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# Home-Grown Growth: How Self-Organised House-Building Drives Urban and Economic Growth in Tanzania

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## Introduction

This working paper makes a provisional contribution to ongoing debates about urban and economic growth in Tanzania, an East African country experiencing sustained high levels of urban expansion. Our interdisciplinary team comprised an anthropologist, a geographer, an architect, a sociologist and two economists, in collaboration with the Economic and Social Research Foundation (ESRF). The team carried out qualitative research in Bunju, a growing periphery on the edge of Dar es Salaam, and in Ifakara, an expanding agricultural town in Morogoro Region, to investigate the place of housing in the everyday economies of urban forms.

Our findings demonstrate the foundational place of housing in the composition of transforming economies and the ways in which pre-existing relations and organisational forms shape emerging opportunity structures amidst sustained institutional and architectural innovation (Balakrishnan 2019; Stark 1996). Ongoing changes in expectations about housing quality and the material form of the house have significant impacts on costs of, and access to, housing while creating new opportunities through residential density, communications and transport and enterprises aligned to housebuilding (Heyman 1994; Thomas 1998; Andreasen et al 2020; Pontiggia 2021).

As rural economies across the region undergo profound reorganization involving consolidation of agricultural holdings, accompanied by rises in landlessness and moves to capital intensive and contract farming, what have been considered to be characteristically 'urban' economic forms are now integral components of people's livelihoods beyond established cities (Bryceson 2011; Christiansen et al 2013). Housing, increasingly conceptualised as asset, investment and store of value along with the land on which it sits, is foundational to the changing composition of Africa's fast growing economies.

## Housing, Urbanisation and Economic Development

Economists and national governments have consistently problematised urban growth in the absence of industrialisation as a risk to sustainable development (Jedwab 2013; Jedwab et al 2014; Gollin et al 2016). Contrary to the predictive linear pathways of Eurocentric economic modelling, urban and economic growth have largely occurred in tandem across the Global South (Lee and Vanino 2018). The bulk of growth in the economies of low and middle income countries derives from the service sector and manufacture for local markets (Barrett et al 2017; Lee and Vanino 2018).

Dominant theorisations informing the development policies promoted by countries in the global north remain largely detached from empirical investigation of the shifting composition of the national economies they are invoked to change (cf Caldeira 2017; Christiansen et al 2018; Aalbers 2024). In sub-Saharan Africa, diversification of income sources rather than a move to industrial employment, conceptualised as 'jobs', is a predictor of denser settlement and the proliferation of small towns (Christiansen, Weerdt and Todo 2013; Christiansen et al 2018a; 2018b).

Denser settlements and the services they attract, are significant catalysts of urban and economic growth in Africa (Hart 1970, 1973; Tjibaijuka 2013). Urban growth drives demand for goods and labour, much of it oriented towards construction as people build and improve their houses over many years. In the spreading edges of larger cities and the medium sized and smaller towns merging into the rural hinterlands they will soon absorb, access to and ownership of housing creates expanding markets in the purchase and rental of living space at different scales.

Housing as material structure encompassing modes of habitation is not only constitutive of the 'arrangements for living' (Hansen 1997). As locus for core processes of social reproduction and personal identity it drives consumer behaviour around everyday staples, as well as furnishings, construction materials and social investments.

Because houses are spaces for living and earning a living, their location and affordances determine the opportunity structures which render livelihoods viable (Turner 1972; Kellet and Tipple 2000; Gough et al 2003; Clapham 2011; Carrizosa 2024). Provision of accommodation comes to be a critical commodity and source of capital accumulation (Cowan 2018; Balakrishnan 2019; Christophers 2021a and b).

New forms of tenure emerge together with the financial innovations from consumer credit to mortgage lending through which people access housing. Between half and one third of urban dwellers across the African continent pay rent for living space, most within shared compounds (e.g. Panman and Gracia 2021). Others occupy space in houses built by family members on land to which they have gained access through occupation, purchase or inheritance.

Irrespective of wider structures of ownership in which individual dwellings are enmeshed or the relations through which housing is, or is not, constituted as asset and store of value (Guyer 2015), what we might term 'ordinary accommodation', the ways in which people organise their lives and livelihoods in the housing they use daily, is a critical axis of society, social memory and self (Carsten 2018; Clapham 2023). Practices around housing, how and with whom we live, who can stay and who has to pay, are at the core of moral economy (Alexander et al 2018).

Housing, simultaneously structure and verb, is intermediary between agentive actions and the wider economy (Turner 1972; Moreno 2024). Investigating housing permits an empirically informed account of how people in different places creatively inhabit particular social and economic orderings as they practically engage in making themselves at home, in the process remaking situated cultural theorisations about housing, building and relationships. Economies through which housing is built, organised and accessed are central to processes of structural transformation.

## The Housing Economy and Economies of Housing

Housing scholars are increasingly attuned to the place of housing in contemporary political economy, investigating the social impacts of financialization endeavours to promote large scale real estate investments and a rentier economy of elite housing in a range of African countries and internationally (e.g. Aalbers and Christophers 2014; Aalbers et al 2020; Gillespie 2020; Goodfellow 2020).

Fewer studies examine the everyday economies of housing in the neighbourhoods where most people seek to build their lives (Clapham 1996). This oversight is striking when we consider the far reaching changes that have been taking place since the second half of the twentieth century in the ways that ordinary people in all countries in the world live their lives, earn their livelihoods and secure access to housing.

The ongoing reformatting of economic relations precipitated by changes in land systems, globalisation and predatory capitalist expansion bring substantial alterations in how people live and the economies in which they are engaged, in parallel with rising living standards and increases in inequality. Market oriented transitions have also created commercial values based on property and new financial instruments through which people can gain control over their own and other people's accommodation.

These issues are explored by the geographer Susan Smith in her work on the social processes which have led to what she terms 'housing economies' in countries in the global north which have moved, since the late twentieth century, from a predominantly rental model of housing access to the cultural normalisation of home ownership (2004; 2008; 2013).

Smith's major contribution is to show how owner occupation and the housing markets it sustains were enabled through successive political decisions in the United Kingdom, Sweden and Australia promoting a range of institutional innovations. Financial deregulation in the mortgage sector increased the availability of finance for people previously excluded from housing loans. Reductions in state support for social housing were accompanied by pervasive cultural devaluation of rental as a lesser alternative to ownership positively framed in terms of self-actualization and financial investment (2011; 2012).

Increased availability of finance fuelled demand for housing, leading to price rises, prompting speculative purchases for resale, known as 'flipping', and rising consumer spending on home improvements. This was often funded through new financial products based on future property values, for example the specialised borrowing instrument for 'equity release'.

People in what Smith refers to as 'home ownership societies' came to perceive their homes as potential stores of value to be accessed for other life or investment projects through leveraged borrowing (Smith 2015). Smith shows how modifications to living spaces, such as larger kitchens or designer bathrooms, generally contributed to the desirability and selling price of properties without fundamentally improving the quality of housing stock.

Smith's foundational work on the housing economy shows how changeable cultural values around housing and self-actualisation influence this dynamic economy of housing. These values are, in turn, materialised in people's living spaces and residential properties and through attitudes to owning or renting. Financial innovations provide increased access to housing finance for greater numbers of people who find themselves with little option other than purchase as rental markets shrink. The result is the emergence of segmented markets in housing, in the financial products which enable ownership and equity release, and in rentals.

Leveraged houses and mortgage debt constitute a form of housing insecurity which is nevertheless represented in positive terms. For those with lower debt, housing comes to constitute the greater proportion of an individual's wealth and, by extension, of growing asset based inequalities (Smith 2015; Christophers 2021b).

## Housing Economies: A Useful Model?

Financial institutions and access to mortgage finance drive rising inequalities in those higher income countries whose financial systems are increasingly oriented to facilitating this specific form of owner occupation through complex investment mechanisms including trading mortgage debts. Smith's conceptualisation of the housing economy is a productive analytical device for approaching the changing imbrication of housing and the wider economy, and the multiple factors which impact on these.

Although Smith is primarily concerned with societies in which systems for housing finance are well established, through mortgage lending for example, her conceptualisation is useful for interrogating relationships between housing and economy elsewhere in the world where mortgage finance is not widely available (Datta and Jones 2001).

Across Latin America, South Asia and much of West, Eastern and Central Africa, where self-organised incremental building is the norm, markets in housing are organised around residential plots rather than dwellings. Pre-existing inequalities around land ownership, along with differential access to capital, often precipitated – as in Romania and Tanzania – by late twentieth century post socialist transitions (Verdery 1994; 2018), fuel differentiating markets in residential and agricultural properties based on transfers of ownership, use rights and rentals.

Despite aggressive efforts to embed financialization in many African countries over the past decade, the interests of commercial banks remain predominantly confined to large scale real estate investments. Lending against housing does take place in the form of short term loans for developing small businesses (Sheuya and Burra 2016; Andreassen et al 2020). Microlending and consumer credit play a growing role in enabling everyday livelihoods, alongside established mechanisms for small trader borrowing (Ogawa 2006; Doyle 2017; James 2021; Donovan and Park 2022).

Evolving financial arrangements intersect with fast changing innovations, in consumer credit, in property markets and in regulatory frameworks, laying the groundwork for increasingly differentiated economies of land occupation, ownership and housing across the global south. People with sufficient income, land or capital buy plots speculatively as investment in addition to the ones where they are actually living (Leitner et al 2023, Mercer 2024).

Rising land values push low income residents out to cheaper settlements which experience rapid growth, contributing to rising land values. These processes shape the economic architectures of what Caldeira terms 'peripheral urbanisation' (2017) evident in all these regions, oriented around housing including construction, rentals, services, education, health facilities and transport.

For land speculators and hoarders, 'ownership', defined as acquisition of legal title which would enable transfer of ownership, generally precedes occupation. For people without assets for investment and in low income occupations, many of whom live in locations where they have obtained plots for building homes through customary arrangements, including purchase authorised by local authorities, land occupation through residence, renting or settlement generally precedes possible ownership (Andreassen and Agergaard 2016; Bhan et al 2017).

In places where demand for worker housing is high, landlords build large scale rental accommodation for low income tenants (Balakrishnan 2019; Cowan 2018; Amis 1984; Huchzermeyer 2007; Kumar 1996). Established patterns of residential land lording (Brennan 2013; 2018; Bryceson 1985; Stren 1975) provide affordable accommodation for many tenants, accompanied by newer investments in higher specification rental units aimed at salaried workers. Ordinary householders, many on low incomes, supplement their earnings by renting rooms and trading spaces (e.g. Aina 1989; Cadstedt 2010; Turok and Borrel-Saladin 2016; Andreasen et al 2021).

These processes are clearly evident in Tanzania where the consolidation of a market in land for house building links a growing housing economy with pathways of class accumulation through speculative investments in more affordable land in less costly locations in smaller towns and on urban peripheries (Briggs 1991; Briggs and Mwamfupe 1999; Kironde 2020; Lupala 2021; Munuo and Matindana 2022; Mercer 2024). The result is a dynamic process of socio-spatial and generational differentiation, progressively consolidated through construction into enduring asset based inequalities.

These are, at the same time, generative of evolving opportunity structures – through the creation of new demands for goods and services, emerging occupational specialisations and sources of capital, as well as sub micro niches and activities compensated in cash or kind, within and from houses in rural and urban areas. Looking after houses and children, caretaking properties and providing general labour and support to house owners in addition to carrying out small scale businesses such as preparing cooked food for sale, are conducted from, and in residential spaces (Tipple 1994; Gough, Tipple and Napier 2003; Nguluma and Yohannes 2015).

## Locating Transformation in Tanzania

The United Republic of Tanzania comprises the territory of mainland Tanganyika in a political union with the archipelago of Zanzibar. Tanganyika was a former German colony governed by Britain under a League of Nations Mandate after the First World War. Independence in 1961 and revolution in Zanzibar three years later marked the start of almost three decades of socialist policies under the ruling party, CCM (then TANU), which remains in power today.

Doctrines of self-reliance and collectivisation in the initial post-independence era obscured fundamental continuities with colonial development models, including systems of land titling and prioritisation of rural areas. Economic stagnation in the nineteen eighties led to Tanzania becoming a poster child for structural adjustment followed by debt relief and an extended period of sustained donor investment.

Categorised as a Highly Indebted Poor Country (HIPC) by the World Bank, Tanzania was subjected to similar packages of policy interventions as its immediate neighbours from the start of the twenty-first century (Hansen 1997). Liberalisation heralded a gradual end to state control of trade and manufacturing, opening the way for the private sector and imports from beyond the region (Briggs and Yeboah 2001).

At the time of the first census in 1967 the country had a population of 12 million, of whom a mere two hundred and seventy two thousand lived in the largest city, Dar es Salaam (Bryceson 1985:500). According to the most recent census carried out in 2022 the population now stands at sixty two million, of whom five point three eight million live in greater Dar es Salaam (URT 2022). For much of the past decade rates of urban and economic growth have run in parallel, at around 5-6 percent annually (URT 2022, URT 2023).

Land and tenure regimes established during the colonial era persist into the present, with land formally held in trust by the state released on leases of between thirty and ninety years. Throughout the socialist period, people living in rural areas had access to usufruct rights in residential land and land for farming under the authority of village governments. This was either family land or occupied through clearing (Mouser 1975; Sherrington 2006).

Land in larger towns and cities was allocated through a range of formal and informal market mechanisms. Colonial authorities used auctions to determine prices of designated plots in the central areas of Dar es Salaam from the nineteen twenties (Brennan 2013). Plots in what would become urban peripheries were obtained through negotiations with village authorities and customary owners, initially involving the transfer of customary payments which later came to be based on market rates (Swantz 1986; Briggs 1991; Sherrington 2006; Mercer 2024).

The expansive cash flows of twenty first century inward investment, natural resource revenues and increases in government spending accelerated a land rush which was already underway at the height of Tanzanian socialism (Stren 1975; Nindi 1976; Briggs and Yeboah 2002). Land reform initiatives carried out from the late nineteen nineties, including the 1999 Land Act and a succession of World Bank financed informal settlement upgrading projects, paved the way for the intensification of private land sales and rising property values (Kombe 1994; Kironde 2000; Andreasen et al 2020).

A boom in property markets and house building ensued, financed through a combination of personal savings, land sales, compensation from relocation as part of government programmes and 'spillovers' – in the form of allowances, salary additions and illicit rents from the substantial money flows brought into the country through foreign aid and consumer imports (Sheridan 2022).

Massive income and asset inequality along with rising land values sustain the conditions in which this housing economy flourishes, furthering the growth of peripheral settlements and the ever widening gulf in earnings, property and opportunity between rich and poor.

## “Building a Life”

Self-organised house building on designated plots characterises the experience of the life course throughout Tanzania’s history (Izar 2022; Izar et al 2023), as in other countries where land for building has been accessible and construction can be carried out to varying standards over an extended time frame (Holston 1991; Schlyter 2006; Perlman 2010).

A significant change in all countries, since the later twentieth century, has been a preference for more durable higher standard buildings with a range of materials and decorative and architectural styling. In much of Africa this involves a move away from houses which people could build themselves using materials freely available in their local environment through collective labour, often organised through work parties.

Building even what is regarded as a basic construction today involves bricks or blocks, cement mortar and reinforced lintels, manufactured roofing materials, window grilles or frames, plumbing, wiring and flooring. Construction now requires a number of specialists in bricklaying, roofing, electricity and tiling in addition to casual labour (Heyman 1994; Rowlands 1994; Thomas 1998).

Norms and forms of the house reflect wider economic climates and government policies, as well as aspirations and tastes influenced by Tanzania’s place in transnational trading relations (Presthold 2009; Sheridan 2022). Nyerere’s socialist vision had privileged an idealized kind of rural sociality based on people working together to create their homes in villages as units of production that would collectively build the nation as (Beeckmans 2018).

The independent government, following colonial precedent, promoted what were viewed as improved houses for the ordinary citizen as instantiations of community and personal development (Culwick 1938). Burned brick houses, ideally roofed with iron sheets, were to replace traditional dwellings made of wood and thatch in the new settlements created through villagization.

Government officials and educated people were expected to model their developmental status through higher standards of housing, most of which was provided through employment benefits. The limited accommodation provided by the state for higher level government employees was influenced by the kinds of standards introduced for expatriate colonial officials. Improved housing, signifying social status and a placeholder of property relations, became a core locus of investment for salaried and business people, mainly in their home areas.

Standards and designs tended to follow the examples of public and private housing in the vicinity, including the designs for housing built for foreign professionals then in Tanzania as part of aid packages, developed by Christian missions, many of which also operated trade schools where builders and carpenters learned the techniques needed to produce them.

Lower income people in urban centres incrementally built what became a standard template of fungible rental accommodation through the expandable 'Swahili' house as a vehicle for ensuring future income. These different models of housing provided templates for residential forms, influencing the imagination of what housing, conceptualised in its widest sense, as material environment for the practice of living, should be (Clapham 2023) for different categories of persons.

The house for the rural citizen, represented as the male head of family, signified self-actualisation and autonomy through establishing one's independent homestead leading to a residential cluster of kin linked households in the same location over the longer term. In many places this was possible during the socialist regime by requesting permission from traditional owners or village authorities to clear land for cultivation and settlement (Lal 2021).

The contemporary idiom of 'looking for' a life (*tafuta maisha*) and building it (*kujenga maisha*) conveys these expectations of necessary mobility as precondition to establishing an autonomous livelihood through living in a place. Where agricultural livelihoods are perceived as less attractive and more insecure than ways of making a living in urban areas, young people moving from rural areas typically seek temporary accommodation in the homes of close relatives while they acquire the skills and contacts they need to establish themselves. This longstanding mode of seeking accommodation in the city entails occupying a particular place in a domestic hierarchy and economy, helping with household tasks or family enterprise and subject to the authority of the person associated with the house (Stren 1975; Bryceson 1985).

Tanzania's commitment to socialist economics and central planning lasted over two decades. During this period high inflation, exacerbated by the war with Uganda, a policy of import substitution and the falling value of wages caused widespread shortages of imported goods, including building supplies. Houses roofed with the flattened metal from cooking oil containers were a common sight during this period when the ordinary consumer typically purchased oil by the ladle. Such practices persist in many lower income areas but, like the traditional dwellings built from wood, earth and grasses, they have come to be associated with the lack of choices faced by those living in extreme poverty.

Contemporary Tanzanians consider brick or block houses with cement floors and manufactured sheet roofing the most basic form of accommodation which, in the ideal, should include ceiling boards, connections to electricity and water, and for those who can afford it, plastered painted interior walls, an inside bathing and toilet space and decorative tiling.

## **Do Not Wait to Buy Land; Buy Land and Wait!**

Tanzania's transition to a liberalised market economy from the late nineteen nineties opened the floodgates of land acquisition reconstituted from use and residence to transferrable asset in both rural and urban areas. The continued involvement of local representatives in the issuance of interim land titles and authority to transfer what were designated as village lands created the conditions under which land could be speculatively appropriated with a view to eventual sale rather than residence or farming.

Professional classes, people with salaries and allowances, and those with lump sums from pension payments or other sources of capital found themselves perfectly positioned to take advantage of ordinary citizens' needs for cash (Rizzo 2009), buying farm and building land for use, residence and resale as location based values rocketed (John et al 2020).

Anticipatory enclosures on urban peripheries were accompanied by fencing or erection of temporary shelter to demonstrate residence in process. Land claims in rural areas, generally of uncultivated land, were accompanied by some measure of clearing to indicate productive use. In larger cities such as Dar es Salaam, Arusha and Mwanza such transfers have long been market based.

In many rural areas during the nineteen nineties farm land was still available from village governments on the basis of clearing and residential plots could be allocated within village boundaries without recourse to payment. Markets in land for both uses gradually became the norm, formalized to a large extent by the land acts implemented after 1999 which generalized the issuance of interim five year certificate of occupancy prior to application for longer term documentation (Andreasen et al 2020; Kironde 2000; Manara and Pani 2023a, 2023b).

These processes have enabled the first claimants of extensive areas and peri urban plots, and those who had paid very low prices, to rapidly realize the value of their new assets through hoarding, subdivision and resale (John et al 2020). Such shifts, combined with various state mechanisms including housing grants for public servants, enabled those with foresight and knowledge of land processes to stake out larger claims. In his study of peri-urban settlement around Dar es Salaam, Briggs shows how the majority of owners of larger plots selling on for building were either public servants or had some association with village governments (Stren 1975; Briggs 1991). Such connections continue to be influential (Briggs and Mwamfupe 1999).

Parallel markets in agricultural land were becoming usual during this period, laying the foundations for the total social reorganisation of Tanzania's economy (see Green 2012; Greco 2015; Sulle 2020; Engstrom 2022; Isager et al 2022). A growing number of farming households now depend on renting agricultural land seasonally in a sector where returns from farming are now conditional on heavy capital inputs (Greco 2015; Snyder et al 2020). Holders of excess agricultural land without the capital to get profits from it may choose to rent it field by field for low seasonal rates as a means of holding it for possible future use or sale.

Liberalisation and land reform have brought an expanding class of rural landlords into being, many of whom live in urban areas. Holders of land in emerging residential areas similarly acquire land to hold against future price increases, often placing a relative or caretaker in a temporary structure and building boundary wall to demonstrate that a plot is in use.

Where prospective land prices promise location based premiums speculators practically follow the advice credited to an American real estate guru pasted onto an agent's advertising board along the booming Bagamoyo Road: "Don't wait to buy land, buy land and wait!." Sellers of land in these kinds of areas tend to be longer established residents who need to raise money quickly by selling an inherited plot or a segment of what was previously designated as farmland.

## Residential Rentals

Residential renting in Tanzania is inseparable from histories of urbanization (Leslie 1963; Cadstedt 2010; Brennan 2013, 2018; Andreasen et al 2021). Initially the preserve of single men seeking work opportunities in the city, rented rooms gradually became the way in which people set up living space as they embarked on a life independent of the relatives with whom they had come to stay.

Some landlords are now developing self-contained units for higher income tenants (Alananga Sanga 2017). In most instances, however, the costs of developing rental units, even very basic rooms, are now likely to exceed anticipated returns from rental income. The bulk of the market in residential rentals is in small self-contained units and single rooms within the perimeters of established homesteads and increasingly, rental of designated trading spaces known as ‘frames’ built into boundary walls.

Housing designs evolved to flexibly accommodate different categories of residents (Sheuya 2009), from the rectangular corridor with room layout of the Swahili and Kaguru houses of the mid twentieth century (Beidelman 1972; Donley Reid 1990) to contemporary housing designs featuring an entrance sitting room before the central corridor and a room with private toilet designated as master bedroom (Sherrington 2006).

Additional rooms out back, next to the bathing and toilet facilities to be used by other residents, replicate the colonial designation of extra domestic space as servants’ quarters (Hansen 1997). The organisation of space within the house and yard delineates taken for granted familial and extra familial hierarchies of which the distinction between owners and tenant and between owner and junior relative and between owner’s family and domestic helpers are most significant.

Self-contained units with separate sitting room and toilet are a recent innovation intended to appeal to people in professional occupations. Standards range from rooms with electricity and tiling to those with no private amenities where tenants have to provide their own water and lighting. Basic rooms in peri-urban locations in Dar es Salaam can be as little as twenty thousand shillings – around 8 US dollars a month. A self-contained unit, with a seating area (sebule) and self-contained toilet, would be around eighty thousand. People with families try and rent two rooms once they have children, and if the children are opposite sex may try and accommodate them with neighbours to avoid mixed-sex sharing once they are older.

As Tanzania has transitioned to a market in residential land and the costs of self-building have risen, long term renting has become a necessary stage on an anticipated route to attaining one's own house. The renting stage looks likely to extend in duration for an increasing proportion of households who find themselves priced out of acquiring even small plots on the margins of urban areas. At the same time, ownership of housing through land acquisition and self-organised building, is valorised as index of professional and social achievement.

While most people rent while they acquire land and begin building, long term renting is socially stigmatised and renting viewed as a waste, rather than good use, of resources. House owners who rent rooms because they rely on income from renters spoke of the disadvantages of living in proximity with strangers, some preferring to rent commercial spaces ('frames'), which are difficult to let consistently depending on location.

Such owners can find themselves locked into subsistence land lording which provides a periodic contribution to living costs, as rents are paid quarterly or six monthly, but is insufficient to meet the costs of maintaining or improving the property. The availability of basic rooms for rent across a range of locations, which younger people may share to reduce costs further, sustains the pervasive low income micro economy of hawking, cooked food vending and daily labour.

As Tanzania's structural transformation continues unabated, with rural livelihoods ever more uncertain and wage employment limited, this ordinary economy made up of diverse juggled income streams comes to comprise the everyday ways in which ordinary people acquire the resources to build their lives in areas which are becoming more densely settled across the country. A big part of the appeal of urban life is the temporality of the opportunity structures it affords in relation to more predictable earnings than agriculture. Managing daily life is possible even for low income people living in urban and peri urban areas (Stark and Teppo 2022), even as building a house is fast becoming an unattainable dream for many people.

## Investigating Everyday Economies of Housing in Bunju and Ifakara

In order to investigate the economy of housing in Tanzania as it impacts on livelihoods, changing house designs and the national economy we carried out two months of qualitative fieldwork in each of two rapidly urbanizing locations in 2023 and 2024.

Bunju is a former agricultural area situated between the old port town of Bagamoyo and the city of Dar es Salaam. Over the past thirty years it has developed from a sleepy farming and fishing community (Swantz 1986) into a thriving mixed income residential area.

Ifakara is a growing town in South Eastern Tanzania. Until recently it was the administrative centre of Kilombero Rural District. Ifakara, identified by colonial authorities as a potential site for agrarian intensification (Beck 1964), sits at the heart of southern Tanzania's capital intensive agricultural revolution centred on the scaled-up production of rice and sugar (Jackson 2021; Isager et al 2022; Lala et al 2023).



Map 1: The locations of Bunju and Ifakara in Tanzania, drawn by Mina Moshkeri (2025)

Fieldwork in two locations enabled us to investigate parallel processes of social and economic transformation and the impacts of government initiatives, around land regularisation for example. These altered expectations around land valuation and investment provided models for urban land management emulated by future developers, as well as compensation payments, which many of those displaced could use to develop their own housing.

Both areas have been impacted by the macro-economic consequences of liberalisation, including increases in public sector employment. Consumer goods and building materials are widely available. Improved transportation made possible through the cheap imports of used vehicles and low priced Chinese and Indian made motorcycles and three wheelers and the range of informal financial arrangements which enable entrepreneurs to buy and operate them has significantly altered the parameters of liveable space and the material and social environment (compare Evans et al 2018).

Bunju's proximity to Dar es Salaam, until the Magufuli regime the de facto centre of government activity, catalysed its transition. Completion of a tarmac road linking Dar es Salaam and Bagamoyo a decade previously, availability of household electricity connections from the early two thousands and a large scale land formalisation programme attracted wealthy investors to the area. This reconfigured the ways of living of the previous generation of settlers who had come to live there in the nineteen seventies and eighties as part of labour migration from southern regions of Tanzania.

Despite its location along the Tanzania Zambia railway (Monson 2009) Ifakara remained economically peripheral (Chamwali 2000) until road transport and communications gradually improved from the early two thousands. Its referral hospital founded by Catholic mission (Larson 1976; Dreier 2015), international medical research centre along with a renowned trade school, availability of cheap farmland and commercialising rice economy made it attractive to public servants as well as traders from northern and western Tanzania (Sulle 2017, 2020). Rumoured to be the site of a future regional capital, the town has grown exponentially over the past decade, with a huge increase in residential dwellings, numbers of guest houses and rice mills.

Public and private services, in education, health and transport, have multiplied in both settlements, as have shops, markets and construction businesses. The scope and reach of transformation is expressed in the life stories of residents and where and how they have lived and are now living. Bunju's conversion into a predominantly urban economy as farmland becomes residential has far reaching consequences for the everyday economic lives of once established smallholders.

In Ifakara the availability of seasonal farmland which those without family land can rent means that agriculture remains an important strand of livelihood strategies for the people who can amass the capital they need to make this profitable. This seasonal growing for market of paddy, maize and melons using tractors for clearing and land preparation and inputs like fertilisers, weedkillers and water pumps is very different from the kinds of smallholder farming previously practiced. This distinction is spoken about as a contrast between 'farming with money' and 'farming by hand'. The former has higher investment costs but potentially generates far higher returns, subject to vagaries of environment and weather.

## From Farming to Town Life: Bunju

Mama Furaha<sup>[i]</sup> is in her late sixties. She is the first person we interviewed in Bunju. Her house is small and old fashioned – a single story building in which the rooms open off a wide central corridor which is used to receive guests and for cooking. Mama Furaha moved into the settlement when she got married around the time of the government's villagization campaign. At that time she and her husband, both from rural southern Tanzania, earned their living from farming.

Her house is now one of the first in a cluster of completed homes not far from the main road. Mama Furaha is a widow and the owner of the house. She currently lives with a young adult son, who works as a labourer in the building trade, and a daughter who helps at home. Her daughter has wanted to train as a hairdresser but can't amass the monthly fees for an informal apprenticeship in the locality. Her other adult children, all of them women, live in the same district.

The original house was built by her and her husband after they were moved from nearby farmland. It was originally built using traditional materials of wood, earth and coral rock with a palm roof. The exterior walls have been plastered over to create a more durable structure with some of the amenities people are now hoping to have in their homes. The low roof is corrugated iron, internal walls are plastered but not painted, and they have recently concreted the interior floors.

<sup>[i]</sup> All names are pseudonyms.

Mama Furaha used to make her living from farming. After the land she used was taken over for residential uses, as part of a government regularisation scheme, she made her living from brewing illegal spirits. Later on, after getting a water connection on her property, she sold water by the bucket to her immediate neighbours. An initiative under the late President Magufuli to extend access to water in unplanned settlements has eliminated this source of income. Mama Furaha now makes chilli sauce, which she walks around selling to people in the vicinity. Her daughter earns around three thousand shillings a day washing dishes for cooked food vendors, most of whom are women.

Mzee Mwanga is the same generation and a similar age to Mama Furaha, also from rural southern Tanzania. Having worked for a state facility in another part of the city, he built a house in Bunju as part of the intensification wave of urban extension in the nineteen nineties. Mzee Mwanga was familiar with the area as his father in law had given him some land to farm about two miles away very close to a major junction along the main road. He sold this to someone who wanted to build a petrol station using the money from this to build a house for his growing family about two kilometres away in what was already an established settlement.

Because Mzee Mwanga had money for building he did not have to build incrementally or start from a traditional low cost structure which he later expanded. He chose to build a 'Swahili' style house, at that time promoted by government efforts to encourage improved building materials because its architectural fungibility in relation to its interior space provided a design adaptable to the changing needs residents which could easily be 'upgraded'. Mzee Mwanga's house, built of concrete blocks with external plaster and concrete floor, comprised six rooms, three either side of a central corridor, with a shaded veranda at the front. The entire six room structure house was built at one time through the use of hired specialists.

Some years later Mzee Mwanga left his salaried work. The family used the yard area to build a number of single rooms, each with separate entrance, to earn income from renting. Two of their adult sons now live in these rooms with their young families. Mzee Mwanga and his wife live in two of these rooms. All six rooms in the old house are occupied by tenants.

Both the rental and family accommodation are quite basic, with shared toilet and washing facilities. Mzee Mwanga and his wife cannot increase the rents they charge for fear that tenants would seek accommodation elsewhere. The sons are struggling to support their own families from casual work, although they are trained as drivers.

Mzee Mwanga is recovering from surgery to his hip and is increasingly frail. His wife doesn't have any business. The older couple no longer have land to cultivate and are wholly dependent on urban sources of income, including what he refers to as the 'harvest' from the rooms. They speak nostalgically about times when food was much cheaper and the rents paid by tenants made a significant contribution towards household spending. *“Life is different now than it was in the past”*, said Mzee Mwanga. *“We are all human beings, but God has divided us.”*

Isaac is in his late thirties, is married with two young children, and is owner operator of a joinery business alongside the main road near the administrative centre of Bunju. As well as taking orders for door and window frames, he makes and reconditions wooden furniture, and trains apprentices for a monthly fee who assist with the daily work. Educated for three years at a mission operated trade school a few kilometres from his home village some ninety kilometres from Ifakara, he now has regular work as teacher of carpentry in a trade school. Isaac aims to grow his business by getting contract work on local authority building projects for which he rents machinery.

Isaac rents the plot from which he operates the business from a much older resident who still lives in the more traditional style burned brick house he built in the nineteen seventies. This man can remember walking to Kariakoo, the main trading area in downtown Dar es Salaam, a journey which took just over a day to collect goods for sale.

By the time Isaac set up his business in the area five years ago, current patterns of land use and ownership were well established. This prices Isaac out of obtaining a residential plot near to his business. He rents two rooms in another settlement towards Bagamoyo where he has bought a plot for building. Although Isaac has a reliable source of income and a growing business he has delayed building his own house until he completes an improved house for his elderly parents near to where he studied at trade school.

Mercy is an outgoing, friendly and fashionably dressed lady originally from rural Arusha. She came to Bunju six years ago to stay with a sick aunt who had no female children but had worked for some years in a textile factory in Arusha. She now earns her living from an old style wooden kiosk, along a narrow residential street where she displays a selection of used women's clothing items and fashionable handbags imported from the United States and other countries. At twenty six she is single with a small daughter.

Mercy selects and curates the items she sells to discerning customers who follow fashion on social media. Before finding the kiosk space she traded from rented tables and outside space at markets on the edges of the city. To be more successful Mercy explains that she needs to be located in an area with higher footfall, but rents in those areas can be up to several hundred thousand shillings a month, so business is very slow. She is currently saving money by staying with a family member who lives in another part of Bunju. She wants to buy some land for building a house but expects it to take many years. “The first step is the plot (kiwanja).”

As for Elias, he shares space in a converted bar as a repairer of electrical goods. Most of these come in as used imports from the UK to the nearby small port of Mbweni via Zanzibar. Elias has worked in Bunju for five years. Originally from Songea, he rents a room with his wife and small daughter in a cheaper side of the settlement. Elias does not have sufficient savings to buy land for building.

Making a living is challenging, especially now with the food and fuel price rises caused by the war in Ukraine. Elias explains that there are now a number of electric repair businesses in the area which increases the competition for fewer customers. In order to earn enough for his family he works nights as a security watchman which brings in sixty thousand shillings a month. Despite these constraints, in his view life in town is better than living in the countryside. ***“In the villages you need big capital now for farming, for the inputs, but if there is no rain you lose everything. Here you also need capital too but you can get by for today...All your money finishes in debts”.***

## Building Urban Lives From Farming in Ifakara

Ifakara’s intensifying transformation follows similar contours of consolidation, successive waves of investors transforming former villages into urban and peri-urban spaces in the process pushing people with fewer resources, many of them local, further into the periphery.

While public servants and those with larger businesses, and hence access to capital, are able to participate in the town’s agricultural economy through rice production or sales, and to buy residential plots for construction or investment, those with fewer resources struggle to obtain the inputs they need to generate income from farming or to buy a plot for building.

Women, who have fewer options for earning good cash income, are at a disadvantage here where opportunities in transport and construction created through urban growth mainly benefit young men. Ifakara's expansion has created numerous income opportunities for male youth in construction and transport. Manufacture of burned bricks is a seasonal undertaking by small groups in areas transitional between housing and farming. Motorcycle taxis are widely available and have largely replaced the rented bicycles which were Ifakara's dominant mode of transport in the nineteen nineties.

As in Bunju, patterns of migration and movement shaped the residential and commercial development of the town, initial settlers coming from outlying villages within the former Ulanga district as well as Indian traders who ran the initial commercial businesses and grain mills in the town up to the late nineteen eighties.

Shopkeepers from Pemba and northern Tanzania began to operate businesses in Ifakara from the late nineteen nineties, making building materials, cement and household goods increasingly available. The economy of the town is currently dominated by traders from Northern and Western Tanzania, many of whom have built large walled properties in neighbourhoods adjacent to the centre.

Ifakara, like Bunju, sustains a rental economy in small houses and single rooms, as well as newer self-contained units aimed at workers in the health and education sector. Renters at the lower end were either setting up small businesses from other parts of Tanzania or, if from neighbouring rural districts, did not have access to family homes in the immediate area. Young men were more likely to remain living in family houses while they earned money for farming and building.

Whereas their parents' generation would have expected to obtain farmland by clearing valley areas or for a few an acre, and gained access to a plot for building in a section of the village associated with their extended family this is no longer an option for most people. Seasonal rental of farmland is now usual throughout rural villages in the area (Greco 2015).

Ifakara's housing economy has come to resemble that of Bunju in most respects, the difference being the potential supplementary contribution of commercial farming which is source of capital for housing for those able to risk the necessary resources. Although this would seem to be a key differentiator between the two locations, these differences should not be overstated.

For better off residents in Bunju, who have control over surplus capital, people strive to make money work for them through trading, speculation and small enterprise depending on what they can do, for example selling used clothing, which has low barriers to entry (Ogawa 2006; Malefakis 2019). Those with suitable land and sufficient capital to make it worthwhile, 'place a person' on own or rented land to produce a crop for market, often in areas far from where the investor has their usual source of residence and income.

Elise, who has a salaried post in a local organisation for a regular modest salary in Ifakara travelled by bus to Songea district to purchase agricultural land for maize production. Several small traders in Ifakara town with origins in Dar es Salaam had come to relocate their lives and businesses there after periods of seasonal farming in Kilombero.

Samuel, in Bunju, owns a four roomed house in traditional style fronted by three retail units, one of which is used by his adult daughter for a hair salon which in the face of much competition never seems to have customers. Subsisting in Bunju by casual labour when available, he supplements his household food stocks by farming on family land in a neighbouring district during the short growing season.

## Housing Trajectories and Opportunities

The similarity of housing trajectories in both locations demonstrates the way that housing economies in Tanzania are driven by the preferences of individual actors who understand the potential gains to be made by investing in land and the pervasive desire to build one's own house as a vehicle for establishing oneself as a capable adult person.

Surplus capital from a range of sources, including market oriented agriculture, land sales, natural resource extraction (Bryceson et al 2022), government allowances or proximity to a primate port city is invested in land, building and housing. Larger sums enable speculation and asset fixing. Smaller amounts are used to pay by instalments, to purchase building materials and to build incrementally over an extended time frame.

Construction and refining of existing dwellings creates opportunities in related enterprise which demands new skills in addition to general labouring and basic masonry and joinery. Plasterers, painters, window fitters, iron workers, electricians, pump engineers, plumbers and roofers provide specialised construction services across urban areas, generating demand for materials, tools and household goods.

Settlement growth and densification fosters the clustering of similar enterprises and pooling of equipment, usually through rental arrangements. Proximity ensures the rapid dissemination of new techniques and products, through interpersonal contact as well as social media. Intermediate social media such as WhatsApp which depends on known networks is becoming an important market place for skills and products. Wider markets can potentially be reached via TikTok and Instagram, which have become important sources of style and design inspiration for builders, furniture makers and decorators.

Greater number of potential customers creates profitable niches for more specialised services. Meeting halls used for weddings and social occasions, provision of funeral supplies and coffins, and cake making were found in both locations. Innovation extends to the financial service ranging from institutions which enable some individuals to operate at intermediate scales-of business and farming- and those geared towards daily income needs and providing the capital for very small enterprise.

Food cooked at home, mostly by women specialising in a single type of item for local sale, can bring in three to four thousand shillings daily. Fortunate sellers may be able to get supplies on daily or weekly credit from shopkeepers. Smaller traders, some of whom specialise in the supply of one or two items, such as cooking oil and sugar, supply items on credit to people they know and trust in a locality. Others seeking to build capital or who lack start up cash may resort to formal and informal credit arrangements, including loans at high interest rates usually provided by local business people for the purchase of motor cycle and three wheeler taxis (bajaj).

A spate of small private micro lending businesses are becoming popular across both locations, adopting a business model of month long loans to be repaid daily copied from mobile money operators. Referred to in the media and popular talk as 'kausha damu' – blood drying – these loans are premised on the temporal realities of these economies of urbanisation – the need to make making daily money possible. The risks for borrowers are large, but the opportunities presented are worth taking where alternatives can entail a loss of autonomy and subjection of one's life to the control and resources of others.

Tatu, in her early fifties, is an example. She was staying at the house of her late mother's brother in a village on the end of Ifakara town. Tatu lives in a village next to the small town where Isaac comes from. As a young woman she never married. She tended her late mother's small farm every day. Once her mother became frail Tatu remained at her brother's house to look after her.

Since Tatu's mother died four years ago, she has continued to farm maize, cassava and bananas by hand on the family plot. There is no profit. The small house on the shamba (farm) is mud and thatch. Although her mother lived there for many years the structure is now perceived by the family as a day shelter while working rather than somewhere for living. When not in Ifakara Tatu lives with her younger brother, who is divorced, in a house built by their older brother who lives near Dar es Salaam.

Gender relations structure accommodation as well as livelihood possibilities for men and women in different ways. Tatu finds herself housed but not at home in the houses of others. Her gender and kinship position make her an accepted yet insecure addition to households where she can provide additional labour and serve the needs of others. She fetches water in her brother's house and prepares his meals. She is also rendered insecure over his use and behaviour in the house itself- he has stolen her money.

As an adult, no longer living as a daughter with her mother, Tatu would like her own house and the autonomy it would bring. As a small farmer, working land by hand which was officially her mother's, she cannot afford to build a house for herself, even on land belonging to the family. Ironically, within this hierarchy of interdependencies, the younger brother who dominates the use of the house, is in the same position of housed but not having a house, and as such is subject to the control of the elder brother in the city.

## Conclusions: Housing and Economies of Urbanisation

Housing scholars often write about people's relation with houses in terms of housing careers or biographies. To analyse what we have described in terms only of individuals' housing careers occludes the enormity of the ongoing alterations in ways in which land and housing are accessed in Tanzania, and the transience and changeability of housing economies and associated property regimes.

The pervasive re-organisation of social and economic relations are outcomes of the profound macro-economic and organisational changes in the Tanzanian economy. For many years, this was brought into being through the interactions of externally imposed policies with extant, localised re-configurations of relations over land, labour and resources (e.g. Nindi 1976; Green 2015).

Recognising housing as activity involving relations with other people, with institutions and with resources clearly demonstrates ways in which power, inequity and situation impact on how and who can be housed, as well as the various ways in which housing as material structure can become home, resource and financial asset. Because, as Smith makes clear, housing as practice is driven by feelings and meanings (Smith and Jacobs 2008), it offers a unique vantage point for understanding the agency of ordinary people as social actors within changing economies. Situating housing, as structure and as verb (Turner 1972), at the centre of economic practice sheds light on the complex ways in which people's behaviours and aspirations shape construction, urban form and property relations (Holston 1991), as well as relations with policy frameworks, ideologies about the meaning of house building and with each other.

The reorganisation of social and economic relations promoted by development planners and national governments has not occurred along the lines envisaged by either socialist or capitalist theoretical templates. A radical restructuring of society and economy is taking place in which natural resource rents and public spending finance a new rentier class and provide investment capital at different scales. This new economy is presently sustained through the intensification of activity in the service sector and consumer markets, including construction and housing.

Structural transformation here does not inevitably entail a move out of the agricultural economy through transition to industry. Agriculture organised on a commercial basis through land lease arrangements, use of machinery and casual labour prices out the poor many of whom are trading family land for improved housing and a foothold in an urban economy.

Small towns adjacent to farmland grow because they offer the poor supplementary income through labour and trade in addition to farming. These likely involve many of the strategies our informants described which come into being through economies of urbanisation.

Development economists writing with optimism about the anticipated gains of structural transformation (Lall et al 2017; Collier and Venables 2014) have underplayed both the inequalities which ensue and the instability of economic regimes conjured through the conjunction of policy models and reordered relations. Sensitive to this, older Tanzanians have sought to fix control over property via land grabs while the younger generation seeks to secure their future life through buying a plot for building as prices continue to rise and opportunities to earn a living depend on ever greater specialisation, with rising barriers to entry. Self-organised house building, in Tanzania plays a central role in this transition, catalysing urbanisation without industrialisation.

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