governments have transferred responsibility for welfare and services to individuals. This has been facilitated by a combination of increased levels of ownership and rising house prices (Heywood, 2011). Yet commentators have argued that in the context of the current downturn, the cascading house prices after a three-decade-long boom highlight the precarity of 'banking on housing' by using accumulated housing wealth to fund welfare (Saegert *et al,* 2009; Smith and Searle, 2007; Lowe, 2011; Campbell, 2012). While respondents in this study were largely not anticipating 'banking on housing' by accessing credit, as predicted by de Soto, or as seen in the UK, entering formal home ownership as a strategy to plug a welfare gap was evident in many discussions. In a group discussion, one woman summed up this notion in stating, *'I will be sure of my family's welfare because even if I die, my family will be looked after. I feel proud of having the title and I can take care of my family's needs'* (Group Discussion Extract, Vijibweni).

Respondents rarely discussed any anticipated issues with their ability to pay the microfinance loan or with moving further from the city centre. With the exception of four individuals, when asked whether they saw any risks with moving to Chamazi, the overwhelming majority assured (often with a trace of irritation) that the move would be 'risk free'. I wondered whether this sense of frustration was because my question began to

perforate deeper reservations or doubts regarding their new life in Chamazi. Joyce, an owner awaiting eviction from Kurasini supported, *'there are no negatives in moving to Chamazi because it is a measured area, and it is not squattered. It will make me different because it will make me free from eviction... I will have peace there'* (Joyce, House owner, Kurasini). Like Joyce, the majority of TUPF respondents considered the move to Chamazi to bring with it an increased sense of 'security', of 'freedom' and of 'peace'. Reminiscent of the eviction itself, for those awaiting the move, however, Chamazi existed on the horizon in both a literal and figurative sense. Some had visited Chamazi before to work on site while others had not yet been there. For them, Chamazi existed as a plan, a drawing, a story, a monthly payment and a promise of an improved life after eviction. This sense of protection, of defiantly refusing to consider any negative consequences to the move to Chamazi was plain in an encounter with Ashura, a 48 year old tenant awaiting eviction in Kurasini. As we sat in the doorway of her home while she made *chapatis*, Ashura said *'I am planning to move from here when the eviction comes and buy a house in Chamazi'.* Upon hearing this, an older man looked up from a stool nearby and exclaimed, *'if you move to Chamazi you will find that there are no people there. It's like a forest! You should go to another place, not Chamazi'.* I looked expectantly at Ashura as she brusquely replied without hesitation, *'I like it there and I will go there',* before going on to discuss the myriad of improvements she associated with moving to Chamazi. This attitude echoes Rao's (2010) research on resettlement colonies in Delhi. She states,

> 'Former slum dwellers, who accept the laborious task of taming the frontier, are driven by the desire to make legality a reality also in their lives. Home ownership is a valuable asset for upward mobility and social stability. It is an investment in old age and a way of firmly anchoring the next generation in the city' (Rao, 2010, p. 419).

Caught between being forced out of the city and moving to the measured dreamscape on the margins, Chamazi, for them, remained a *Tanzanian Dream* (Jervis Read, 2012).

'Everything is back there': New Life in the Chamazi Resettlement Site

Figure 8.4: Photograph showing the Chamazi settlement under construction in 2011 (fieldwork photograph)

My first visit to Chamazi took place in August 2011. Together with my research assistant, Agnes, I met a TUPF member in the city centre in the morning and began the journey to Chamazi. From the city centre, we passed Kurasini, taking a *dala dala* on Kilwa road to Kipara. This part of the journey cost 400 shillings (around 15 pence). Before setting out, my research assistant forewarned that it was 'very far'. Depending on the traffic, the weather and other extenuating circumstances, I was told that the duration of this journey could be anywhere between one and three hours. As the journey advanced and closely packed homes gave way to peri-urban farms, it became clear that we were no longer in the city[70]. At Kipara we crossed the dual carriageway, and made our way to the bus stand where we boarded another *dala dala* to take us closer to Chamazi. This cost another 300 shillings (around 12 pence). Upon arriving in an existing settlement named 'Chamazi', my guide informed me that the next stage of our journey could not be undertaken by *dala dala* as there was no service heading to the new settlement. We were not there yet. My options were a long walk, a motorcycle (2000 shillings/ 77 pence) or a taxi (4000 shillings/

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[70] A time lapse video of the journey from Kurasini to Chamazi can be seen at http://vimeo.com/51875103 (Development Planning Unit, 2012).

£1.54)[71]. In compliance with my University of Glasgow risk assessment, I opted for the last of these options. From Chamazi, we took the taxi along a winding dirt track passing a smattering of homes at various stages of construction, before finally descending into the new Chamazi resettlement site. I was told by my guide that Temeke Municipal Council would eventually tarmac this part of the road. At the time of my visit, the CCI were negotiating with the Municipal council to surface the road which leads directly into Chamazi. As we approached, the settlement emerged from the sand, a small cluster of homes at different stages of development in a sea of open space. At this point, the first 13 TUPF families had moved into homes in Chamazi and the site was visibly and audibly under construction (Figure 8.4). These households were chosen to move first to Chamazi by their savings group, each selecting one member to go in the first wave based on the criteria, discussed earlier, as well as taking into account their situation. For example, savings groups took into account whether members had been evicted already and where they were currently staying. Consequently, the majority of those chosen to resettle in Chamazi first were tenants formerly from the Kurasini area.

Figure 8.5: Fieldwork photographs showing the Chamazi resettlement site under construction in 2011

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[71] Of course it must be noted that these prices were flexible and my status as a *mzungu,* in particular, meant that I was relatively overcharged for transport.

Following the long journey from the city centre, I spent the day in Chamazi working on the site and interviewing the families who had recently moved to their new homes. The homes that were being lived in were completed to a level that allowed families to move in. Bare concrete plastered the blocks in the interior to ceiling height. I was told that the remainder would be done in the next stage of incremental building. Despite this incomplete state, curtains and colourful pictures were hung, a seemingly visible expression of the 13 families *making themselves at home*. The photograph at Figure 8.5 (right) shows my TUPF guide in the home of a Chamazi resident, the walls decorated with colourful images and curtains covering the windows. I piloted six interviews during this initial visit with those who had moved to Chamazi and had informal discussions with TUPF members throughout the day. Residents expressed a clear sense of pride in their new homes. In one home, a woman gestured towards a poster of the 1997 film *Titanic* which hung on her wall and asked me if I thought that her home was beautiful. I was given tours of homes and residents informed me that they felt 'carefree', 'happy', 'proud' and 'confident' through living in their formal houses in Chamazi. While residents acknowledged that Chamazi was far from their old homes and lamented the dismantling of social networks in Kurasini, the move to Chamazi was discussed in passionately positive terms. Betty, a 31 year old former tenant in Kurasini, who had moved to Chamazi with her child in this first wave of resettlements, expressed her delight with her new home in claiming,

> *'I feel that this is my human right. I am surprised that I am having this house. I am so happy. I feel so secure here. Sometimes, I don't even believe that this house is mine. I have no challenges here. I am so happy. I feel like a person now'* (Betty, Formal owner, Chamazi).

Betty's confirmation that she feels '*like a person now'*, to me, registered a complex articulation of pride, citizenship, belonging and self worth that she considered gained through accessing formal home ownership in Chamazi (Seagert *et al,* 2009; Roy, 2003; Pido, 2012).

I returned to Chamazi in early 2012. In the six months that I had been absent, construction had halted and the site looked much the same as it had the previous year, although missing was the audible buzz of activity that had previously surrounded the on-going construction. Chamazi was still home only to the original families who had moved there in 2011. I was informed by CCI representatives, as well as TUPF members, that problems had arisen with recovering the monthly repayments for the houses. This, I was told, had significantly slowed the construction process and there had been issues with maintaining a sufficient community workforce to work voluntarily on construction. Many individuals had been

evicted from Kurasini and were now renting informally in other parts of the city, waiting for their homes to be built in Chamazi. Paying rental costs, as well as attempting to contribute towards the purchase of the land and the monthly loan costs, was challenging and creating extra financial strain for TUPF members. With reference to interviews conducted with members of the 13 households who had relocated to Chamazi in the first wave[72], the remainder of this section will discuss the lived realities of the first (re)settlers to Chamazi.

> *'I am facing different challenges, I sometimes feel like this is a desert place and that at the end of the month I have to pay. It will be better when unfinished houses are finished and many people will be here and it will be good for business'* (Camille, Formal owner, Chamazi)

There is a somewhat limited literature that discusses the outcomes of individuals and families post eviction, particularly with a focus on greenfield resettlement. What literature does exist makes reference to the impact of the distance and disconnection from the city and the consequences for maintaining livelihoods, employment and pay (Rao, 2010; Ghosh, 2008; Jervis Read, 2012; Desai, 2012; Zeiderman, 2008; Menon-Sen, 2006; Menon-Sen and Bhan, 2008; Hooper and Ortolano, 2012). As Ghosh's (2008, p. 435) work on post-eviction livelihoods in resettlement colonies highlights, '...the distance between the residence and the workplace became so great that many of them discontinued their business which they had carried out near their earlier settlement' (Ghosh, 2008, p. 435). Reaffirming this, the issue of distance to Chamazi was acknowledged by NGO respondents and referenced in all seven interviews that were conducted in 2012. When spending time in Chamazi, I thought about how different the settlement was to the tightly packed and bustling settlement in Kurasini, even with part of the settlement having been demolished. Visibly, the Chamazi resettlement site was dislocated, not just from Dar es Salaam, but from settlements in the surrounding area, by rudimentary infrastructure and insufficient transport connections to the main road. Four of the women referred to the condition of the roads leading directly into the resettlement site, claiming that the dirt road leading to the site was impassable following the rains. These factors were significant in disconnecting (or straining the connection of) Chamazi residents from employment hubs in the city (Ferguson, 1999). Just as those evicted from Kurasini had been the subject of

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[72] In terms of interviews with Chamazi (re)settlers, six informal interviews were piloted in the 2011 field visit and seven comprehensive interviews were carried out in 2012 when I returned. All interviews were conducted with women in the settlement, as they were available during the day when visits to Chamazi took place. This was discussed in Chapter Four. This means, however, that missing are the perspectives of the males within households who have to travel back into the city centre for employment or children who have been removed from schooling and networks of friends to move to Chamazi.

infrastructural violence through the upgrading of the port, in Chamazi, the absence of adequate infrastructure had severed their links to their old livelihoods and contacts (Rodgers and O'Neill, 2012; Rodgers, 2012). Several of the women discussed issues with their husbands continuing to work in the city centre. Consequently, they had to make the daily return journey to the city centre, stretching their working day and significantly increasing transport costs with the need to take two *dala dalas* each way. Transport costs resulted in a combined daily figure of 1400 shillings. As Wanda, an unemployed Chamazi resident outlined,

> *'When we lived at Kurasini it was good and cheap because my husband used to walk to work, now he has to take two cars... There is no dala dala here. You have to take a motorcycle to get to the road. There is no school, no employment and no electricity, only water is what we have. My husband is travelling into town for work. It is difficult because it is very far. My husband leaves from 6am and doesn't get back until 7pm'* (Wanda, Formal owner, Chamazi).

Living in Kurasini, therefore, allowed residents to easily (and cheaply) access income generating activities and to 'remain unalienated from urban life' (Attoh, 2011, p. 676). Now eroded, the impacts of disconnection, particularly this significantly increased commute, reverberate throughout the household, also affecting those who remain in the settlement throughout the day. More than just an issue of severed links to employment hubs, disconnection also trapped Chamazi residents in place, locking them out of the city. As Laura, a Chamazi resident, remarked,

> *'There are some negatives to living here. There is no employment and no electricity. There is also the problem of the roads. No dala dala comes here so it is too expensive to leave. There is no school for the children and no nursery and if we want to buy things then it is hard for us to get them now. There is no shop here; you have to go far for things. There is a small shop but it does not provide all needs'* (Laura, Formal owner, Chamazi).

From living in Kurasini, a place which provided homes, employment and networks of friendship for TUPF members, Chamazi now is characterised by a lack of people, a lack of amenities and consequently, a lack of income. Camille's statement, presented earlier in this section, expresses a sense of apprehension, an underlying worry that perhaps her dreams *won't* come true and that she has moved from the city to a *'desert place'*. Yet like so many fellow TUPF members, she posits '*ifs*' and *'whens'*, clasping and clinging to the dream and speculating that things will improve sometime in the future.

Just as Chamazi residents spoke of the challenges in sustaining their employment links in Kurasini, they spoke of their efforts in setting up new businesses in Chamazi. This was

particularly associated with women who had attempted to relocate their small-scale, informal businesses to Chamazi. The women interviewed were, without exception, involved in the selling of consumables such as soap, coal, cigarettes and clothes and food production, such as *chapati*, *mandazi* and *chai*. They sold to others in the Kurasini area as well as those working in the port. Respondents particularly referred to the lack of a 'market' to sell to in Chamazi. Indeed, in the days that I spent in Chamazi, the silence was enveloping, particularly when considered in relation to the noisy, closely packed atmosphere of Kurasini. With only 13 families living in Chamazi, there was simply no one to sell to anymore. I reflected on Menon-Sen's (2006, p. 1971) statement that 'in the initial months after the eviction, those who set up shops hardly had any customers apart from the MCD staff and a few visitors'. I purchased and ate a seemingly never-ending supply of food. On the days that I visited Chamazi, I was the main customer. Laura, a former tenant in Kurasini, summed up the financial and emotional strain of this hollow market in stating,

> *'Sometimes I have no money to buy food because I have no way of doing business here. This place has no people. My source of income is gone and now I have no money'* (Laura, Formal owner, Chamazi).

When I questioned whether they had attempted to take their businesses to the nearby, more populated settlements by the main roads, TUPF members spoke of the challenges of being unknown, and unwelcome, by the existing resident traders. Several TUPF members, both in Kurasini and in Chamazi, had spoken of one of the key benefits of membership in the federation being that they *'helped each other in good times and bad'*. Part of this was an informal agreement within savings groups to each sell different products to ensure that they are not in direct competition with one another. Although the majority of TUPF respondents who were awaiting eviction and resettlement in Kurasini saw no risks in moving to Chamazi, they did discuss apprehension tied to losing a sense of being known and part of a community in Kurasini, of *'starting [their] life again'* (Pauline, Tenant, Kurasini). While the strong networks that TUPF members had developed over time in Kurasini permeated informal discussions, only eight members explicitly discussed the benefits of being known locally in Kurasini and a sense of apprehension in leaving the area. The following interview extracts are reflective of this notion,

> *'Moving from Kurasini will affect my livelihood because I am known here. Everybody knows my name. I am a local leader by election'* (Mama Mbuya, House owner, Kurasini).

> *'For me, moving from Kurasini will affect me. There is no road so our links to town will be broken. I am not known there so I will feel like I am living on an island. I feel like this because here in Kurasini, we live as a whole, all together*

with people, and we always help each other. There, they all live in their own place and care about their own things and they don't help each other like we do in Kurasini' (Joyce, House owner, Kurasini).

Being known in Kurasini, therefore, was important to maintaining customers. In Chamazi, however, TUPF members were now *unknown* locally. Despite now being known by the state by living on a formally recognised and measured plot, TUPF members were consequently unknown by those living in the surrounding area, having significant impacts on gaining access to local markets to sell their products to.

Prior to relocating to Chamazi, microfinance loan applicants were required to demonstrate their ability to meet a range of criteria, as discussed previously. TUPF members' ability to save and evidence of taking and repaying a small Federation loan was considered evidence of affordability. As well as these criteria, the CCI (2009) prepared a report on the 'Affordability on Kurasini/Chamazi Project' which used enumeration data to collate information on income levels; savings and repayment of loans; and repayment history for existing loans[73]. This data, however, showed federation members' ability to afford microfinance loans based on their income, savings and loan repayment pre-eviction in Kurasini. In discussing loan history, these data show that 70% of members are paying their loans on time; 25% of members have problems of repayment in time; and only 5% are described as 'risk borrowers'. Of the 25% of members cited as having difficulties with repayment, irregularities or jobs and livelihoods are cited as the main factors. From these data, the CCI produced the 'Affordability Matrix' for the Kurasini-Chamazi resettlement[74] (Table 8.1).

Table 8.1: Affordability Matrix/Scenario for Kurasini/Chamazi Housing Scheme (Reproduced from CCI, 2009)

Affordability level in Tshs/month	% of the members	Year 1 cumulative repayment (Tshs)	Year 5 cumulative repayment (Tshs)	Year 8 cumulative repayment (Tshs)	Year 10 cumulative repayment (Tshs)
20,000	5%	240,000	1,200,000	1,920,000	2,400,000
40,000	30%	480,000	2,400,000	3,840,000	4,800,000
50,000	60%	600,000	3,000,000	4,800,000	6,000,000
100,000	5%	1,200,000	6,000,000	9,600,000	12,000,000

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[73] While I attempted to gain access to this data, I was unable to obtain it due to IT problems, which had corrupted the files prior to my arrival in Tanzania. I was given access to a summary of this data.
[74] These computations are based on the direct cost of the housing without factoring in the interest rate.

Despite these projections, as a result of hindrances to employment and income in Chamazi, residents discussed difficulties with keeping up with loan repayments. Indeed, a member of staff at the CCI's confirmed that,

> *'It is because of the problems that I mentioned with the changes from Kurasini to Chamazi. Also those businesses were there but now they have started a new life there and so those are their reasons. Even transport, the bus stop there down to Chamazi is too far so maybe transportations'* (Interview Extract, CCI).

Despite the CCI's efforts to consider affordability of the scheme and to educate and train TUPF members on repayment, the economic realities of Chamazi for the first wave of (re)settlers effectively invalidated pre-eviction affordability data. Ella, previously a tenant in Kurasini, discussed hardships with making the monthly payments on her loan in stating,

> *'I borrowed 1,000,000 up to the lintel stage and after the lintel stage we have to contribute 1,500,000 for the finishing. We gave a deposit of 150,000 for the loan and after a certain stage we have to give 1.5 million for finishing. It is four million for the whole house to be finished. I am making an effort to pay back the loan but I am finding the monthly amount too big at 61,200 shillings. At first I have to pay this amount, but now I am being told to pay 73,000 per month! The first amount was only for that one million and the new amount is the whole house together with the interest. It's too much. Before at Kurasini I paid 10,000 and now I pay 73, I didn't know that I would be paying that amount. My source of income is low. It has changed because there are not many people here. The cost of living such as transport has increased. My husband still has to go to Kariakoo. Before at Kurasini, he even walked to Kariakoo. The housing cost has increased because even though at Kurasini, it was cheaper. Here it is 4 million is for the whole house. The monthly cost is too high. The contract could be extended by some time, maybe to 10 years so that the monthly cost can be reduced'* (Ella, Formal owner, Chamazi).

All seven individuals interviewed at Chamazi in 2012 echoed the anxiety and worry that is evident in Ella's narrative. Without exception the Chamazi residents interviewed made reference to the burden of making increased monthly loan repayments in the context of radically altered incomes. Several of the women interviewed in Kurasini made reference to rising monthly repayment costs and expressed a lack of knowledge that the costs would reach this level. Indeed, as discussed in an earlier section, the estimated costs for the project had risen. When taken alongside an understanding that TUPF members were saving 100-500 shillings each day in Kurasini (equating to around 4-20 pence) and in the context of reduced incomes, it is unsurprising that Chamazi residents have thus far struggled to make loan repayments. Chamazi residents showed me amended contracts which detailed a new payment schedule and increased monthly cost. As Ella highlights, however, her

housing costs had risen from 10,000 shillings per month in Kurasini to 73,000 in Chamazi. I was unable, however, to obtain concrete data on how many of the 13 resettled households had defaulted on their loan. Yet NGO respondents confirmed that this had taken place and, as discussed earlier, had repercussions for the project as a whole. For example, a CCI staff member had discussed the inclusion of some penalties for failure to pay. He suggested that,

> *'Because it is a pilot project, many people fail to understand how they are going to repay, even though we give them training and discuss repayment ways. But now, we had a meeting last Saturday and we have agreed with the group members that we have had to produce a new contract which stipulates a lot of new conditions that if a person fails to pay they have to pay 1%. So people now understand'* (Interview Extract, CCI).

Arguably, however, the addition of penalties on repayment simply adds yet another seam of fear, worry and insecurity onto the lives of those (re)settled at Chamazi while failing to tackle the underlying causes of a failure to pay, an inability to generate an income in Chamazi.

In engaging with the literature on the risk, fear and worry associated with having housing debt as well as when interviewing Chamazi residents, I struggled to disentangle my own apprehensions with having mortgage debt. I continually found myself trying to suppress a niggling anxiety that I too could lose my income, that I could lose my home and that despite my attempts to subscribe to the norms of *good citizenship,* I could fail. Speaking about this with friends, I discovered that while many had seized the opportunity to mount the first rung on the property ladder, hoping to reap a myriad of dividends, many were plagued with similar fears. While TUPF members suggested that they anticipated an increased sense of security in moving to titled ownership in Chamazi, evocative of a substantive housing literature (e.g. Dupuis and Thorns, 1998; de Soto, 2000), respondents in Chamazi spoke of an unrelenting (if not heightened) sense of insecurity linked to their newly-acquired formal debt. Cairney and Boyle (2004) suggest that research has tended to overly focus on single binary measures of housing tenure (owners vs. renters) while failing to fully explore the subcategories *within* these tenure types (Easterlow *et al,* 2000). Their results expose a gradient in tenure type and psychological distress in which the category of 'owner' is deconstructed, showing a cross-section in which owners without mortgages have the lowest levels of distress and those with mortgages the highest (Cairney and Boyle, 2004). Indeed, the stress associated with having a mortgage and of not being able to keep up with repayments is a considerable source of turmoil for many households, particularly in the context of looming foreclosures amidst the current downturn (Nettleton and

Burrows, 1998; BBC, 2011a; Butterworth, 2009; Gerardi *et al,* 2007; Dearborn, 2006; Seagert *et al,* 2009). For example, the current recession has seen an increase in mental health issues such as depression and suicide prompted by foreclosure and the loss of home (see for example Cuevas, 2012; Foneveccia, 2012; Garner, 2009). Furthermore, in the UK, a recent study by YouGov shows that almost one in three adults (equivalent to 15 million people) say housing costs are causing stress and depression in their family; one in four (equivalent to 12.2 million people) are kept awake at night by the stress of paying their rent or mortgage and; one in four say housing costs are causing arguments with their partner and other family members (Shelter, 2013). Clara, a former tenant in Kurasini expresses her stress and anxiety about keeping up with payments in stating,

> *'I am not sure if I will be able to pay this loan back. My business is not doing well and my husband is sick. I will try to finish but I have to put more effort into it. I have to improve my strategies and try to improve my income... The problem is that there is no business here. When I lived in Tandika and in Kurasini, I did different businesses and it paid. I am now struggling to pay back the loan... If I can't pay I don't know what will happen, will I take a loan to pay back the loan? Yes, being evicted from this house does worry me'* (Clara, Formal owner, Chamazi).

Clara's statement unsettles the association of increased security with a formal, legitimate life in Chamazi. Like all respondents in Chamazi, when asked what would likely happen if she is unable to pay back the loan, Clara concedes that again, she could lose her home. While Chamazi offers some shade of security from state-sponsored eviction, disconnection from employment colours the lives of those living in Chamazi with a fresh shade of insecurity, the lack of certainty that they will be able to pay back the loan and fulfil their Tanzanian dreams of owning a home.

Despite these expressions of trepidation and worry, however, when questioned whether they felt that they had made the right decision in moving to Chamazi, without exception, all respondents interviewed in 2012 maintained that they had made the right decision. Despite all respondents discussing problems with income, monthly repayments as well as challenges associated with the distance from the centre of town, all suggested that their choice was risk free. This concept was no more apparent than in a discussion with Grace, a young woman whose mother had been a TUPF member and had moved to Chamazi. Upon her death, Grace had inherited her mother's home, along with her microfinance debt. Grace confided,

> *'If I can't pay this money each month then I will be evicted from my home. That consequence is if I can't pay back my loan. That worries me because, as you*

can see, my business now is not making a lot of money and the income that I am making is not big enough to make me able to pay each and every living cost' (Grace, Formal owner, Chamazi).

Soon after, however, Grace went on to claim that,

'The benefit of living in Chamazi is that I am free and comfortable in my own place. Even though the house is not mine yet, I own it... Now, even though I am worried that I can't pay back the loan, I hope that I can and I hope that one day the house will be mine' (Grace, Formal owner, Chamazi).

The juxtaposition of Grace's two statements was striking. The hardship being endured in Chamazi seemed to be regarded as a necessary sacrifice in order to achieve the far reaching dividends that formal home ownership is seen to offer. Despite these initial difficulties, Chamazi residents vehemently clung to the idea that the multifarious benefits of formal ownership exist immediately beyond the term of the loan. Tying into a discourse of individual responsibility, residents expressed a determination to succeed in Chamazi and discussed an inability to pay the loan as a personal failure. This is explicitly evident in Clara's statement that she will have to *'put more effort in'* and *'improve [her] strategies'*. This attitude corresponded with Seagert *et al's* (2009) research on radical risk, home ownership and the American Dream whereby despite low-income home owners experiencing the threat of foreclosure, 'most of them confronted the challenge in true American Dream fashion by working harder and making sacrifices to hold onto their homes' (p. 312). Chamazi residents rationalised hardship in the context of their experiences of rental housing and eviction in Dar es Salaam. While they acknowledged challenges, this was often quickly followed by a caveat that it was an improvement on their previous situation, specifically citing the challenges extensively discussed in Chapters Six and Seven. A staff member at the CCI summed this up in claiming that,

'Because people they move from the city to Chamazi, they went there to stay, but it is a new environment. They are used to easily making business there, they know each other. In Chamazi they have started a new life, so to find a business to make sure they have clothes and, for example school for their children, it's far. Yes, those are problems or challenges that face the people there. It's a new environment. But they are happy because they own the houses instead of renting in Kurasini' (Interview Extract, CCI).

Therefore, despite the additional costs, TUPF members continue to see formal ownership on the city's periphery as a *best case scenario*, 'because they act under the pressure of the myth that renters are somehow second-class citizens' (Dearborn, 2006, p. 43; Datta, 2012; Ghertner, 2011a). More than just a 'myth' as Dearborn (2006) suggests, however, TUPF members have concrete experiences of graduated state support during eviction. Formal

ownership, for them, is the best option amid a lack of alternatives. As Laura laments, *'I came here because it is a place where I could get a title and take the land... For me, there was no other place'* (Laura, Formal owner, Chamazi).

Selling Peripheral Home ownership in Neoliberal Tanzania: The Tutunzane Case

While the CCI supported the resettlement of TUPF members to Chamazi as a direct response to forced eviction, elsewhere in Dar es Salaam community-led resettlement is emerging as a housing option for the urban poor. Coupled with the issues associated with an entirely unregulated private rental sector and the residualisation of public housing, NGOs in Tanzania are complicit in this overselling of home ownership through the establishment of microfinance packages and resettlement schemes which aim to transform slum dwellers into home owners (Gilbert, 2008). Using their US case-study, Seagert *et al* (2009) briefly discuss the role of NGOs in providing low-income homebuyers with financial advice; assistance with their credit record; education in financial literacy, debt management and so on. Rolling-out home ownership, therefore, did not rely on the use of force, instead cultivating new subjectivities in prospective and first-time home owners by linking ownership to improved lifestyles and responsible citizenship (Seagert *et al,* 2009). Such individuals seek independence through ownership and self-govern their behaviour to attain home ownership. Seagert *et al* (2009, p. 303) highlight, however, that 'while many aspiring and new homeowners eagerly accept the discipline [...] the extent to which the project of "governmentality" succeeds in inscribing new subjectitivies on nascent home owners varies according to the extent to which it is internalized as an identity and a set of habits and behaviours'.

Running in parallel to the activities of the CCI and TUPF, WAT/HST, an NGO based in Dar es Salaam, is engaged in facilitating a series of housing focused projects aimed at low to medium income informal residents. WAT/HST is involved in the regularization of settlements and supporting the green-field resettlement of community-led groups on several sites. The operations of WAT/HST are predominantly focused on fostering formal home ownership and WAT, in partnership with their credit and savings society (WAT-SACCOS), are in the process of implementing a pilot housing microfinance programme, after signing an agreement with the Financial Sector Deepening Trust (FSDT)[75] (WAT/HST, nd). WAT/HST support community-led groups through 'site surveys to determine viability and geographical location of the area; [giving] advice on the use of the

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[75] The FSDT aims to increase access to finance in Tanzania. More information can be found at the following link- http://www.fsdt.or.tz/home/

available land; [liaising] and [negotiating] with land owners and authorities; land purchase negotiation and finalization; land use and hold search; advice on suitable land parcels; and [arranging] for land surveying and titling' (WAT/HST, nd, np). As part of this programme, peripheral sites are purchased by WAT/HST through their microfinance facility WAT SACCOS and informal residents take loans to pay for their plots. Upon the completion of the plot loan, 'customers' then move onto phase 2 whereby they take a construction loan to build their home incrementally. By the end of 2011, 97 loans totalling 123,800,000 Tz Shillings (£48,282) were issued by WAT SACCOS (WAT/HST, 2011). Dissimilar to the CCI's discussion of the 'federation members' or the 'community members', WAT/HST utilised consumer language, referring to 'clients', 'customers' and 'individuals' accessing loan 'products' in interviews and in published material. Similar to the TUPF, reflective of the large proportion of tenants living informally, the majority of Tutunzane members were tenants (over 80% of those who participated in this study were tenants). At the time of my field research, Tutunzane group members had almost completed phase 1 (their plot loan) and were in the process of establishing loans for the construction of their homes to enter phase 2. Shortly after completing my field research, construction began in Mwasonga. The remainder of this chapter will discuss the motivations and aspirations of Tutunzane members in choosing to move from their informal homes in Hanna Nassif to Mwasonga.

Figure 8.6: The above images were published on the WAT/HST website after the completion of my field work. Both images show members of the Tutunzane group visiting Mwasonga to see the progress of their homes. The top image was accompanied by the caption 'Tutunzane group members excited with the progress of their houses' (Source: WAT/HST, 2012).

[Respondent 1] '*The government will know us, they will recognise our presence*'.

[Respondent 2] '*Also, the government will care about us and the government will trust us*'.

[Respondent 3] '*If the person is called "mother house", then they are changed. Then they even start to walk differently, they have respect and confidence*'.

The above extract is from a group discussion held with eight tenants in Hanna Nassif. In each group discussion, I simply asked those present why they had decided to move to formal plots in Mwasonga. This question always generated a high level of discussion. Unlike the TUPF members living in Kurasini, the majority of Tutunzane were not undergoing forced eviction from Hanna Nassif. Several members had, however, been evicted from flood-prone properties as a result of the 2011 floods. Despite not necessarily facing the immediate threat of eviction, Tutunzane members supported their desire to move to formal housing on the urban fringe by using a similar discourse to that expressed by TUPF members. Like TUPF members, many Tutunzane members discussed a desire to escape the challenges associated with rental housing. Home ownership was seen, for many, to offer a route to recognition from the state and a sense of being *known*. 'Recognition' and 'becoming permanent' were interspersed with notions of pride and central to conceptions of citizenship and belonging in the city. These themes permeated all group discussions with Tutunzane members. The role of the title and the precision-mapped, demarcated plot was central in this act of *becoming known* and *making themselves known*.

I held my group discussions and interviews in the Tutunzane Office in Hanna Nassif. The walls were adorned with maps and plans showing numbered plots. Evidently, a high level of importance was placed on these visible practices of mapping and registration that serve to render populations knowable (Ghertner, 2011a). The possession of a title and a plot number allowed Tutunzane members to facilitate their own transformation from an unknown appendage in an indistinguishable, 'amorphous entity' to an identifiable rights-bearing citizen, legally bound to a space on a map. Discussions with members of Tutunzane confirmed that in private renting, respondents saw themselves as inferior citizens. Disassociating themselves from the rental sector and gaining official recognition very much underpinned their move to Mwasonga. Gaining 'recognition' from the state through formal home ownership was raised in 10 of the 12 group discussions. The following extract highlights this position,

'There are three main benefits in being in this group. The first is having ownership, the person will own so will not have to fear or worry about anything in their own house. The house is an unmoveable asset which can be

used for a loan or to bail someone. Two, I will be assured in the house that I will have somewhere to stay and three, I will be sure with my life and I will not have any worries' (Group Discussion Extract, Hanna Nassif).

Ownership of an 'unmovable asset' is conflated with *being unmovable*. Often morphing into one in these discussions were conceptualisations of living in a recognised, residential area and being documented as a citizen (Datta, 2012).

Like members of TUPF, Tutunzane members discussed their motivations in moving to Mwasonga as a strategy to increase their feelings of security from eviction. This point was raised and discussed in all group discussions held in Hanna Nassif and with 17 of the 21 members interviewed. Perhaps unsurprisingly, respondents in Hanna Nassif drew upon the example of the treatment of tenants in the aftermath of the highly publicised 2011 floods to support and justify their move into formal housing. As discussed in Chapter Six, several Tutunzane members had lost their homes and belongings in the floods and without exception, members personally knew people who were affected. Paralleling TUPF members' recognition that the threat of eviction could never fully be escaped, Tutunzane respondents suggested that eviction remained a possibility with titles, however slight. This notion emerged mostly in group discussions, however, where conversations around the themes of (in)security and (in)formality were more extensive and simplistic conclusions were challenged in the group setting. In interviews, only three of the 21 respondents suggested that eviction was always a threat, even with titles. The rest made certain statements that formal titles granted them absolute security from future evictions. As David, a tenant living in Hanna Nassif explained, '*if I own in a formal area then I will be free from eviction because it is a measured place*' (David, Tenant, Hanna Nassif).

In contrast, of the 12 group discussions conducted with Tutunzane members, half involved a dialogue on the omnipresent possibility of forced eviction. In one such discussion, respondents suggested that the absence of a master plan, and the specifics of the Tanzanian law, entrench insecurity as a constant part of life in Dar es Salaam,

> [Respondent 1] *'It's 50/50 whether I will not be or I will be evicted in the future. People in low areas thought that they had found a good place to live but the natural disaster of the flood came and affected them'.*
>
> [Respondent 2] *'For the country like Tanzania, with no plan, to be free from eviction is not easy. They can always come and say "that land was for something; that land was for a play park; that land was for a school". They can say anything'.*
>
> [Respondent 3] *'In our constitution, all land is owned by the government. The law makes you not free from eviction. You can go to court and that same law*

will be used to show you that you are not ever free from eviction' (Group Discussion Extract, Hanna Nassif).

The statements above refer to the status of land in the Tanzanian constitution whereby all land remains held by the President as trustee for the people of Tanzania. Any property rights or titles issued, therefore, are 'land use rights' for a maximum of 99 years, rather than freehold titles. As such, land is always vulnerable to appropriation by the state if the proposed use is considered to be in the 'public interest' (USAID, nd; Hakiardhi, 2013). Similar to the views expressed by TUPF members, while some Tutunzane members acknowledged that property rights were not absolute, they were seen to offer an increased level of 'perceived tenure security'. In having a title, the probability of eviction is considered to be low and therefore fear of eviction is lowered (van Gelder, 2009). Again, with Tutunzane respondents, guaranteed[76] compensation in the event of any future eviction was discussed as a key determinant in associations of feelings of security, with formal titles. For example, one respondent noted in a group discussion,

> *'Even if it will happen that the government needs to evict us from that place then the title will protect us. The government can't just throw us out! They will have to offer us compensation and resettlement'* (Group Discussion Extract, Hanna Nassif).

Likewise, the following extract emerged from a group discussion made exclusively of tenants,

> *'Formal ownership will make us free from eviction. Where we are moving, it is a planned residential place. If we are evicted in Mwasonga, then it will be a formal eviction, not like in this place, a squatter area'* (Group Discussion Extract, Hanna Nassif).

Again, the detachment of the Mwasonga site from central Dar es Salaam was discussed as a factor increasing perceptions of tenure security. As one Tutunzane member confirmed,

> *'I won't have to worry about eviction. It will be far from the city. If I go far then the government will not want that place and I will be free'* (Group Discussion Extract, Hanna Nassif).

This combination of title and distance from the city centre, therefore, was considered sufficient for feeling secure. Rather than portraying Tutunzane members as passive victims, in wait of a state which can evict at will (a theme which often permeates academic and popular work on slums), distance is understood by some as a strategy to increase their

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[76] While I discuss a notion of 'guaranteed' compensation, it must be noted that this sentiment was expressed by respondents. In the absence of an overarching resettlement policy in Tanzania, it is unclear whether 'formal' evictions would experience eviction differently. In all likelihood, like those evicted from Kurasini, 'formal' residents would find issue with the Tanzanian state's management of *any* eviction.

perceptions of security. Tutunzane members seek stability and recognition, but recognise that in order to attain these, they must resettle further from the city centre. Rights to the city, therefore, are traded for rights to be recognised by the state as a formal, rights-bearing citizen. By doing so, respondents subscribed to, and reinforced, the material margins between formal/informal, owner/tenant and citizen/slum dweller.

Often accompanying articulations of recognition associated with formal ownership was a sense of pride and of being respected: of being *someone* when owning a house. This theme was more pronounced among Tutunzane than TUPF members, emerging in 10 of the 12 group discussions. The following extracts from group discussions exemplify this expectation,

> *'I will be treated differently when I have my own place. The people will say, "this is the house of someone" and I'll be respected. I can do anything in this house. I can rent to others and I can have my business'* (Group Discussion Extract, Hanna Nassif).

> *'For the person who owns the house, he is respectable in the society. The person may feel like he is wearing a tie even when he is not wearing a tie'* (Group Discussion Extract, Hanna Nassif).

Being known, more than simply striving to be known by the state was discussed further in terms of a desire to be known locally *as a homeowner*. Home ownership is understood to have a bearing on individuals' feelings of self-worth and social status, often considered as a sign that individuals have 'made it'. This concept is widely discussed in the literature (Rakoff, 1977; Thorns, 2008; Ronald, 2008; Perkins and Thorns, 2003; Saunders, 1990). Although this perception was expressed variously, recurrently drawn upon was the Tanzanian concept of the 'house mother', an informal title given to highlight a cultural esteem and regard for home owners. As one respondent explained,

> *'I will be respected. There is a "mother house" and it's about respect for owning a house. If a person owns a car, even a Range Rover, then they are not called "mother range" or "mother car". There is only mother house* (Group Discussion Extract, Tutunzane).

The above statement was expressed by a 22 year old man in a group discussion with young Tutunzane members, all of whom were tenants under 30. When I asked the group what benefits they associated with home ownership, he raised the concept of the 'mother house'. By making the distinction between ownership of a car, even a status symbol such as a Range Rover, and the ownership of a home, the young man positions owning a home as the key marker in the construction of social status (Seagert *et al*, 2009; Cairney and Boyle, 2004). Related to these notions of pride, self-worth and respect, a central theme emerged

among Tutunzane respondents regarding anticipated improvements to their lifestyles as a result of making the move into formal home ownership. The following extracts highlight a sense of levity that most often attended discussions of the benefits of formal home ownership,

> 'When we become owners, we will think about development only and not focus on the challenges, we will live peacefully' (Group Discussion Extract, Hanna Nassif).

> 'When I own the house, I will only think about one thing: eating well!' (Group Discussion Extract, Hanna Nassif)

In addition, respondents variously discussed expected improvements in their eating habits, clothing, housing quality, aesthetic surrounding and children's education. Such discussions adopted a light-hearted tone and predicted improvements to lifestyles were often met with laughter from the rest of the participants. In these discussions, there was almost a palpable sense of excitement about a life that, for them, seemed within reach. Along with perceptions of increased income (as a result of having no housing costs e.g. rent), these expectations were often linked back to a concept of increased control and autonomy through their exit from the private rental sector in which they felt a lack of control (Stern, 2011; Seagert *et al,* 2009; Dupuis and Thorns, 1998; Colic-Peisker and Johnson, 2010; Kleinhans and Elsinga, 2010). Indeed, without the contractual restrictions imposed by live-in landlords, respondents eagerly anticipated everyday freedoms without the watchful gaze of the landlord.

> 'Everyone has their own life expectation. He might want to have a good house with a good garden and to raise his children well but the rental house is no good for this. There is no privacy so the children learn bad behaviour. There is a real issue of privacy because even if the father and mother are fighting in this room, then everyone can hear' (Group Discussion Extract, Hanna Nassif).

Despite the majority of Tutunzane members themselves being tenants, in dialogue, respondents overwhelmingly subscribed to, and reinforced, cultural stereotypes that position home owners as better citizens, better parents and better neighbours (Rohe and Stewart, 1996; Krueckeberg, 1999; Murie, 1998; Flint, 2003; Flint and Rowlands, 2003; Ronald, 2002, 2008). This was particularly evident through discussions which constructed causal relationships between tenure type and the behaviour of children. This theme emerged in around half of the discussions with Tutunzane members. This 'home ownership effect' whereby home ownership is seen to increase residential stability, which in turn improves the development of children, has been widely discussed in housing literature (see, for example, Holupka and Newman, 2011; Haurin, Parcel and Haurin, 2000). Yet

Holupka and Newman (2011, p. 566) question whether 'home owners are a self-selected group of stable households or whether home ownership, itself, increases stability'. The notion of children's development frequently emerged in group discussions with Tutunzane members who participated in this study. The communal structure of the Swahili rental house was pathologised by group members who suggested that it was responsible for 'bad' behaviour in their children. As the above statement alludes to, the proximity of other 'deviant' rental families in the multi-family unit creates a situation whereby children learn bad behaviour from others. In such discussions, respondents spoke of a need to continually monitor who their children were mixing with. For example, respondents discussed having little control over socialising with 'bad' children who distract them from their studies, as well as their interaction with deviant adults such as 'drunks' and occasional allusions to child abuse. Richard, a tenant living in Hanna Nassif, explained this in stating,

> *'In some houses you can find the homeowner has no problem, they're a civilised person. But you can find that the other tenants are badly behaved and they treat the place like their own place and even provoke other tenants'* (Richard, Tenant, Hanna Nassif).

Richard's separation of the owner as '*a civilised person*' and the '*badly behaved*' tenant feeds into this conflation of good citizenship with home ownership. Indeed, those who raised the issue of children's behaviour discussed home ownership as a vehicle to rectify this and placed a high degree of importance on privacy and the ability to exclude 'undesirables' from their space. This is reflective of Datta's (2012) work in Delhi whereby residents internalised and buttressed the 'pathology' of the single roomed squatter home. This association of social and development issues with the close proximity of 'squatter' families is reminiscent of pejorative and stigmatizing associations of 'slum' living with social malaise (Lewis, 1959; Gilbert, 2007). For example, architect George Godwin (1894) claimed, 'Dirty, dilapidated, and unwholesome dwellings destroy orderly and decent habits, degrade the character, and conduce to immorality' (pg 45 cited in Gilbert, 2007, pg. 702). Rather than internalising the stigmatisation of slum living as a whole, however, respondents internalised and reinforced negative associations of tenants living *within* slums. By moving into home ownership, then, they too could leave behind bad behaviour and become *a civilised person.* Extending this further, this association of shared rental space with 'bad' behaviour feeds into recent social theory approaches that have related 'individualism and privatism associated with owner-occupied housing practices and discourses with the growing salience of self-identity and individualization in commodity consumption' (Ronald, 2008, p. 67). The functioning of individual home ownership as a

means to escape the pathologies of collective living was articulated clearly by Catherine, a tenant living in Hanna Nassif, who claimed,

> *'It will shape the behaviour of my children because now where we are living in the renting house, there are many children but in the house, they can have their own space; we can build a fence to keep others out'* (Catherine, Tenant, Hanna Nassif).

Catherine relishes the exclusionary capability of private property as seeks to elevate her social position through the ownership of a home. Inside the titled safety of her legal home, Catherine can practice responsible citizenship and she can build a literal and metaphorical fence which separates her from the destructive and deviant influence of the propertyless beyond. As Blomley (2003, p. 124) sketches,

> 'Inside the frontier lie secure tenure, fee-simple ownership and state-guaranteed rights to property. Outside lie uncertain and undeveloped entitlements, communal claims, and the absence of state guarantees to property. Inside lies stability and order outside disorder, violence and "bare life"' (Agamben, 1998).

In redrawing, and celebrating, the boundaries between the propertied and the propertyless, respondents effectively reinforced the polarisation of tenure present in urban Tanzania. In entering formal home ownership, participants disciplined their former selves and maintained the systems which justified their former exclusion. Godson, a tenant living in Hanna Nassif articulated this in stating, '*I will be treated differently. I will be respected by the community and even by my former landlord. He will say "you are one of us now, a homeowner"'* (Godson, Tenant, Hanna Nassif). Now that they belong to the exclusive propertied club, both Catherine and Godson's words insinuate a wish to maintain the system of governmentality that rewards them for proper conduct in actively making *correct* and responsible housing choices and punishes squatters, and more so tenants, for continuing to live irresponsibly.

Like Chamazi, the site in Mwasonga existed on the urban fringe. The majority of those who were in the process of relocating there had not yet visited the area. I was invited to join the Tutunzane group on a site visit. Two buses were chartered to take the group from Hanna Nassif to the site of their formal homes. Each member paid a one-off fee for transport to and from the site, and for the purchase of t-shirts for the group (shown in Figure 8.7). In light traffic the journey to the site took around two hours. We made our way past Dar es Salaam zoo and into an expanse of grassland. When the buses stopped we congregated in the long grass while the group leader, Willard, proceeded to demarcate and allocate plots with the help of the group secretary and treasurer. One of the group members had brought with her a flask of *chai* and a plastic tub of *mandazi* which she sold to the other group members. While we waited I spoke with group members about the move to Mwasonga, questioning them about the distance and the tradeoffs that they were making. Without exception, group members expressed a willingness to leave the city centre behind, speaking of the move to

Figure 8.7: Drinking tea in a Tutunzane member's plot (Fieldwork photograph)

Mwasonga as a measured decision. One young male remarked, 'y*es, we know the location of Mwasonga. It's far from town and there are no social services but we will own the house there and everything will be fixed'* (Group Discussion Extract, Mwasonga). There was an unmistakable sense of excitement and anticipation as group members waited for their name to be called.

One by one, Willard called the names of group members and they were shown to their plots, an open space and their future homes. Wooden sticks marked the dimensions of member's homes. From what before was indistinguishable dense grassland, property was created (Blomley, 2003, 2004). Group members stood in the space that would become their homes. They distinguished *mine* from *yours* by walking the imaginary lines which

constructed *inside* from *outside*. There was laughter and singing and jokes. In the construction of property, dreams too were constructed, the dream of a better life and of leaving the *squatter places* and *the challenges of renting* behind. From the commons, property relations were developed. We played a game as the group members stood in their imaginary homes. I approached the imaginary boundary of their land and called *'hodi'*, meaning 'hello? Is anyone home?' and pretended to knock an imaginary door. From inside the 'property', they replied *'Karibu!'* Upon which I entered. By acting out this sequence, I recognised their ownership. I recognised the place as theirs. They had become an owner of this patch of grass and I could enter, only with their permission. This game was reproduced in each home and each time to rapturous applause and laughter. By playing this game, in both a literal and a figurative sense, we *performed* property.

Conclusion

This chapter has sought to highlight the emergence of resettlement to the urban fringe as a strategy for 'slum dwellers' to attain formal home ownership. In the context of transience and insecurity in the city, particularly for tenants living in informal settlements, resettlement and home ownership have come to be seen as the best option for attaining legitimate and recognised citizenship in urban Dar es Salaam. Using interview and group discussion materials with the TUPF and Tutunzane groups, this chapter has sought to interrogate the motivations, hopes and fears of members entering formal home ownership. Drawing from the work of Eric Pido (2009, 2012), this chapter has shown that TUPF and Tutunzane members purposefully *practice* formal home ownership as a means to out-manoeuvre past experiences of exclusion and insecurity in the city. In doing so, group members effectively redraw and maintain the boundaries between formal and informal, citizen and slum dwellers and particularly, owner and tenant. In becoming a member of a largely imagined formally recognised urban elite, respondents effectively justify their past exclusion, and the continued exclusion of squatters, particularly tenants, and discipline their former selves for risky housing choices. Yet with estimates placing the informal urban population at 65 to 70 per cent, and both informal owners and tenants discussing unsatisfactory past encounters with the state, raise questions about where seemingly firm imaginations of the dividends associated with formal housing derive.

Early indications of life in Chamazi highlight, however, that the distance of resettlement plots from the city centre means that new home owners are removed from their former social networks and employment hubs in the city creating fresh insecurities. Despite initial difficulties in keeping up with monthly payments, group members cling firmly to the

Tanzanian Dream, expecting that a comprehensive package of benefits exist beyond the term of their microfinance loan. Distance from the city centre was seen, by some, as a strategy to increase perceptions of tenure security and reduce fear of eviction. In effect, group members made a conscious, if constrained, decision to trade their rights to the city for a sense of stability and security. In short, inclusion in the formal city means exclusion from the benefits offered by the city centre.

Chapter 9

Conclusions and Further Considerations

This research has sought to provide a detailed investigation of the promotion of individual home ownership in Tanzanian national policy and in the direction of an international urban agenda. Using Dar es Salaam, Tanzania as a case study, this thesis has considered the significance of this tenure-bias on lived experiences of informal housing. In Chapter One, I outlined the following objectives that formed the backbone of this study:

- To analyse the extent to which there is a privileging of home ownership, and the parallel neglect of private rental housing, in Tanzanian housing policy.
- To embed this analysis of national policy within an international urban agenda.
- To explore the impact of any disproportionate focus on formal home ownership on the lived realities of informal housing in Dar es Salaam.
- To investigate the actions of community-led groups in resettling to formal housing on the urban fringe.

In this concluding chapter, I will reflect on these key objectives to examine the main empirical findings of this research. In this chapter, I will outline the key theoretical contributions of this research, notably, how this research responds to key literature gaps. Furthermore, I use the findings of this research to explore, more broadly, the questions that they raise for current urban development approaches that focus on 'slum' spaces. Consequently, I will suggest key implications of the research findings for policy. Finally, this chapter will consider the limitations of this study and outline a future research agenda that offers the possibility to build on the foundations laid by this work.

Overselling Home ownership and the Policy Neglect of Private Rental Housing

At the outset of this study, I was broadly aware of a neglect of rental housing in international housing policy, particularly through the commentary of Gilbert (2008) and Cadstedt's (2006) work in Tanzania. Estimates place the proportion of urban renters in Tanzania upwards of 60%. Despite this high proportion of urban tenants living informally, as a group, they are comprehensively unseen in housing and settlement

policy. Building on a small body of work on renting in Tanzania, by Kironde (1992), Cadstedt (2006) and Komu (2011), Chapter Five of this thesis draws upon key policy documents, Tanzanian national policy as well as the publications of multilateral organisations and bilateral funders, as well as interviews with key informants, to highlight the overwhelming neglect of informal private rental housing. This approach exposed a tenure bias that filtrates through the approach of the Tanzanian state with regard to informal settlement development. Setting the current Tanzanian national policy direction within an historical context, Chapter Five highlighted the shifting approaches to tackle the growth of slum housing from the colonial era, through independence and Tanzania's Socialist era to the current market-oriented period. In doing so, Chapter Five situated the current approach in Tanzania within an international, neoliberal urban agenda and consequently made visible the political climate and its influence on urban policy. Through this analysis, I was able to highlight the disappearance of the private rental sector from policy with the removal of all rent control mechanisms. Now, where tenants do appear in policy, even with the current draft Tanzania Housing Development Policy, the focus is on criticising public housing programmes, or making minor mentions of rental housing, without any clear sense of a policy agenda that addresses private renting specifically.

Consolidating the neglect of the private rental sector is the commensurate focus on promoting individual, formal home ownership. Schemes to encourage the formalisation of informal housing, such as MKURABITA and the government's sale of formalised plots through the 20,000 Plots Programme, are indicative of the government's commitment to advancing formal home ownership. Plans to regularise informal housing are captured in the government's target 'to regularize all unplanned settlements in the country by 2020' (United Republic of Tanzania, 2009, p. 11). Such plans, however, fail to recognise, and account for, the complex systems of tenure that exist in informal settlements. Such schemes are based on a singular conceptualisation of urban poverty, the assumption that informal residents *own* informal housing and that the solution to the challenges faced by such residents is the provision of formal titles (de Soto, 1989, 2000). In reality, however, the number of tenants in Tanzanian cities automatically voids such simplistic understandings of informality, and, instead, raises the need to address urban informality as a more complex issue that requires more variegated strategies.

Current international strategies that aim to develop (formal) home ownership among informal residents are becoming increasingly financial in character, primarily considered to make economic sense (de Soto, 2000; Gilbert, 2008; Gruffydd Jones, 2009). My analysis of current Tanzanian policy highlights a similarly increased focus on formal finance mechanisms, particularly with the advent of the Unit Titles Act and the Mortgage Financing (Special Provision) Act No. 17 in 2008. Furthermore, the development of a formal finance market is a central theme in the current draft of the Tanzania Housing Development Policy. In recent years, the African continent has been heralded as the 'final frontier' of mortgage finance, becoming a particular area of focus for the development of new finance markets. With reference to the work of Gruffydd Jones (2009, 2012a, 2012b), I have situated the focus on finance within a broader international urban agenda which, in the context of financial liberalisation and the internationalisation of finance over the last three decades, has sought to extend mortgage finance to previously excluded sectors of society. The financialisation of informal populations is, I have argued, a key component of neoliberal governmentality in which 'slum dwellers' are recast as responsible, active citizens and the onus for personal development is placed firmly on their shoulders. In the wake of the subprime mortgage crisis, however, critics such as Harvey (2008), Payne (2008) and Campbell (2013) have questioned the implications of the wholesale expansion of formal finance for the economically vulnerable, unable to service a long-term debt relationship, particularly in the Global South. While it is not the intention of this research to condemn uniformly the development of formal finance, in light of recently learned lessons of the damage of sub-prime lending, steps must be taken to avoid the negative outcomes of lending for the economically vulnerable.

Everyday Implications of the Policy Neglect of Rental Housing

Contributing to an emerging body of 'realist' governmentality scholarship, this research has not provided a purely discursive analysis of the promotion of individual home ownership and the neglect of private rental housing. Instead, a parallel aim of this research has been to consider the impact of this tenure bias in policy on the lived experiences of informal housing and the negotiations of this bias in practice. Consequently, an underlying aim of this research has been to place urban residents at the centre of analysis. In doing so, I have attempted to uncover the differentiated experiences of urban housing, primarily along the lines of tenure, through the voices, the stories and opinions, the rumours told, the concerns and the trade-offs made by

those who live in informal housing. This research responds to the majority of work on cities in the Global South that homogenises the slum, presenting the space as uniformly hopeless or celebrating the otherness of the informality, yet silences the voices of those who make their lives in the informal city (Roy, 2011). To date, research on the private rental sector in the Global South has tended to focus on the dynamics of rental markets, the physical aspects of rental housing as well as issues of housing quality and infrastructure (Kumar, 2011). A gap in the literature exists, therefore, in considering the social relations that are inherent in rental housing, particularly with regard to security rights and agreements between landlords and tenants. Empirical research with 178 urban residents in Dar es Salaam has enabled me to contribute to this evidence gap by investigating experiences of rental housing in the city, and to question whether this policy-level neglect has everyday repercussions for urban tenants and informal owners. This section will provide an overview of the key findings in response to this research objective.

In the context of this political and legal vacuum concerning urban tenants, Chapter Six of this thesis drew upon empirical data with informal residents to consider their everyday experiences of the sector. As members of community-led groups undergoing voluntary resettlement to formal plots, all respondents aspired to individual home ownership. Therefore, while this cannot be considered wholly representative of informal residents in Dar es Salaam, it was discussed in terms of a broad dissatisfaction with informal housing, particularly rented rooms. Rental housing was considered by all to be an inferior tenure, entered by residents, only if they had no other options. In line with recent publications from the UN-Habitat (2003b, 2011a, 2011b), some respondents in this research recognised the importance of rental housing for low-income households, new migrants to the city and for those willing to live closer to the city centre. Ultimately, however, rental housing was seen to have few tangible and lasting benefits and all respondents were able to discuss the 'challenges' or 'issues' with rental housing at length.

Supporting previous studies on renting in the Global South, the private rental sector was described by participants in this study as being characterised by vulnerability, insecurity and uncertainty (Arku *et al,* 2012; COHRE, 2008, Grant, 1996). Key issues that were associated with the private rental sector include rising rent costs, issues with annual or bi-annual advance payments, as well as problems with accessing rental housing, particularly with reference to the role of informal middle-men, known locally as *dalari*.

Relatedly, issues were expressed regarding the unequal power gradient, between landlords and tenants, whereby landlords are able to impose informal regulations on tenants, raise prices or evict at will. In such discussions, landlords were considered by tenants to be exploitative and deceptive. Underpinning discussions of these challenges was the acknowledgement of a lack of official regulation and recognition of the sector, and a current shortage of rental housing in the city, which enables landlords to wield a high level of power in the rental house. Perceptions of uneven power gradients are exacerbated in Dar es Salaam, particularly due to the nature of private renting whereby tenants rent rooms within a shared house with the landlord often living within the house. Yet discussions with landlords in this research offered a different perspective in which landlords justified advance payments and price hikes as a precautionary measure to ensure payment due to a lack of regulation or enforcement measures in the sector (Arku *et al,* 2012). This research shows, therefore, that the neglect of the private rental sector in policy and law has a profound impact on the social relations between landlords and tenants within the private rental sector in Dar es Salaam.

Echoing Gilbert (1990) and Cadstedt's (2006) work on rental housing in the Global South, there is a distinct lack of political organisation among tenants with regard to advancing their rights as tenants in Dar es Salaam. The largely unknown TTA, established to support tenants' rights, is an example of this (see Chapter Six). In the context of a lack of a legal framework governing the relationship between landlords and tenants, and consequently a lack of legally enshrined tenants' 'rights', the TTA has little ability to protect or advocate for rights in the private rental sector. Similarly, this research has shown that the few NGOs that are focused on housing issues in Dar es Salaam did not work to improve the private rental sector. Instead, programmes that targeted urban tenants facilitated tenants accessing formal plots. In this context, where tenants were involved in housing rights claims, it was with a view to attain formal home ownership, as shown in the case of the floods and through the TUPF and Tutunzane groups in Chapters Six to Eight. Therefore, the absence of any legal and political support for tenants to remain tenants was central in nurturing aspirations for individual home ownership, seen to provide a comprehensive remedy to the 'challenges' associated with the private rental sector.

Captured through discussions with tenants, referenced throughout this thesis, was a strong perception of being unrecognised and undervalued by the state. A key finding of this research was the role of tenure in shaping state-citizen relations, in particular, the

influence of tenure on experiences of forced eviction. The focus on forced eviction in this research contributes to a growing body of work that questions the intended beneficiaries of urban 'development' programmes that effectively remove the poor from 'World Class' inner city spaces (see for example, Ballard, 2012). Often absent in accounts of eviction, however, are the experiences of evictees, the waiting, the uncertainty and the considered responses of slum dwellers in mediating urban insecurity. By interrogating the process of forced eviction, this research was able to shed light on the multiple experiences of forced eviction which separate groups, within the socio-spatial category of the 'slum dweller', into those with legitimate claims to the slum, and those without. Through the examples of the 2011 floods and the Kurasini Area Redevelopment Plan (see Chapter Six and Seven respectively), this research has shown how the differentiated experiences of state support during eviction follow the lines of tenure (Doshi, 2012). In both instances, tenants were systemically excluded from receiving compensation and resettlement. With the lack of an overarching resettlement policy, the particulars of eviction (consultation, compensation and resettlement) are developed on a case-by-case basis. As such, the process of compensation is cumbersome and lacks transparency. As a general rule, however, tenants are not considered to be eligible for any compensation. The lack of consideration for tenants during eviction was reflective of a lack of consideration for the private rental sector as a whole in Tanzanian policy.

In justifying their management of the evictions, state officials employed their lack of knowledge of the private rental sector as the main issue impeding their ability to recognise tenants as an affected population in forced eviction scenarios. Indeed, precise information on the proportion of tenants living in Tanzanian cities was unavailable. This sense of being unaccounted for and unknown was frequently drawn upon by tenants to discuss perceptions of a lack of recognition of the presence of tenants living informally and consequently, increased perceptions of insecurity. Drawing upon Foucauldian governmentality scholarship that deconstructs the embodied power in calculative practices of government (for example, Dean, 1995); I focused on the registration and enumeration procedures that took place in the aftermath of the 2011 floods and as part of the eviction at Kurasini. In doing so, I emphasised that the power to exclude that was inherent in the seemingly technical and bureaucratic processes of tabulating and categorising those affected during eviction. Inclusion in such practices was wholly dependent on tenure, with tenants being excluded from being counted altogether. These seemingly apolitical, bureaucratic processes created a splintered

citizenship where having legitimate claims to their place and being counted, as an affected urban resident, in both cases, hinged on tenure (Miller and Rose, 2008; Dean, 1999). This research builds on the work of Ghertner (2010) in critiquing the preoccupation of Foucauldian governmentality scholarship with spaces where there is a rich availability of data. In the absence of robust 'data' rendering statistical Dar es Salaam's informal population, the presence of *some* informal residents was legitimised and validated by the state through registration and enumeration, while some remained unknown, rendered utterly invisible (Ghertner, 2010). This research has (re)politicised the seemingly bureaucratic and mundane processes of counting, pointing to the lines of exclusion drawn through the registration and enumeration processes that accompany eviction. Meaning the difference between state support, and receiving nothing, becoming known through bureaucratic registration and enumeration processes was ultimately seen by respondents to be a positive and affirming technology. While community-led enumerations did not lead to any state support for tenants, carrying out enumerations was clear evidence of the importance that participants placed on being counted, and feeling as though they count.

Contrary to broad, reductive statistical renderings of life in slums, this research has sought to highlight the complexity of the slum and the multiple lived realities of informal residents. By adopting a qualitative approach, carrying out in-depth interviews and focus groups with informal community groups, this study was able to present an account of informality in Dar es Salaam that emphasises the differences *within* the socio-spatial category of the 'slum'. This research highlighted the importance of tenure status within informal settlements as a key line of differentiation. Despite being largely absent in the discussions of informality and slum dwelling held by state and multilateral actors, informal residents were acutely aware of the importance of tenure and ownership issues, and the implications of tenure status in the moment of dispossession. As discussed in Chapter Six and Seven of this thesis, tenants often drew distinctions between owners receiving state support and their own situations to articulate a sense of being invisible in the eyes of the state. Experiences of eviction, therefore, effectively led tenants to (re)construct an imagined binary geography of informal 'owners' and 'tenants', 'winners' and 'losers', consequently rupturing and transforming understandings of belonging and urban citizenship in Dar es Salaam (Doshi, 2012). Rather than informal owners *uniformly* experiencing eviction, however, empirical evidence in this research highlighted that whilst they clearly received a higher level of support from the state, there were differences *within* this group and widespread

discontent among owners. In particular, Chapter Seven highlighted the dissatisfaction felt by informal owners with regards to the public consultation, compensation and resettlement offered by the state in the Kurasini eviction and the helplessness felt when trapped in place between notification and eviction. Discussions of eviction were often reduced to a binary understanding of owner/tenant, around knowledge of those included in remuneration and those not, yet interviews and group discussions with informal owners highlighted a pervasive sense of insecurity attached to living informally. While this research uncovered an important fault-line in state-citizen relations with regard to tenure, it also highlighted a degree of insecurity felt by *all* respondents who participated in this study. This research has highlighted the important role of rumour in cultivating feelings of insecurity among certain populations (Duffy, 2002). Lived experiences of forced eviction, and knowledge of multiple forced evictions taking place across the city, among respondents in this study, emerged as a key factor in building associations with (in)formality and (in)security. Dispossession surfaced in this research, therefore, as a vital moment in which to expose the underlying inequalities between owner/tenant, permanent/transient and known/unknown (Doshi, 2012).

Negotiating Neglect by Moving to the Formal Fringe

This research contributed to the literature on the normalisation of home ownership. Formal home ownership has achieved the status of a 'normative ideal', associated with an extensive suite of benefits, spanning wealth, improved health, greater security, increased autonomy, to name a few (de Soto, 2000; Kemeny, 2981; McKee, 2011b; Campbell, 2013). Literature on the normalisation of home ownership has tended to focus on the construction of individual home ownership as a normative ideal in policy (Ronald, 2008). While the analysis of key documents has evidently been a key feature in this research, I have used qualitative research methods to understand *why* and *how* individuals construct, experience and perform housing aspirations. With the support of local NGOs, all informal urban residents who participated in this research are members of community-led groups undergoing voluntary resettlement to formal plots on the edge of the city, financed by micro-finance loans. This research considers the emergence of resettlement to formal plots as a route for slum dwellers to attain formal individual home ownership. In doing so, this research moves away from popular understandings of informal residents as victims and instead discusses resettlement as a considered response to perceptions of insecurity and past experiences with informal housing. Prior to this study, there has been limited research that moves beyond descriptions of

resettlement, to interrogate the motivations, hopes, dreams, fears and trade-offs of those who resettle (for some exceptions, see Datta, 2012; Ghosh, 2008; Menon-Sen, 2006; Menon-Sen and Bhan, 2008; Rao, 2010; Ghertner, 2010; Hooper and Ortolano, 2012b). Work that does further interrogate the resettlement process, however, tends to deal with state sanctioned resettlement (see for example, Datta, 2012). This section will consider the main findings in relation to this objective.

This research has embedded aspirations for formal home ownership in the context of a lack of state support for alternatives, particularly the residualisation of public housing in Tanzania and the absence of any support for the private rental sector (Kemeny, 1981). Rather than aspirations being the outcome of a somehow innate desire, members of TUPF and Tutunzane discussed a desire to enter formal home ownership as a measured response to previous experiences with informal housing. Resettlement was therefore considered as the best or only option to escape unstable, informal housing. Similar to Rao's (2010, p. 415) study of resettlement in Delhi, participants in this research are undergoing resettlement as 'a reaction to the wounds incurred through being rendered illegal'. This study consequently taps into debates on the association between formal titles and tenure security (van Gelder, 2009; Durand-Lasserve, 2006a, 2006b). The overwhelming majority of participants associated an increased sense of security with their move from informal housing to 'formal', 'planned' and 'measured' plots on resettlement sites. Alongside the security associated with the plot title, 'security' was communicated variously. For example, increased security was interpreted by some through the distance from the city centre, as well as the increased likelihood of compensation in the event of any future eviction, however unlikely. Likewise, associations of formality with increased security were made with regard to the financial dividends linked to home ownership. Unlike de Soto's (1989, 2000) assertion that titles enable informal residents to access formal finance, the financial benefits associated with formal home ownership related to an increased disposable income as housing costs reduce upon completion of the loan. Despite the reconfiguration of slum-dwellers as 'bankable' through the development of channels for personal finance, as discussed in Chapter Five, security was considered to increase greatly at the end of the microfinance loan, when finally relieved of the ties of formal debt (Gruffydd Jones, 2012a).

Following difficult experiences of informal housing, particularly with regard to forced eviction, resettlement to formal plots was considered as a means to solidify their place in the city. It is with some irony, therefore, that in securing their place in the city, group

members were moving far from the city centre and the opportunities offered by a central location. Akin to Datta's (2012) work on resettlement in Delhi, this process is simultaneously inclusive and exclusive. The distance was not seen by group members as *exclusion* from the central city, but rather as *inclusion* in the formal city. Rights to the inner city are bargained, therefore, for a more stable and secure urban existence. Reflecting on their previous experiences with being rendered out of place, group members subscribed to a 'propertied citizenship' in which the possession of a title and a demarcated plot on a map is a key signifier of belonging, of counting (Roy, 2003). Using the work of Pido (2009, 2012), I considered the actions of group members to be a performance of citizenship whereby owning a formal home, and possessing a formal title, was more than a route to access formal finance, it was foremost a calculated strategy to become officially recognised and *known*. Such practices, however, effectively maintain a hierarchical understanding of urban housing which associates formality and home ownership with inclusion and full citizenship. In doing so, the boundaries of legitimate citizenship and claims to the city are redrawn and informal owners and tenants are subject to differing degrees of exclusion.

Despite the expectations of validation through resettlement, research with the few who had already moved to Chamazi, in the first wave, painted a somewhat different picture of life on a formal plot. Far removed from the previous location near to the city centre, those living in Chamazi had seen production halted on the site. The physical, economic and social disconnection experienced in Chamazi was being felt by the few who had resettled. While there is a limited body of literature dealing with life after resettlement, this research supported the work of Rao (2010) and Ghosh (2008) on the impact of resettlement on livelihoods. Theoretical questions were raised throughout this thesis regarding the resettlement strategy and the notion of a right to the city. Distance from the city centre became a key issue in Chamazi, with insufficient transport links and increased travel costs severing ties with the city centre and consequently informal networks of trade and support. Now formally 'known', TUPF members in Chamazi were informally unknown, attempting to continue formal businesses with no one to sell to. The disconnection experienced in Chamazi had grave impacts on the continued ability of TUPF members to service their microfinance loan payments. While formal home ownership was considered to offer a greater degree of tenure security, among respondents and in the literature (e.g. de Soto, 2000), an inability to maintain formal finance payments, in the context of changing circumstances, generated fresh insecurities. These findings support a need to deconstruct the 'ownership' category in

order to recognise the complexity within the tenure and the important distinction between owning outright, and owning with mortgage debt (Cairney and Boyle, 2004). As the sub-prime scandal made evident, 'owning' through a formal loan can offer little security when the ability to pay is challenged (Payne, 2008). While steps were made by the CCI to consider the affordability of the resettlement scheme, this failed to take into consideration the changing livelihoods that attend a move to the margins of the city (Ghosh, 2008). Although this aspect of the research was only carried out with a small number of TUPF members who had already resettled in Chamazi, it is nonetheless vital in questioning the current international push to expand formal finance avenues in Africa. Rather than alleviating poverty and improving the security of informal slum dwellers, selling personal development through formal debt can have serious and harmful long-term consequences for the economically vulnerable. Despite expressions of worry and of fear, of distance and of dislocation: without exception, respondents clung to the idea that the full dividends of home ownership existed beyond the loan period. Beyond the initial challenges of taming the frontier, and in the context of few stable low-income housing options in the city, resettlement was considered by respondents to be the best outcome (Datta, 2012).

Theoretical Contributions

Bringing together important theoretical concepts of informality and urban citizenship with an extensive qualitative study set in Dar es Salaam, this thesis seeks to contribute to several current debates. While the previous section has detailed the theoretical implications of this research to an extent, this section will lay out the contributions of this thesis explicitly.

Recently, authors such as Robinson (2002), Watson (2009b) and Roy (2009b, 2009c) have called for a decentring of urban studies and urban planning from its focus on cities in the West. Such work points to the relative silence of 'postcolonial' urban studies, despite phenomenal levels of growth taking place in cities of the South, particularly in informal 'slum' settlements. Primarily, this thesis contributes to theoretical debates on urban informality in the Global South. To date, much of this work has either presented stark narratives of the political economy of the city, of the swollen slums, of capital sweeping the poor to outer peripheries (Davis, 2004; Harvey, 2003, 2008) or celebratory discussions of the 'otherness' and impermanence of the self-made city (Holston, 2008). This thesis, however, informed by postcolonial theory's uneasiness with generating vast narratives of the slum (both celebratory and apocalyptic) seeks to

give voice to those who live informally (Varley, 2013). As such, the thesis has responded to Ananya Roy's (2011) call for accounts of the everyday lived experiences of informal urban residents. It builds on the work of scholars such as Datta (2012) and Doshi (2012) in placing urban residents at the centre of research on urban informality. Such work emphasises the heterogeneity of the slum, highlighting the differentiated experiences of informality that are influenced by gender, class, caste, religion and so on. This deep, qualitative methodology is crucial in working against totalizing theories and reductive quantitative descriptions that so often characterises research on informality, the 'slum' and the 'slum dweller'. Therefore, a fundamental contribution of this thesis is in breaking down the homogenous concept of 'the 'slum', highlighting the role of tenure in shaping everyday experiences of informal shelter.

Furthermore, this thesis contributes to a progressive urban research agenda that includes the African continent, beyond the reductive and totalizing 'developmental' narratives of 'failed cities'. As Pieterse (2013) suggests:

> 'the African city remains an elusive mirage clouded by limited data and inadequate theoretical approaches that prevent researchers and urbanists from coming to terms with the immensely complex, but also generative, dynamism of the spatial alchemy that can only be sensed *there*...' (p. 33 emphasis added)

While there is a emergent body of scholarship that explores African cities, (such as Simone, 2004; Pieterse, 2010, Parnell and Pieterse, 2010 and Miraftab and Wills, 2005), the landscape of theoretical contributions on urban informality and citizenship that considers Africa remains relatively sparse, and largely located in South Africa. This study emphasises the actions of residents who are navigating exclusion in an urban Africa that is chasing lofty 'world city' aspirations, much like cities such as Delhi and Mumbai. While undertaking this doctoral research I have been struck by the volume of other (urban) researchers who have been quick to label (and dismiss) my work and my theoretical contribution as 'development Geography', simply due to its empirical base in Dar es Salaam. There is, therefore, an important contribution of this thesis is helping to develop the data and theoretical base on African cities. In *Rogue Urbanisms,* Edgar Pieterse poses two questions:

> 'First, what are the senses of belonging that ordinary citizens feel, display, mobilise, invest in and invariably ambiguate when the need arises... [and] Second, what are the attachments that city dwellers display' (p. 32).

This thesis, using the case studies of the TUPF and Tutunzane, has begun to answer these questions. A vital and important contribution of this research, then, is to develop an understanding of the vibrant, active strategies and responses of urban residents in Africa in achieving shelter. The situatedness of this study in a rapidly urbanising city in sub-Saharan Africa is important, highlighting that work based in such cities can connect with, and contribute to, progressive research agendas in South East Asia and South America (e.g. Holston, 2008) that considers the complex intersections of (in)formality and urban citizenship. This thesis contributes to a literature on urban citizenship in the South that seek to understand how growing informal settlements create new spaces for alternative, *insurgent* citizenship formations to emerge. However, it is important to note than in doing so, I do not solidify hierarchies of world, or *global,* cities and the 'other'. This thesis is not an attempt to 'speak back' to Western urban theories, it is a contribution to an urban theory that does not rank and categorise some cities as 'world' or global, and the rest as failing on an imagined development trajectory (Robinson, 2006).

A large Foucauldian literature exists that deconstructs a powerful normalizing discourse that positions homeownership as an ideal (Gurney, 1999; Ronald, 2008; Flint, 2003; McKee, 2011b). This literature critiques the multitude of benefits that are associated with becoming a homeowner. In the positioning of homeownership as an ideal, however, other housing tenures (particularly social housing and the private rental sector) are considered flawed and those who live there as 'deviant', practicing incorrect patterns of housing consumption (Flint, 2003; Ronald, 2008). Such literature is largely positioned in the West, more specifically in the Anglo-American West. This research draws together this literature with a property rights paradigm in the Global South, which associates formal property ownership with economic growth and a suite of benefits for the individual (most notable in this field, the work of de Soto, 2000). Rather than simply focusing on housing in Africa as a basic need, an apolitical focus for development, this thesis has (re)politicised interventions aimed at developing slumdwellers into homeowners and linking good citizenship with (formal) homeownership. In light of the global economic downturn, stemming from a sub-prime real estate crisis, this thesis makes an important theoretical contribution in exposing, and questioning, the positioning of the African continent as a 'final frontier' of global capital, particularly in relation to the financialisation of housing (Gruffydd Jones, 2009). This thesis has used empirical evidence of homeownership, achieved through debt, to question the shifting

discourse of personal debt as an opportunity for individuals to achieve development (Gruffydd Jones, 2009; Harvey, 2008; Payne, 2008).

Alongside the normalisation of homeownership, this thesis has focused on the parallel neglect of private rental housing, both in policy and in practice. More than a policy neglect of rental housing, the private rental sector is also grossly underrepresented in academic research on urban informality in the Global South (Cadstedt, 2010; Kumar, 2011; Gilbert, 2008). This research has responded to this gap. Methodologically, this research has brought together a discursive analysis of Tanzanian National and international policy, with in-depth empirical research with informal urban residents, expanding an emergent realist governmentality scholarship (McKee, 2011a; Murray Li, 2007). In doing so, this research builds and progresses 'traditional' governmentality scholarship that is almost entirely discursive (Stenson, 2005). More than the passive recipients of aid, this thesis has shown informal urban residents as active, making decisions and devising strategies based on a complex bundle of hopes, dreams, fears and trade-offs. Through my research in Dar es Salaam, I was able to consider *how* and *why* individuals work to become homeowners. In the context of a policy that strongly associates the holding of formal titles and homeownership with the language of finance and capital, this thesis showed that residents often began a path to formal homeownership for different reasons, instead considering questions of security, belonging and citizenship. This raises important questions about governmentality scholarship that focuses exclusively on discourse and in doing so, fails to consider the patchy and inconsistent way that policy outcomes are produced in practice. As Chapter Five of this thesis emphasised, in Dar es Salaam, there is no shortage of programmes and policies aimed at 'developing' (formalising) the informal city. Yet these programmes are never fully realised, are often picked up and engaged with by residents as it suits, forming part of their on-going strategy to navigate the threat of exclusion in the city.

Finally, as the title of this thesis would suggest, a central contribution of this research is to the growing field of urban citizenship. This research contributes to a growing body of work that considers the impact of rapid urbanization in the Global South, and the associated growth of informality and illegality, on generating new articulations of citizenship (Holston, 2008). Along with Holston (2008), a small, but significant, body of scholarship (for example, Rao, 2010; Datta, 2012; Bhan, 2009) has emerged that further considers urban citizenship in the margins of megacities in the Global South.

Through the case-studies of TUPF in their eviction from the Kurasini port area of Dar es Salaam, and Tutunzane, this thesis has explored the motivations of informal urban residents in choosing to relocate to formal plots on the urban fringe. Beyond broad legal-political conceptualisations of citizenship, this research has used qualitative research to place urban residents at the centre of this analysis, considering the everyday processes through which individuals struggle to achieve full citizenship in Dar es Salaam (Ong, 1996; Pido, 2009, 2012). This thesis builds on Foucauldian governmentality and postcolonial literature that deconstructs the value-laden processes of enumeration and counting (Chakravarty, 1995; Ghertner, 2010; Hannah, 2000; Kalpagam, 2001 among others). This study has considered the centrality of such processes in (re)drawing the boundaries of urban citizenship, particularly in moments of dispossession. This research has emphasised the importance placed on such practices by residents in facilitating a sense of belonging, and a sense of security in the city. The exclusions drawn by such practices, reinscribe a concept of propertied citizenship, whereby homeownership is inextricably linked to proper citizenship (Roy, 2003). This thesis has shown that in resettling, informal residents effectively practice formal homeownership as a means of achieving full citizenship, an act of making themselves count (Pido, 2012). Like much of the work that considers the intersections between (in)formality, (in)security and urban citizenship, this thesis considers the concept of a right to the city. I emphasise the irony in the concept, particularly in its focus on the city centre, as residents work towards gaining recognition as citizens, through attaining formal home ownership far removed from the inner city.

Policy Implications

The results of this research have significant implications for policy makers both at the national and international level. Primarily, this research has highlighted a pervasive policy bias that exists at the national and international level. Far from being a written bias with few material outcomes, this research has highlighted that the overwhelming promotion of home ownership and the parallel neglect of rental housing has serious outcomes for those living informally. As Gilbert (2008, p. vii) suggests, this bias has 'distorted the shape of our cities, our vision of how we should live and arguably even social harmony'. Certainly, the results of this research would support this. Too often in policies aimed at alleviating poverty and harnessing the potential of slum housing, the 'slum' is considered a uniform space, full of informal owners. Consequently, policies are guilty of failing to recognise the complexity of housing arrangements in informal

settlements. Therefore, the first policy recommendation is simply to halt the policy neglect of the private rental sector in national and international policies aimed at informal housing. More than a tokenistic mention, or the sporadic publication of documents that recognise the private rental sector (for example, UN-Habitat, 2003b, 2011a, 2011b), I call for the recognition of rental housing as a valuable housing option for the urban poor. Meaningful engagement with, and support for, the private rental sector would help alleviate perceptions of the sector as insecure and unrecognised by the state. Such meaningful engagement need not take the form of rent restriction. Yet steps must be taken to alleviate the perceived power imbalance between landlords and tenants. Some form of regulation of the rental sector with regard to improved protections with regard to eviction and payment would offer a practical route to increased security for both tenants and landlords. The aim of this research is not to denounce home ownership programmes in favour of rental housing. Ultimately, this research wishes to break down such binaries, and to recommend tenure neutral policies that offer choice to individuals according to their needs and responsive to what they can afford (Martinez, 2000).

Beyond this general call for tenure multiplicity in policy, the findings of this research support a change in direction with regard to tenants in practice. Where involuntary resettlement is unavoidable, certain steps could reduce the harmful outcomes for all affected and improve state-citizen relations during eviction. This research has pointed to a large disparity in the treatment of tenants and informal owners in practice, particularly during instances of forced eviction and in the event of environmental hazard. As this thesis has shown, the lack of a coherent and overarching resettlement policy is problematic as it leads to a patchy and inconsistent approach to notifying those affected by eviction and in offering adequate compensation. The wholesale neglect of urban tenants in the eviction process is a main finding of this thesis and is a fairly consistent feature of evictions carried out in Tanzania. The findings of this research point to routes to improve the management of forced eviction. Ndezi (2009) highlights some important areas of reform in this area. The results of this study allow me to contribute to the direction laid out by Ndezi (2009). Primarily, it is imperative that the Tanzanian government develop an overarching policy that outlines transparent and equitable guidelines for eviction and resettlement. In the context of economic growth in Tanzania, and with consistently high urban growth rates, it is likely that instances of forced eviction will rise. Consequently, developing a consistent and approach to eviction will make the process less open to interpretation by project leaders and ultimately ensure

that necessary evictions are more equitable. There is also a pressing need to understand fully all evicted in the event of forced eviction. This research has shown that the lack of knowledge of *all* affected by eviction is used to justify the exclusion of urban tenants from receiving notification and compensation in the event of eviction. In order to mitigate the inflow of people ineligible for compensation, it is essential that the state undertakes a comprehensive social census to capture all affected groups. This census should collect sufficient detail on all occupants in the area including information on the characteristics of affected households, such as employment and living standards. This census should seek to build an information base on the losses expected to be incurred as a result of the eviction. This recommendation corresponds with the World Bank guidelines on 'Involuntary Displacement' which is currently used for World Bank-funded projects (World Bank, 2001). Given the themes of recognition, value and worth that permeated the findings of this study, and the emphasis that TUPF members placed on the findings of self-enumeration, carrying out a detailed census which recognises all affected would go some way in recovering state-citizen relations during instances of eviction, particularly with tenants.

The results of this research, particularly the experiences of TUPF members and the eviction in Kurasini, can also offer lessons for routes to improve the effective management of the eviction process as a whole, from notification to resettlement. Improving aspects of the eviction process can reduce the harmful outcomes of involuntary displacement. As discussed in Chapter Seven, the notification of eviction was solely aimed at structure owners and, as such, rumour and information trickling down was a key feature of the dissemination of information about the eviction at Kurasini. That said, however, in the Kurasini case, structure owners were not given frequent, official updates on the progress of the eviction. This lack of knowledge has damaging effects, effectively suspending affected populations in a perpetual state of insecurity, awaiting an eviction that exists permanently on the horizon. Therefore, adequate consultation with all affected, as well as frequent information detailing project progress and set-backs is an essential component in reducing the harmful effects of involuntary displacement. The remuneration process in Tanzania similarly follows the lines of tenure, excluding tenants entirely. For those who are included, compensation is inconsistent and opaque. Opening up the compensation process, and being transparent about how remuneration figures are arrived at, will begin to improve the process. Clear and consistent channels of dispute and negotiation, as well the rapid payment of agreed compensation amounts would further improve the eviction process.

While this study was unable to scrutinise the gender element of compensation in any depth, anecdotal evidence in this study pointed to some issues with women and children being adversely affected by current practices. It was suggested, for example, that compensation was delivered to male heads of household. As such, women and children are left uncompensated in the event of family breakdown. Based on the evidence presented in this study, I would advocate for the inclusion of tenants in compensation arrangements. While I am not suggesting that tenants receive compensation wholly equivalent to structure owners, it is important that the costs incurred by urban tenants are compensated. For example, the findings of this study highlight economic costs incurred by tenants with regard to lost advance payments, transport costs and the need to find large sums of money for rental costs elsewhere. Several affected tenants in this study referred to a 'disturbance allowance' to cover such costs. This would go some way to alleviate the harmful effects of forced eviction on tenants.

Finally, I recommend the inclusion of comprehensive resettlement for all affected by forced eviction in Tanzania to be enshrined in policy. As the results of this research showed, resettlement was a desirable outcome of eviction. Commensurate with previous work in India (see Datta, 2012), resettlement to formal plots was considered to be the most favourable outcome post-eviction. As this study highlighted, however, the Tanzanian state does not have an overarching resettlement policy. In the absence of this, resettlement is designated on a case by case basis. This study was able to highlight key differences between the 2011 floods and the Kurasini Area Redevelopment Plan. In both cases, tenants were not considered eligible for resettlement and in the latter, resettlement was developed late in the process, thus only servicing a small proportion of those affected. As shown through work with TUPF in this research, therefore, communities covet resettlement to the extent that they have undertaken voluntary and self-financed resettlement in the absence of any alternatives delivered by the state. Undertaking resettlement has come at great economic and personal costs for those involved. In light of this, Ndezi (2009) has called upon the government to provide alternative serviced land for households forcibly evicted. I would support this call, as doing so will remove the economic burden of financing land from those evicted. The findings of this research, however, point to the issues with resettlement being positioned as a the optimum strategy (Datta, 2012). Early indicators of resettlement by the TUPF highlighted some issues with maintaining livelihoods post-eviction. The state should be fully committed to maintaining livelihoods following involuntary displacement. Providing services in resettlement sites, such as adequate transport links, will go some

way in alleviating the damage caused by eviction. Relatedly, my initial findings from those who have resettled in Chamazi have highlighted the challenges with advancing formal finance mechanisms toward individuals with low, and often irregular, incomes. Beyond specific issues with this particular resettlement project, these findings have implications for the current direction of international and national policy which aims to extend formal finance to low income groups. Again, I would reiterate that policies should be put in place which are reflective of the needs of low-income slum dwellers and consider the ability of such economically vulnerable groups to undertake a formal debt arrangement.

Limitations of Research and Recommendations for Future Research

As with any project, there are limitations in the design of this research, this has been extensively covered in the Methodology in Chapter Four. Many of these issues could, however, be corrected with the development of a further programme of study. Primarily, as discussed in Chapter Four, the snowball and often opportunistic sampling strategy through which I accessed TUPF and Tutunzane members meant that some groups were underrepresented in this research. For example, while I was able to capture the views of landlords through their participation in group discussions, in comparison to the proportion of tenants who participated in this research, it could be suggested that landlords were underrepresented. In order to build upon the results obtained through this research, particularly on the social relations which characterise the private rental sector in Dar es Salaam, future research with landlords would be useful.

This research would have benefitted from more extensive data being collected from those who have undergone resettlement. This would allow a more thorough examination of the multiple outcomes of resettling to Chamazi and to Mabwepande. This limitation can be attributed to the logistics of the study, such as the time constraints imposed by funding. At the time of field research, only a small number of TUPF members had moved to Chamazi and the homes at Mabwepande were not yet under construction. This was useful, however, in enabling me to question the motivations and aspirations regarding formal homes on the resettlement site as well as offering the opportunity to research a small group of individuals who had already resettled. I recognise that further research with (re)settlers would develop these initial findings. Indeed, research with members of TUPF and Tutunzane, which investigates the outcomes of members in resettlement sites post-eviction, would be suited to a longitudinal study. Given the emphasis that members placed on the benefits of formal home ownership that would be

accrued following the completion of finance commitments, a longitudinal approach would allow me to capture the changing landscape of resettlement over time. A longitudinal approach would allow me to investigate the short and longer impacts on livelihoods. After I completed my field work, and left Tanzania, construction began on the Mabwepande site. As such, further research on resettlement, with both Tutunzane and TUPF, would build upon these initial findings. Relatedly, as discussed in Chapter Four, research with the few who had resettled to Chamazi was carried out entirely with women. While this was a practical limitation of this research, future research with TUPF and Tutunzane would seek to gain an understanding of the multiple experiences of resettlement by opening up resettled households and including men and children in the research. While this research has sought to investigate the multiple experiences of informal housing along the lines of tenure, future research could go further to capture multiple experiences of (in)formality and (in)security by unearthing the manifold experiences within the household. Of particular interest for any future research programme would be investigating the impact of tenure, (in)formality, (in)security and, particularly, forced eviction on children. The impact of tenure on child development was raised by participants in this study, as discussed in Chapter Eight. Beyond this, during my interviews and group discussions, children were consistently present, playing nearby or on their parent's lap. Ethical procedures undertaken prior to the commencement of fieldwork precluded my ability to involve children in my research. As such, children were visible in my research, yet comparably unseen and only partially captured in the results. There is a key gap regarding the lived experiences of children in informal housing. Future research in this area, however, offers opportunities for the innovative inclusion of the voices of children in research on the geographies of (in)formality.

Appendix A: Research Permit

TANZANIA COMMISSION FOR SCIENCE AND TECHNOLOGY (COSTECH)

Telephones: (255 - 022) 2775155 - 6, 2700745/6
Director General: (255 - 022) 2700750&2775315
Fax: (255 - 022) 2775313
Email: rclearance@costech.or.tz

Ali Hassan Mwinyi Road
P.O. Box 4302
Dar es Salaam
Tanzania

In reply please quote: **CST/RCA 2011/188/2012**   **13th February 2012**

Director of Immigration Services
Ministry of Home Affairs
P.O. Box 512
DAR ES SALAAM

Dear Sir/Madam,

RESEARCH PERMIT

We wish to introduce to you **Patricia Campbell** from UK who has been granted Research permit **No. 2012–41-NA -2011-188** dated **13th February 2012.**

The permit allows him/her to do research in the country **"'The Shack Becomes the House, the Slum Becomes the Suburb and the Slumdweller becomes the Citizen': Human Settlement Development in Dar es Salaam, Tanzania"**

We would like to support the application of the researcher(s) for the appropriate immigration status to enable the scholar(s) begin research as soon as possible.

By copy of this letter, we are requesting regional authorities and other relevant institutions to accord the researcher(s) all the necessary assistance. Similarly the designated local contact is requested to assist the researcher(s).

Yours faithfully

M.Mushi

for:**DIRECTOR GENERAL**

CC: 1.   Regional Administrative Secretary: **Dar es Salaam, Dodoma, Rukwa, Shinyanga and Kagera**

2.   Local contact **Prof. Davis Mamfupe, Department of Geography and Environmental Studies, University of Dodoma, P.O. Box 259, Dodoma**

3.   Co-researchers: **None**

TANZANIA COMMISSION FOR SCIENCE AND TECHNOLOGY (COSTECH)

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Email: rclearance@costech.or.tz

RESEARCH PERMIT

No. 2012–41-NA-2011-188   13th February 2012

1.   Name   :   **Patricia Campbell**

2   Nationality   :   **British**

3   Title   :   **The Shack Becomes the House, the Slum Becomes the Suburb and the Slumdweller becomes the Citizen': Human Settlement Development in Dar es Salaam, Tanzania**

4   Research shall be confined to the following region(s): **Dar es Salaam, Dodoma, Rukwa, Shinyanga and Kagera**

5   Permit validity: **13th February 2012 12th February 2013**

6.   Local Contact/collaborator: **Prof. Davis Mamfupe, Department of Geography and Environmental Studies, University of Dodoma, P.O. Box 259, Dodoma**

7.   Researcher is required to submit progress report on quarterly basis and submit all Publications made after research.

M.Mushi

for:**DIRECTOR GENERAL**

Appendix B: Resident's Permit

JA ZT1340108110024
BRITISH
FG

THE UNITED REPUBLIC OF TANZANIA

TIF 4B

The Immigration Act, 1995
(Section 20)

RESIDENCE PERMIT CLASS C

Mr./Mrs./Miss ...... PATRICIA FRANCES CAMPBELL
BOX

is hereby authorised to enter Tanzania and to remain therein for a pe....... ONE YEAR
.... N/M 12/02/2013 ...... for specific employment wi....

and subject to the provisions of the Immigration Act, 1995 and to the following conditions:-

(a) (i)   Place of work ... DSM
    (ii)   Place of residence ... DSM

*(b)   the holder shall not engage in any employment, trade, business or profession other
        than ......
                        RESEARCHER

*(c)   wife and children whose names have been endorsed on this permit are not allowed
        to engage in Employment ... NO CHANGE OF IMM. STATUS
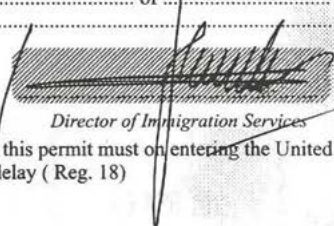*(d)   (other specific conditions)

Description of Passport :-
        Country of issue ... BRITISH .... No.
        Date of issue 20

Fees: US $ ... 550 ... received vide E.R. .... of 05/04/2012
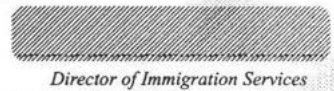   Issued at ...... DSM HQ

_____
Director of Immigration Services

All persons entitled to enter the United Republic under this permit must on entering the United
Republic report to an Immigration Officer without undue delay (Reg. 18)

(Section 25)

Full Name	Relationship to Holder	Age

Date .... 20 ....

_____
Director of Immigration Services

KFC

*Delete if not applicable

Appendix C: Example of Rental Contract

MKATABA WA KUPANGISHA/KUPANGA NYUMBA
MJIMWEMA KIGAMBONI TEMEKE DAR ES SALAAM

I. Mkataba huu umefanyika tarehe   15 — 12
....   2011

BAINA YA.

Ndugu.... Landlord's Name   ......wa. KIGAMBONI
.... D. SALAAM ....Ambayo hapo baadae atatajwa kama
mpangishaji (kwa upande mmoja.)

NA

Ndugu Tenant's Name   ....wa. KIGAMBONI
(ambaye hapo baadaye atatajwa kama mpangaji) kwa upande mwingine.
KWA KUWA: Mpangishaji anamiliki jengo hili pamoja na maendeleo yote
katika kiwanja hiki MJIMWEMA KIGAMBONI TEMEKE Dar es salaam.
(ambayo hapo baadaye itatajwa mali hii) amekubali kupangisha, naye mpangaji
amekubali kupanga.

II. SASA BASI MKATABA HUU UTAKUWA KAMA IFUATAVYO
1. Kodi ya kila mwezi ni Tshs..... 55,000   Rental Cost
2. Mpangaji anatakiwa kulipa kodi ya mwaka mmoja kwa pamoja (mkupuo)
3. Mkataba unaanza kutekeleza tarehe.: 15 — 12 — 2011
    apika tarehe 15 - 06 - 2012   Duration of Contract
4. Mpangaji anatakiwa kuzingatia usafi ndani na nje ya jengo.
5. Mkataba huu hautahitaji taarifa ya kuhama (notice)
6. Nyumba ikiwekezwa au kuuzwa kabla ya mkataba kuisha, mpangaji
    atarudishiwa sehemu ya fedha zilizobaki katika kumaliza mkataba wake.

III MKATABA UNAWEZA KUVUNJIKA WAKATI WOWOTE KWA
SABABU ZIFUATAZO:-

1. Mpangaji kuvunja baadhi ya masharti aliyokiri kuyatekeleza
2. Mpangaji akiamua kwa hiari yake mwenyewe kuhama
3. Nyumba kuwekezwa au kuuzwa.

IV: USHUHUDA WA MPANGAJI KUTEKELEZA MKATABA HUU

Mimi……………………………………………nimeyasoma masharti yote haya
vizuri na kuyaelewa. nitayaheshimu na kuyatekeleza. Endapo nitakwenda
kinyume na mkataba huu, mwenye nyumba anayo haki ya kukatisha mkataba
huu.

V: PANDE ZOTE ZIMETIA SAHIHI KAMA INAYOONYESHA HAPA
CHINI:-

1. Jina kamili la mpang   Tenant's Name   ………
anuani………………………………………………………………
……………………………………………………   MPANGAJI

2. Jina kamili la m………   Landlord's Name
Landlord's Address   ………
……………………………………   MPANGISHAJI

Signed by Both Parties

3. Jina kamili la shahidi……………………………………
anuani………………………………………………………………
……………………………………………………   SHAHIDI

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