



# Self-builder landlordism: exploring the supply and production of private rental housing in Dar es Salaam and Mwanza

Manja Hoppe Andreasen<sup>1</sup> · Gordon McGranahan<sup>2</sup> · Griet Steel<sup>3</sup> · Sadaf Khan<sup>4</sup>

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## Abstract

Private rental markets accommodate a significant share of Africa's rapidly growing urban populations. The vast majority of tenants are accommodated in rental housing supplied by private landlords. Few studies offer insights on the dynamics and logics shaping the supply and production of private rental housing in the context of African cities. This paper contributes to fill this remarkable knowledge gap with a study of the supply and production of private rental housing by self-builder households in Dar es Salaam and Mwanza, two of the largest and fastest growing cities in Tanzania. This paper examines the motivations and aspirations of self-builder landlords, the type and quality of rental housing they supply and the logics shaping their investments in housing quality and tenants' access to services. The paper argues that housing policies should acknowledge the significance of private rental housing in accommodating growing urban populations and the contribution of small landlords, such as the self-builders in Dar es Salaam and Mwanza, in the supply and production of private rental housing. Furthermore, any policies seeking to increase the availability and quality of affordable rental housing should be informed by in-depth understanding of the perspectives of such landlords. While concerns regarding lack of protection of tenants' rights and sub-standard accommodation are often justified, great care is needed, as policies promoting tenants' rights or enforcing minimum standards could undermine the supply of new rental housing or make rents wholly unaffordable for the poorest tenants.

**Keywords** Private landlords · Rental housing · Informal housing · Rental market · Self-builders · Small-scale landlordism · Africa · Tanzania

## 1 Introduction

African cities are growing. UN projections show that the total number of urban residents in Africa will reach over a billion by 2040 from a level of app. 500 million in 2015 (UNDESA 2018). Rental housing is instrumental in accommodating rapidly growing urban populations. Compared to owner-occupier housing, rental housing is often easy to

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✉ Manja Hoppe Andreasen  
manja.andreasen@ign.ku.dk

Extended author information available on the last page of the article

access and involves low up-front costs, which is essential for low-income people and new migrants in the cities (Gilbert 2008; UN-Habitat 2003). Most urban residents will rent for at least part of their lives, because it offers flexibility and eases residential mobility (Gilbert 2008, 2016). Some will rent throughout their lives, as homeownership may not be a realistic option for all (Gunter and Massey 2017; Gulyani et al. 2018). The share of urban households accommodated in rental housing ranges from app. 85% in Kenya (Gulyani et al. 2018), 40% in Tanzania (NBS 2015) to 20% in South Africa (SHF 2008). Most tenants are accommodated in housing supplied by private landlords, as the supply of rental housing from governments or social housing organizations is often limited and diminishing (UN-Habitat 2003; Gilbert 2016). Despite the scale and significance of private rental housing in accommodating growing urban populations, private rental housing is widely neglected in housing policies and subject to limited formal regulation or inconsistent enforcement of regulations (UN-Habitat 2003; Gilbert 2008; Cadstedt 2010).

The bulk of scholarly attention has gone towards tenants' experiences in highly unregulated private rental markets in African cities. Several studies raise concerns regarding the insufficient protection of tenants' rights and tenants' vulnerability to arbitrary evictions, unsubstantiated rent increases and harsh rental terms (Arku et al. 2012; Cadstedt 2006, 2010; Gunter and Massey 2017; Hughes and Wickeri 2011; Lategan and Cilliers 2013; Luginaah et al. 2010). Many studies also raise concerns regarding exorbitant rents and substandard accommodation characterized by non-durable materials, crowding and appalling access to services (Grant 1996; Mohamed 1997; Gulyani and Talukdar 2008; Gunter and Massey 2017). Recent large-scale housing surveys, however, suggest that private rental markets cater not only for the poorest, but offer a wide variety of housing options of varying quality and differing access to services (Gulyani et al. 2012, 2018).

Surprisingly few studies offer in-depth insights on the dynamics and logics shaping the supply and production of private rental housing in the context of African cities. Notable exceptions include studies of high-rise apartment blocks developed by elusive private entrepreneurs in Nairobi (Huchzermeyer 2007), housing investments of urban middleclass households in Cameroon (Page and Sunjo 2018) and the distinctive phenomenon of "back-yard rentals" in South African cities (Gilbert et al. 1997; Crankshaw et al. 2000; Robins 2002; Bank 2007; Lemanski 2009; Shapurjee and Charlton 2013). A report on rental housing prepared for UN-Habitat (2003) suggests that most of the rental housing stock in cities of developing countries is provided by small landlords, many of them self-builders. However, no previous studies offer in-depth insights on landlordism among self-builders in the context of African cities.

This paper contributes to fill this remarkable knowledge gap with a study of the supply and production of private rental housing by self-builders in Dar es Salaam and Mwanza, two of the largest and fastest growing cities in Tanzania (UNDESA 2018). Self-builders are urban households, who acquire land through informal channels and engage in incremental construction of housing for owner-occupation, rental and other purposes. Self-builders are primary actors in opening up new land on the urban fringe for residential development (Namangaya and Kiunsi 2018). Previous studies have observed private landlordism among self-builders in Tanzania (Kombe 2005; Sheuya 2009; Kyessi and Furaha 2010; Andreasen et al. 2016, 2017), but these studies do not take private landlordism as the primary object of investigation. This paper examines the motivations and aspirations of self-builder landlords, the type and quality of rental housing they supply and the logics shaping their investments in housing quality and tenants' access to services. As regulation of private rental housing is back on the political agenda in Tanzania (Zacharia 2017), this study offers critical insights of relevance to the new housing policies under preparation. The paper

argues that housing policies must acknowledge the significance of private rental housing in accommodating growing urban populations and the contribution of small landlords, such as the self-builders in Dar es Salaam and Mwanza, in the supply and production of private rental housing. Furthermore, any policies seeking to increase the availability and quality of affordable rental housing must be informed by in-depth understanding of the perspectives of such landlords. While concerns regarding lack of protection of tenants' rights and sub-standard accommodation are often justified, great care is needed, as policies promoting tenants' rights or enforcing minimum standards could undermine the supply of new rental housing or make rents wholly unaffordable for the poorest tenants.

## 2 Private rental housing in African cities

Private rental housing in African cities commonly evades formal rules and regulations. Much private rental housing is developed or altered without building permits and in violation of building codes and formal regulations for land use planning and development control. Several studies have observed widespread private landlordism in informal settlements, where land is acquired and developed outside formal urban planning systems (Amakoa and Boamah 2016, Cadstedt 2006, 2010; Kombe 2005; Sheuya 2009; Kyessi and Furaha 2010; Andreasen et al. 2016, 2017). Even within formally planned areas, private rental housing may involve extra-legal structures (Robins 2002; Bank 2007; Lemanski 2009; Shapurjee and Charlton 2013) and/or non-compliance with building codes and regulations (Huchzermeyer 2007; Page and Sunjo 2018).

Tenants' experiences in the highly unregulated private rental markets of African cities are well-documented. Rental arrangements are often informally organized and characterized by precarious tenure. The limited protection of tenants' rights leave tenants vulnerable to arbitrary evictions, unmotivated rent increases and abusive rental terms (Cadstedt 2006, 2010; Hughes and Wickeri 2011; Lategan and Cilliers 2013; Gunter and Massey 2017). Studies from Ghanaian cities suggest that rental terms can be so punitive that it causes severe stress and anxiety among tenants and adversely impact tenants' health (Arku et al. 2012; Lugnaah et al. 2010). Tenants may also be dependent on their landlords and subjected to strict rules and supervision (Cadstedt 2006, 2010).

Several studies raise concerns regarding the poor quality of much private rental housing. Issues of concern include non-durable materials, dilapidated structures, in-house crowding, lack of adequate services, poor thermal performance and fire hazards (Grant 1996; Gulyani and Talukdar 2008; Gunter and Massey 2017; Mohamed 1997). Sub-standard housing is particularly evident in rental housing catering for the poorest of tenants, such as in some of Nairobi's informal settlements (Gulyani and Talukdar 2008) and informal settlements in South African cities (Gunter and Massey 2007). Housing surveys in Nairobi and Dakar indicate that tenants on average are more likely to live in crowded conditions and have systematically poorer access to piped water, electricity and sanitation compared to owner-occupiers (Gulyani et al. 2012). Tenants commonly share connections and facilities with other tenants and/or the landlord (Cadstedt 2006, 2010; Grant 1996; Lategan and Cilliers 2013, 2016; Lemanski 2009). Tenants may also be highly reliant on their landlords for access to services and pay excessive fees for services compared to their landlords (Lategan and Cilliers 2013; Lemanski 2009). Furthermore, tenants' perspectives and interests are often overlooked or excluded in settlement upgrading processes (Hooper and Cadstedt 2014).

While private rental housing is commonly associated with sub-standard housing, recent large-scale housing surveys indicate that private rental markets in African cities offer a wide variety of housing options and that rent levels vary systematically with housing quality and access to services (Gulyani et al. 2018, 2012). Across Kenyan cities, the most significant drivers of rent variation are quality of building materials and access to electricity, piped water, sanitation and waste collection services (Gulyani et al. 2018). In Nairobi and Dakar, factors related to construction materials and services may explain 20–35% of rent variation, while unit size and location account for much of the rest (Gulyani et al. 2012). Other studies find significant impacts on rent levels of access to specific services, such as sanitation in Kisumu (Simiyu et al. 2017) and piped water in Kigali (Choumert et al. 2014).

Few studies examine the supply and production of private rental housing in the context of African cities, though there are some notable exceptions. Huchzermeyer (2007) examines multi-storey apartment blocks with shared low-cost accommodation and self-contained apartments developed by elusive private entrepreneurs, who are commonly involved in various other businesses, alongside their investments in rental housing. Page and Sunjo (2018) examine the investments of affluent households in various types of rental housing, including villas, bungalows, apartment blocks and hostels, in the small university town of Buea in Cameroon. Furthermore, several studies examine the distinctive phenomenon of “backyard rentals” in South African cities, where homeowners or principal tenants within formal housing schemes rent out space in their backyards (Gilbert et al. 1997; Crankshaw et al. 2000; Robins 2002; Bank 2007; Lemanski 2009; Shapurjee and Charlton 2013).

The above-mentioned studies offer limited insights on the motivations and logics that shape the type and quality of rental housing developed by private landlords and subsequent investments in improvements of housing quality and tenants’ access to services. When rents vary systematically with housing quality and services, as found in large-scale housing surveys (Gulyani et al. 2012, 2018), this is likely to offer positive incentives for landlords to invest in improvements. However, access to capital for such investments may be crucial. Choumert et al. (2014) find that some landlords in Kigali are unable to invest in piped water, even though installation costs could be recouped through increased rents within a relatively short time span. In Ghana, the practice of requiring large advance rent payments is a source of grievance for tenants (Arku et al. 2012; Luginaah et al. 2010), but also functions as a significant source of housing finance for landlords (Amakoa and Boamah 2016). Kyessi and Furaha (2010) suggest that landlords may use microfinance to finance improvements and recover costs through prospective rent increases. Other studies suggest that there can be strong disincentives for landlords to invest in improvements. In some of Nairobi’s informal settlements, the high share of absentee landlords along with a high turnover of tenants and insecure tenure situation discourage landlords from investing in improvements (Gulyani and Talukdar 2008). Similarly, Gulyani et al. (2012) find that there is a larger share of resident landlords and higher tenure security in Dakar compared to Nairobi, and that the quality of an average rental unit in Dakar is about 40% better than in Nairobi (Gulyani et al. 2012).

This paper contributes to fill the remarkable knowledge gap on the supply side of private rental housing in the context of African cities. The paper examines the motivations and aspirations of self-builders engaged in supply and production of private rental housing in Dar es Salaam and Mwanza. The paper specifically examines the dynamics and logics shaping the type and quality of rental housing developed and subsequent investments in housing quality and access to services.

### 3 Private rental housing in Dar es Salaam and Mwanza

Dar es Salaam and Mwanza have experienced high population growth rates around 5–6% per year in recent decades (UNDESA 2018). Dar es Salaam is the largest city in Tanzania with a population of 4.4 million inhabitants in 2012 (NBS 2016a). Mwanza is a larger secondary city with an estimated population of 700,000 inhabitants in 2012 (NBS 2016b). Private rental housing accommodates respectively 52% of households in Dar es Salaam and 45% in Mwanza (NBS 2016a,2016b). As tenant households tend to be smaller, tenants form a slightly smaller share of the population, app. 40% in Dar es Salaam and 37% in Mwanza, see Table 1.

Rental housing in Tanzania is widely viewed as a private matter (Cadstedt 2010; Hughes and Wickeri 2011). Public agencies involved in housing supply have prioritized building housing for sale and largely abandoned the production of housing for rent (Moshi et al. 2018). Private rental housing has been largely unregulated since the abolition of the Rent Restriction Act of 1984 in 2005. This has fuelled concerns about exorbitant rents and lack of protection of tenants' rights (Rwegasira 2012; Cadstedt 2010; Hughes and Wickeri 2011). The Rent Restriction Act of 1984 subjected rent levels to assessments from regional housing tribunals and contained extensive protection of tenants from evictions without viable grounds, especially for tenants without alternative accommodation (Rwegasira 2012). Though the stipulations of the Rent Restriction Act were never widely applied in practice (Cadstedt 2006), the government's official stance, as formulated in the National Human Settlements Development Policy of 2000, was that the legislation discouraged investments in rental housing and served the interests of tenants over landlords (URT 2000). Beyond anticipating the repeal of the Rent Restriction Act, the Human Settlements Development Policy of 2000 gives very little attention to private rental housing (Cadstedt 2010). However, under the current government, regulation of private rental housing is subject to renewed political attention (Zacharia 2017), possibly inspired by the controversial Landlord and Tenant Bill, which was recently passed by the parliament in neighbouring Uganda (The Independent 2017). The Tanzanian parliament endorsed a motion to protect tenants' rights already in 2012, which was motivated as an attempt to "reign in landlords" and protect tenants from "abusive rental conditions" (Liganga 2012). The new housing policy under preparation is anticipated to outline new regulations for private rental housing, though it remains unclear to what extent the new housing policy will reintroduce rent control or other tenant protection measures (Zacharia 2017).

While private rental housing is commonly associated with sub-standard accommodation, census data suggest that tenants, on average, enjoy slightly better housing quality and access to services than owner-occupiers in the cities of Dar es Salaam and Mwanza. Table 1 presents disaggregated data from the 2012 census on selected variables on housing quality, access to services and tenure form for both cities, made available by Tanzania National Bureau of Statistics for statistical and spatial analysis. Table 1 illustrates overall differences between the two cities. Residents in Mwanza are more likely to have access to piped water and flush-pour toilets, while residents in Dar es Salaam are more likely to have electricity connections and regular waste collection. Non-durable materials are more prevalent in Mwanza, though not common in any of the cities. There are substantial differences between the two major tenure forms, tenants renting privately and owner-occupiers, within both cities. Tenants are more concentrated in relatively central areas. In Dar es Salaam, 65% of tenants live within 10 km from the centre, compared to app. 46% of

**Table 1** Census variables on housing quality and access to services disaggregated by tenure form\* for Dar es Salaam and Mwanza. *Source:* Unpublished data from the 2012 census made available to the project (see funding acknowledgements) for statistical and spatial analysis by Tanzania National Bureau of Statistics. The data covers all households in the subsample provided, who answered the long census questionnaire, in Dar es Salaam region (n = 36,882) and in Ilmela and Nyamagana municipal councils in Mwanza region (n = 19,903)

	Dar es Salaam		Mwanza	
	Tenants renting privately	Owner-occupiers	Tenants renting privately	Owner-occupiers
Share of households	52.0	37.1	45.3	48.3
Share of total population	39.9	50.3	36.7	57.7
Average no. of household members	4.1	7.0	4.9	7.3
Average no. of sleeping rooms	1.6	3.5	1.7	3.1
Share of population living in single-room dwelling	60.9	8.4	52.2	8.9
Share of population living in crowded dwelling (> 3 people per room)	28.3	16.2	37.7	26.2
<i>Share of population living in dwelling with:</i>				
Non-durable floor materials	2.0	6.9	16.2	23.0
Non-durable wall materials	1.2	3.4	1.3	1.4
Non-durable roof materials	0.2	1.5	0.6	4.8
<i>Share of population with access to:</i>				
Piped water in dwelling or compound	36.5	32.2	69.7	60.1
Electricity connection from TANESCO	69.2	60.8	47.6	39.3
Flush-pour toilet connected to sewage system, septic tank or closed pit	34.8	40.7	54.1	50.1
Regular waste collection	28.9	21.1	16.8	9.8
<i>Share of population living in settlements which are located:</i>				
Within 2.5 km of the centre	1.9	1.3	24.6	15.9
2.5–5 km from the centre	13.1	8.5	28.4	24.6
5–10 km from the centre	49.6	36.5	34.8	33.6
10–20 km from the centre	22.2	32.0	10.9	23.7
> 20 km from the centre	12.8	21.4	1.3	2.1

\*The table includes the two major tenure forms: owner-occupiers and tenants renting privately. Other tenure forms account for respectively 9.7% of the population in Dar es Salaam and 5.5% in Mwanza and include living without paying rent, in subsidized government housing or in housing provided by employer

owner–occupiers. In Mwanza, 53% of tenants live within 5 km from the centre compared to 41% of owner–occupiers. In both cities, tenants have considerably smaller households, occupy fewer rooms and are more likely to live in crowded dwellings. Over half of tenants in both cities occupy single-room dwellings. However, in both cities, tenants are actually less likely to live in dwellings with non-durable materials and more likely to have access to piped water, electricity and regular waste collection services compared to owner-occupiers. In Mwanza tenants are also more likely to have access to a flush-pour toilet. The differences between tenants and owner–occupiers in relation to housing quality and access to services are most pronounced in peripheral areas, i.e. beyond 10 km from the centre in Dar es Salaam and 5 km from the centre in Mwanza. In the central areas, the differences between tenants and owners are small and all residents irrespective of tenure form are less likely to have non-durable materials and more likely to have access to services compared to residents in peripheral areas.

## 4 Methods

This paper is based on case studies of informal settlements in Dar es Salaam and Mwanza, where self-builders engage in incremental construction of housing for owner-occupation, renting and other purposes. Self-builders have acquired land through informal channels, predominantly through purchase from former landholders. The selection of case studies targeted rapidly growing self-builder areas, which have received large volumes of new inhabitants and experienced significant increase in population density. The selection process was supported by a GIS-based analysis of spatially disaggregated population data for Dar es Salaam and Mwanza from the two most recent censuses (Three City Land Nexus Research Team 2020). In both cities, case studies include a consolidated settlement relatively close to the city centre and a more newly developing settlement in the periphery (Figs. 1, 2). All four areas could be considered as “typical” urban residential areas in these cities, as they have developed largely informally and accommodate a wide range of residents of mixed ethnic origin and socio-economic background. The case areas became more attractive to tenants app. 10–15 years after the early years of land subdivision, land sales and settlement by self-builders, i.e. during the 2000s in the consolidated areas and during the 2010s in the newly developing areas. This coincides with settlement consolidation and improvements in services and infrastructure. At the time of fieldwork (2018/19) tenants formed a significant share of local populations, and even out-number owner–occupiers in the consolidated settlements, according to local leaders.

A brief overview of case areas is provided below:

- *Mzinga* is a newly developing area located well within the urban built-up area, app. 15 km south–west of Dar es Salaam city centre (Mzinga ward, Ilala Municipality). The first self-builders settled in the area in the early 2000s.
- *Kiembe Samaki* is a consolidated area with high densities and limited free space located app. 8 km south–west of Dar es Salaam city centre (Barabara ya Mwinyi ward, Temeke Municipality). The first self-builders settled in the late 1980s and early 1990s.
- *Nyasaka* is a newly developing area located on the urban fringe, app. 6 km north–east of Mwanza city centre (Nyasaka ward, Ilemela Municipality). In the late 1990s a small part was surveyed for residential development. Many other self-builders settled in the surrounding areas during the 2000s.

- *Kiloleli B* is a consolidated area with high densities located on steep hillsides app. 3 km north–east of Mwanza city centre (Nyasaka ward, Ilemela Municipality). The first self-builders settled in the mid-1990s.

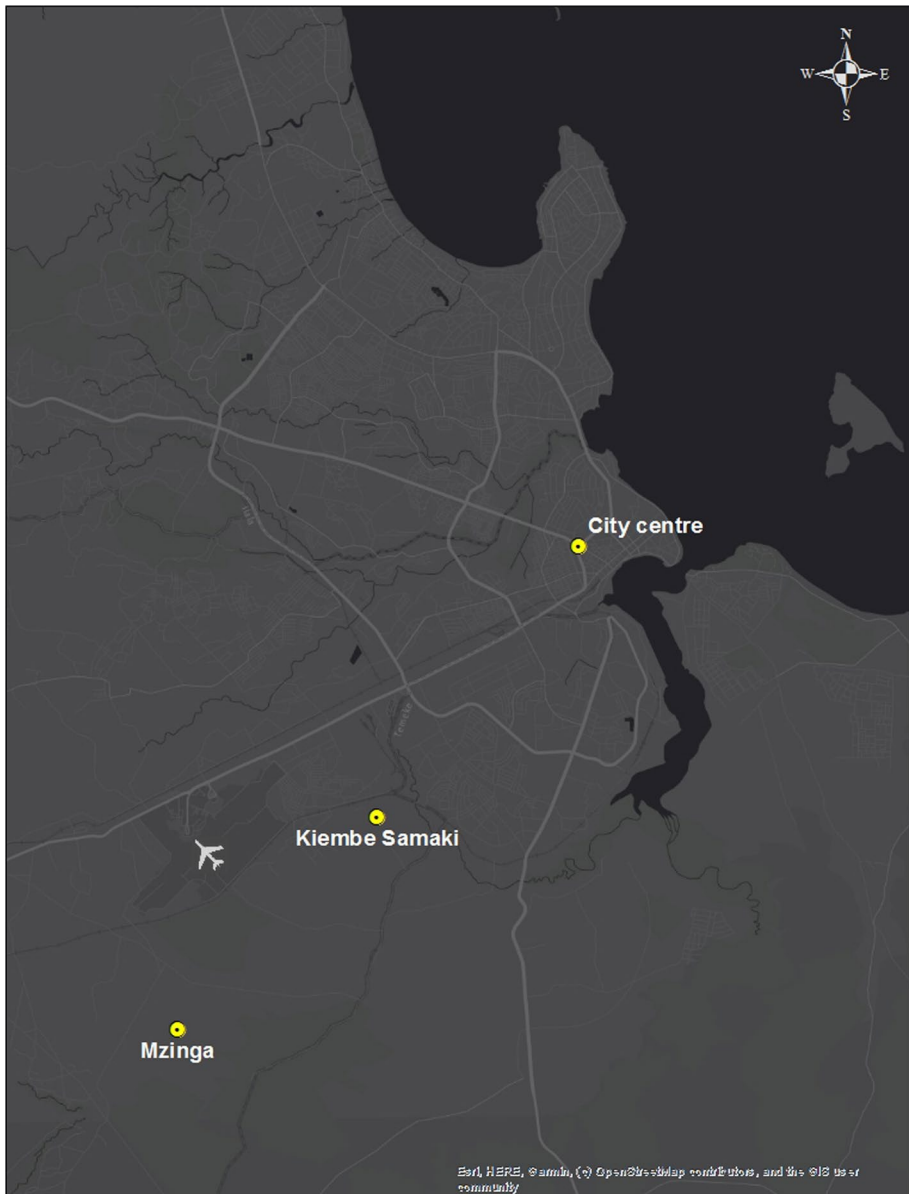
Data collection was carried out in November 2018 in Dar es Salaam and January–February 2019 in Mwanza and included qualitative interviews with 112 households evenly drawn from all four areas, key informant interviews with local leaders (4) and land/rental brokers (11) as well as observations of the urban environments. The household interviews include a total of 67 self-builder households, of which 38 are landlords, who own and rent out rental housing located within their own area of residence and/or elsewhere within or outside the city. The remaining 29 self-builders are non-landlords, though 5 are aspiring landlords in the process of building rental housing. Furthermore, a total of 45 tenant households have been interviewed, of which 4 are landlords, who rent out rental housing elsewhere within or outside the city. Sampling targeted adult household heads, both women and men, in charge of housing decisions and expenses of their households. Most participating households are headed by married couples, but some are headed by single women or men. Sampling was done purposely based on observations and guidance from local leaders and land/rental brokers. Sampling of self-builders sought variation in relation to houses of different sizes and stages of completion, different degrees of engagement in the rental market and the types and quality of rental housing developed. Sampling of tenants sought variation in relation to type, size and quality of rental housing and access to services and infrastructure. Due to the purposeful sampling process, the findings cannot be used to estimate the relative significance of different types of landlords or different types of rental housing. All interviewees were informed about the purpose of the research and gave their consent to participate. Interviewees do not appear under their own names and recognizable details have been altered to ensure anonymity. The interview material was analysed through an open coding process with the purpose of systematically analysing data for themes and concepts. QSR Nvivo software was used to organise the interview material and concepts.

## 5 Motivations and aspirations of self-builder landlords

Private landlordism among self-builders is a significant dynamic in the development and consolidation of their settlements. Over time, a growing number of self-builders accommodate tenants within their own family house or develop rental housing on empty space within their compounds or on separate plots nearby or in other areas. Most self-builders are mature adults, most commonly part of a married couple. Young people under 30 years of age are more likely to be tenants and/or aspiring self-builders in the process of building their first family house, though there are also many mature and elderly people among long-term tenants.

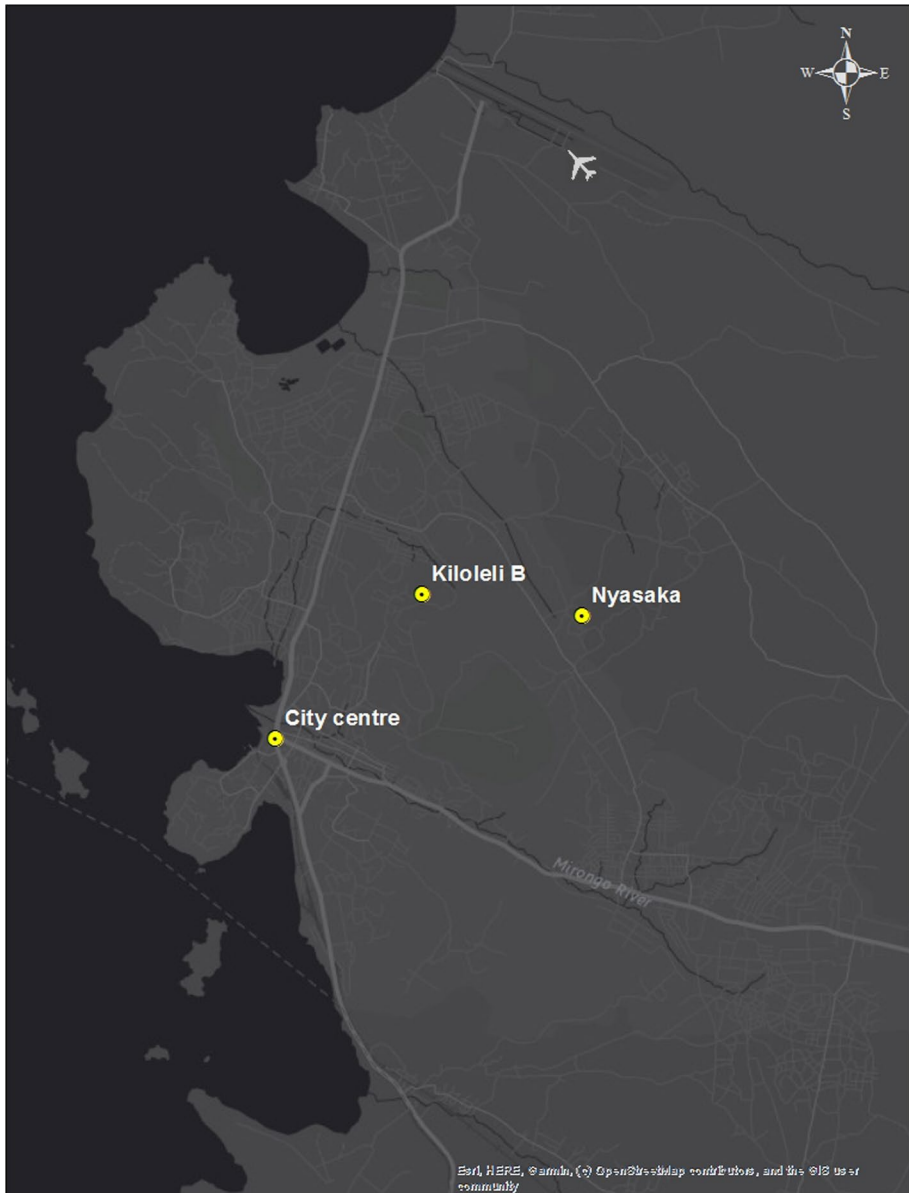
Most self-builder landlords operate on a small scale, accommodating app. 1–6 tenant households. Most are resident landlords, who live on the same compound (24) or within the same settlement (6) as their tenants. Some landlords have rental housing in other parts of the city (8) or outside the city (4). Self-builder landlords are rarely related to their rent-paying tenants. While it is common among self-builders to accommodate non-paying relatives within their own households, rent-paying tenants generally live separate lives. This is evident in the way tenants' entrances often face away from the entrance of resident landlords to afford tenants a measure of privacy. Landlords and prospective tenants commonly





**Fig. 1** Location of case areas in Dar es Salaam

connect through informal land/rental brokers or recommendations from shared acquaintances or former tenants. Brokers typically charge tenants, rather than landlords, for their services. The broker's fee commonly amounts to a month's rent. Some tenants walk around in desired areas themselves and enquire about available rental accommodation to avoid brokers' fees.



**Fig. 2** Location of case areas in Mwanza

Self-builders engage in landlordism primarily to increase their household incomes and diversify their income sources. Landlordism provides a supplementary income stream, which is welcome in tight household budgets, though only few landlords (5 out of 42) cite rental incomes as their primary income source. A few (4) mention additional non-economic motivations, such as security on the compound, property maintenance or rental housing as a 'social service'. However, economic motivations take precedence for most

landlords. This is evident in the fact that non-payment or late payment of rent is the most oft-mentioned source of conflict between landlords and tenants. Rents are typically pre-paid 6–12 months in advance. Some landlords may accept shorter pre-payments or grant extensions, depending on their own financial situation, the degree of trust they have in the tenant and their assessment of how difficult it would be to attract a new tenant. Most tenants have negotiated extensions on their rent payments on one or more occasions in the past. Some also share stories of prolonged and stressful conflicts with landlords over delayed rent payments. Local leaders commonly arbitrate in the more severe conflicts, which can escalate into forced evictions and landlords locking tenants out of their rooms or holding their belongings as security for missed rent payments.

While economic motivations are primary, landlords' motivations are shaped by different economic logics; thrift, entrepreneurialism and retirement planning. For analytical purposes, landlords are grouped below according to the logic, which was most evident in the production and supply of their rental unit(s) at the time of the interview. However, these logics are not unambiguous empirical categories and individual landlords may not fit clearly into only one of these categories. In reality, some landlords have overlapping motivations and their motivations may also change over time.

*Thrift* is about frugal and efficient use of family assets. Landlords motivated by thrift rent out unused or under-utilized properties, which were initially built for owner-occupation, e.g. a former family house or rooms in their own house. Landlords motivated primarily by thrift operate on a very small scale. Most accommodate only 1–3 tenant families, and rental arrangements generate smaller side incomes. Of the 42 landlords interviewed, 18 are motivated primarily by thrift, as they only rent out property initially built for owner-occupation. However, thrift is also a part of the motivation for several other landlords, who have a former family house among their rental units.

*Entrepreneurialism* is about investments in rental housing as a business opportunity. Landlords motivated by entrepreneurialism buy land and/or build houses specifically for tenants, with no intention of occupying the houses themselves. Some build only a few rental units, but some entrepreneurial landlords accommodate up to 6–12 tenant families. Rental housing investments can generate sizeable income streams, though entrepreneurial landlords have other primary incomes. Capital for rental housing investments is accumulated from these other income sources. Out of 42 landlords interviewed, 19 are motivated by entrepreneurialism and have invested in housing specifically for rental purposes. Many other self-builders aspire to invest in rental housing in the future, both among non-landlords and among thrifty landlords. Likely, some of the thrifty landlords will make entrepreneurial investments in rental housing later in their lives, if they are able to accumulate the necessary capital.

*Retirement planning* is about investments in rental housing as a strategy for subsistence in old age. Out of 42 landlords interviewed, 5 invested in rental housing as part of planning for their retirement. They are elderly people, who are now dependent on rental incomes for their daily subsistence, though they invested in rental housing previously in their working lives, when they had other income sources. Retirement planning is also mentioned as part of their motivation by some entrepreneurial landlords, some of whom might become more dependent on rental incomes later in their lives.

Across self-builder landlords with different motivations, rental housing is widely perceived as an attractive investment opportunity associated with long-term security and low risk. Rental housing generates regular and stable income streams, which is often compared favourably with the volatility and fluctuations of other types of businesses, such as informal trading, construction, transport, food vending and agriculture. Even landlords with stable

employment or stakes in highly profitable businesses value the predictability and regularity of rental incomes, as explained by an entrepreneurial landlord in Nyasaka, Mwanza, with a senior position in the gold-mining industry:

I am building another house on a plot nearby, because I am considering the future. Of course, it will take a long time to recover the costs, but in the end of the year, I will get the rent. In mining, things can change quickly. Maybe they will change the design of the pit and then I will be out of a job (interview #123, 3.2.2019).

Landlords also emphasize the relative ease and low-intensity of managing rental housing. This is appreciated by the elderly landlords, who are too old to work or operate more demanding businesses, but also by many others, who balance their time between employment, rental housing and various other businesses and investments.

Self-builder landlords motivated by entrepreneurialism and/or retirement planning commonly have a relatively long-term perspective on their investments. Rents are relatively low compared to construction costs. Landlords commonly estimate it will take app. 5–10 years to recover construction costs through rent payments. Some expect it will take more than 10 years, but only 2 expect it will take less than 5 years. An illustrative example is a retired military officer, who invested his pension savings in a shared rental house with 8 single rooms in Kiembe Samaki, Dar es Salaam. He estimates his construction costs to app. TZS 40 million (app. EUR 14,600) and charges TZS 30,000 (app. EUR 11) per room per month. In his case, it would take roughly 14 years to recover constructions costs, assuming all rooms are fully occupied, all tenants pay their rent in full and rent increases keep up with inflation throughout the period. Caution is required though, as landlords' estimations of construction costs is fraught with uncertainty due to the extended processes of incremental construction. Landlords rarely consider maintenance costs over long time periods nor the value of their own time. The risk of non-paying tenants or difficulties in attracting tenants may delay cost-recovery. Questions related to cost-recovery often puzzled even entrepreneurial landlords with multiple investments in rental housing, which further strengthens the impression that rental housing is not viewed as an investment that will yield quick profits.

## 6 Type and quality of rental housing supplied by self-builder landlords

Self-builder landlords develop and supply a wide range of rental housing catering for tenants with different needs, preferences and ability to pay. The most prevalent rental unit is a single room, though there is also a sizeable supply of larger apartments and bungalows or villas. Rental units can vary considerably in size, housing quality and access to services, and rent levels also vary accordingly. Across the case areas, rental units of comparable size, quality and access to services yield surprisingly similar rents. Location and settlement characteristics are probably less significant as a determinant of rent, because all four areas are perceived as peripheral and poorly accessible. Brokers highlight that rent levels are generally low in the case areas compared to more centrally located areas.

*Single rooms* can be found within the landlord's own family house, in separate structures within the landlord's compound or in shared rental houses on separate plots. A tenant household typically rents 1 or 2 single rooms that function as multi-purpose rooms for sleeping, living and cooking. Toilets and connections to water and electricity, if available, are shared with other tenants and/or the landlord's family. The cheapest single rooms are small, un-serviced and kept in "rough" materials, i.e. walls and floors are in raw cement

and roofing material is visible. The more expensive rooms are larger, nicely finished with tiles, paint and ceiling boards, fitted with security measures such as gate, fence and iron grille doors and offer access to electricity and water on the compound. Monthly rents range from TZS 15,000–50,000 per room (app. EUR 5–18). Rent is pre-paid 6 months in advance, though some tenants negotiate shorter payments.

*Self-contained apartments* are found in separate structures within the landlord's compound or in single-storey row-house structures on separate plots (i.e. not multi-storey buildings). An apartment contains one or two sleeping rooms, a private toilet and sometimes a kitchen. The compound is typically shared with other tenants and/or the landlord. Apartments are often nicely finished, fitted with security measures and have connections to water and electricity, which can either be shared or private metered connections. Monthly rents range between TZS 60,000–150,000 (app. EUR 22–55). Rent is pre-paid 12 months in advance.

*Family houses* are bungalows or villas of varying sizes containing a number of sleeping rooms, living room, kitchen and private toilet(s). Most family houses are found on a separate plot from the landlord's and occupied by one tenant household. Family houses are often nicely finished and decorated and have good security measures and private metered connections to water and electricity. Monthly rents range between TZS 125,000–350,000 (app. EUR 45–130). Rent is pre-paid 12 months in advance.

Landlords motivated by entrepreneurialism and retirement planning invest in a wide variety of rental housing within their settlements and elsewhere, cf. Table 2. From the interviews with tenants, it is evident that a sizeable share of rental housing is owned by non-resident landlords. 19 out of 45 tenants interviewed have non-residents landlords. Likely, some of these non-resident landlords are entrepreneurial landlords residing elsewhere in the city. Among the landlords interviewed, five have in fact invested in rental housing elsewhere in the city, two in one of the other case areas than their own. The type of rental housing developed depends on landlords' preferences, business strategies and ability to accumulate savings for the investment. Some invest in low-cost single rooms catering for low-income tenants. For example an entrepreneurial landlord and retired lawyer in Kiembe Samaki, Dar es Salaam, has built 12 single rooms in separate structures within his own compound. His tenants have electricity in their rooms and access to shared toilets and water taps. He has drilled a deep borehole, which supplies water for his own family, his tenants and many neighbouring houses. Monthly rents range from TZS 25,000–35,000 (app. EUR 9–13) depending on room size. In his view, relatively small, but well-serviced single rooms are most attractive to tenants:

For my tenants here, life is hard and there is no need for them to have bigger rooms. If you want to exist in this business, you need to have minimum costs. If you have expensive rooms, you will just remain with your rooms (interview #27, 21.11.2018).

Other landlords invest in larger rental units catering for wealthier and more selective tenants. This is a strategy that requires a substantial investment of capital initially, so far from all landlords are able to invest in large units. An illustrative example is a government employee in Mzingu, who rents out two well-serviced family houses and has a third under construction on nearby plots. In her view, this is an attractive strategy, because her tenants are unlikely to struggle with rent payments:

If you build rooms, the tenants will give you a lot of disturbances. My tenants will just pay straight to bank and the contract will continue. But you must consider the

**Table 2** Landlords (and their no. of rental units) grouped according to landlords' primary motivation, location\* and type of rental housing

	In land-lord's own family house	In separate structure within landlord's compound	On nearby plot within the same area	In other areas of the city**	Outside the city
Thrift: 18 (33)	Single rooms: 4 (5)	Single rooms: 6 (11)		Single rooms in shared house: 1 (6) Single rooms in shared house: 3 (7)	Single rooms in shared house: 1 (1)
Entrepreneurialism: 19 (64)	–	Single rooms: 10 (37) Self-contained apartments: 2 (6)	Family house: 1 (1)	Family house: 2 (2) Single rooms in shared houses: 1 (6) Self-contained apartments: 1 (2)	Family house: 1 (1) –
Retirement planning: 5 (34)	–	Single rooms: 1 (5) Self-contained apartments: 1 (4)	Self-contained apartments: 1 (1) Single rooms in shared house: 2 (19)	Family houses: 2 (2) Single rooms in shared house: 1 (6)	–
Total: 42 (131)	4 (5)	20 (63)	6 (31)	8 (24)	4 (8)

\*Two landlords in the sample have rental housing in more than one category of locations. They have been grouped according to where the majority of their tenants reside

\*\*Two of the entrepreneurial landlords in this category live in one of the case areas and have invested in rental housing in one of the other case areas. The rest live in one of the case areas and have invested in rental housing in other parts of the city

qualities that will attract good tenants. They want electricity, water, security... Also the appearance of the house is very important. If you build a good house, then it will just sell itself (interview #13, 17.11.2018).

Landlords motivated by thrift also supply a wide variety of rental housing, though typically on a smaller scale. Some of the cheapest single rooms are found within the houses or compounds of thrifty landlords. Some thrifty landlords are elderly people, who rent out a few rooms within their own house after their children have grown up and moved away. Others transform an old structure initially built for the family into cheap single rooms, as is the case for an elderly widow in Nyasaka, Mwanza:

The tenants' rooms were actually the first house I built here on this plot. We lived there, while we slowly built this new house. When we shifted, then we decided to take some tenants. The tenants each pay me TZS 15,000 per room, which helps me, because I am having some health problems. There is no electricity here, but we can buy water from our neighbours (interview #94, 29.01.2019).

Among the thrifty landlords are also those who rent out a former family house, either complete or modified to apartments or single rooms. Some are migrants from other regions in Tanzania renting out a former family house in their home region. Others are resourceful self-builders renting out a former family house in the city, after successful completion of their second and current family house. The primary motivation is often to build a house that is larger or more comfortable, but it also frees up the first house for rental purposes. A good example is a government employee and business owner living in a large luxurious villa in Mzinga, Dar es Salaam:

Actually I have another house not so far from here. I have modified it to self-contained apartments to make it suitable for tenants. At first, I was just using it as my family house, but then I got this plot here, which is much bigger. So I just decided to build a new house and shift, so we can live more comfortably (interview #18, 18.11.2018).

Likely, some of the rental houses within the case areas owned by non-resident landlords are former family houses of previous residents. Four tenants affirmed that they are in fact living their landlord's former family house.

## **7 The logics shaping investments in housing quality and access to services**

The dynamics of the rental markets provide economic incentives for self-builder landlords to invest in housing quality and tenants' access to services. There is a clear rent premium on spacious dwellings, high-quality materials and good access to services. The supply-side is characterized by many small-scale landlords, which stimulates a competitive environment, as explained by an entrepreneurial landlord in Mzinga, Dar es Salaam:

I am always trying to improve, so that I can compete, because some of my neighbours are also building apartments. I have to improve, so the tenants will not move. So I have to put tiles on the floor, gypsum ceiling boards, toilets inside the rooms, a water tap and build a strong fence (interview #12, 17.11.2018).

Investments in housing quality and access to services is prerequisite for landlords seeking to attract wealthier and more selective tenants. Landlords catering for low-income tenants may be disinclined to invest in certain improvements, such as very large and nicely decorated rooms, as they have to manage costs in order to offer a competitive price. However, access to services is in high demand also among tenants in the lower end of the rental market. According to land/rental brokers, landlords who offer access to electricity and water on the compound may increase the monthly rent from TZS 15,000 (app. EUR 6) to 25–30,000 (app. EUR 9–11) for a small single room in rough materials.

Tenants pay for services indirectly through higher rents and directly through additional service charges for consumption of water and electricity and removal of waste. There is potential for landlords to derive additional profits from service charges, which can further incentivize landlords to invest in tenants' access to services. Most tenants share connections and cost-sharing arrangements are either negotiated bill-to-bill or more commonly as a monthly flat rate paid directly to the landlord. Such flat rates can form an additional 20–60% of the monthly rent. For example a young tenant in Kiembe Samaki, Dar es Salaam, rents a single room in a shared rental house. The monthly rent is TZS 25,000 (app. EUR 9) plus monthly flat rates of TZS 10,000 (app. EUR 4) for electricity and TZS 5,000 (app. EUR 2) for water. Flat rates or other cost-sharing arrangements on shared connections can be a contentious issue. Some tenants clearly feel they are over-paying for services, as explained by a tenant in Mzingu, Dar es Salaam, renting a self-contained apartment within his landlord's compound:

I pay too much compared to my consumption, because my landlord has a very big family and they are too careless in using water. The same applies to electricity. As you can see I have very few electronic appliances, just TV and radio, whereas they have a fridge (interview #42, 23.11.2018).

Beyond the economic incentives, most self-builder landlords are also resident landlords with a strong personal motivation to make improvements on their compounds. Many landlords make improvements primarily to increase the life quality of their own families, though such improvements will typically also benefit their tenants. Resident landlords commonly offer their tenants the same services as they themselves enjoy. Only access to toilets is typically differentiated with a private toilet for the landlord's family and a shared toilet for the tenants. Improvements will typically make it possible to charge higher rents and appeal to new groups of tenants, as explained by an entrepreneurial landlord in Kiembe Samaki, Dar es Salaam:

I just connected for the sake of my family, because I was fed up with water and electricity problems. When I first started having tenants the rents were very low, but nowadays I am getting the tenants, who are looking for rooms with electricity and water (interview #29, 21.11.2018).

Self-builders have very differentiated capacity for accumulating savings to invest in improvements. Service deficits are not uncommon, neither on compounds with tenants nor on exclusively owner-occupied compounds. Substantial improvements in access to services, such as electricity connections, water taps, boreholes, water storage facilities or septic tank-based sanitation systems, require significant investments. Landlords struggling with low, declining or fluctuating incomes have very limited surplus to invest, even if the costs could be recovered over time through higher rent payments and service charges. Elderly landlords, who are highly dependent on rental incomes for daily subsistence, also



struggle to accumulate surplus for improvements, as explained by an elderly lady renting out two rooms in her own house:

Even though the house isn't finished yet, we decided to live in it as it is. Of course, I would like to finish the house, and I would also like to build some rooms for tenants in the backyard, because I have space back there. It is just that I don't have the money (interview #10, 16.11.2018).

Rental incomes are only to a limited extent used to finance improvements. Most landlords use rental incomes for household needs. Some dedicate rental incomes specifically for tuition fees for their children. Only three landlords indicate that they reinvest rental incomes in their rental business. Advance rent payments is sometimes used for small repairs on request of tenants, such as repainting walls or installing a new door. However, improvements are always in sharp competition with other household needs or emergencies in the landlord's family.

Rent increases associated with improvements of housing quality and access to services can easily entail displacement of existing tenants. From the interviews with tenants, it is evident that tenants in cheap single rooms are highly price sensitive and regularly struggle to meet their rent payments. An example is a tenant family of six who moved out of a previous rental house in Kiembe Samaki, when rent increased from TZS 15,000 to 20,000 (from app. EUR 5 to 7). They now live in an un-serviced shared rental house and pay TZS 15,000 (app. EUR 5) per room:

Of course I am not satisfied. It is only because of my financial situation that we rent in this type of house, which lacks so many services. I have tried to make repairs, but as you can see there are still problems with the roof and the septic tank (interview #29, 21.11.2018).

Out of the 46 tenants interviewed, eight rent single rooms on compounds without water and electricity, all paying TZS 20,000 (app. EUR 7) or less per month. Another nine live on compounds with electricity, but without water taps. All the tenants interviewed have access to shared toilets, though some local leaders raised the concern that some landlords rent out rooms without access to toilets. While poor housing quality and service deficits detract from life quality, tenants in cheap, un-serviced houses commonly value the very low rent associated with sub-standard housing.

## 8 Conclusions

This paper has presented insights from a study of the supply and production of private rental housing by self-builders in Dar es Salaam and Mwanza. Private rental housing has been widely overlooked in housing policies in Tanzania and elsewhere (UN-Habitat 2003; Gilbert 2008; Cadstedt 2010; Hughes and Wickeri 2011). For decades, Tanzanian housing policy has given very little attention to rental housing, despite the fact that a significant share of urban residents are accommodated as tenants. This research highlights the need for housing policy to acknowledge the significance of private rental housing in accommodating growing urban populations and the contribution of small landlords, such as the self-builders in Dar es Salaam and Mwanza, in the supply and production of private rental housing. Under the current government, rental housing has come back on the political agenda in Tanzania (Zacharia 2017). This study welcomes the growing interest in private

rental housing as an important focus for housing policy and offers critical insights of relevance to the new housing policy under preparation, which is anticipated to introduce new regulations for private rental housing.

The research findings demonstrate that self-builder landlords make a valuable contribution to rental housing supply, by ensuring efficient exploitation of under-utilized housing and through investments in construction of new housing specifically for rental purposes. Self-builder landlords offer a wide range of different types of rental accommodation catering for tenants with different needs, preferences and ability to pay, including some of the poorest and most vulnerable tenants in the city. Small-scale private landlordism is widespread among self-builders and the practice contributes to infill development and densification of their sprawling informal settlements. The variety of rental housing developed alongside owner-occupier housing contributes to diverse neighbourhoods with a mixture of tenure forms and socio-economic groups. The research also draws attention to the fact that tenants form a significant share of residents in self-builder areas, which has implications for land formalization and settlement upgrading policies, as tenants are often overlooked or excluded from participation in such processes (Hopper and Cadstedt 2014).

Any policies seeking to increase the availability and quality of affordable rental housing should be informed by in-depth understanding of the perspectives of private landlords, such as the self-builders in Dar es Salaam and Mwanza. Concerns regarding insufficient protection of tenants' rights and substandard housing quality, which motivate much of the renewed political interest in regulation of private rental housing in Tanzania, are certainly justified. Some tenants endure significant deficits in housing quality and access to services, especially tenants in the cheapest forms of rental accommodation. The unregulated nature of the rental market also leave some tenants vulnerable to evictions or abusive rental terms, especially if they struggle to meet rent payments and are unable to gather the pre-payment for an alternative accommodation. However, great care is needed, as policies promoting tenants' rights, rent control or minimum standards could, if poorly conceived, undermine the supply of new rental housing or make rents wholly unaffordable for the poorest tenants. It is important to consider the potential impacts of new rental legislation on the supply and production side, rather than focus exclusively on regulating relations between existing landlords and tenants. While the practice of renting out under-utilized property initially built for owner-occupation will likely persist, new regulations could weaken the incentives to invest in new housing specifically for rental purposes for aspiring landlords motivated by entrepreneurialism and/or retirement planning.

Among self-builders in Dar es Salaam and Mwanza, rental housing is widely perceived as an attractive investment opportunity for relatively resourceful urban households associated with long-term security, low risk, regular income streams and relative ease and low-intensity of management. The dynamics of the rental markets provide economic incentives for landlords to invest in improvements of housing quality and access to services. Rents are relatively low compared to construction costs and landlords' investments will often take a decade or more to recoup. While many tenants regularly struggle to meet rent payments, rent levels do not appear exorbitant, as studies in other cities have suggested (Gulyani and Talukdar 2008; Gunter and Massey 2017). In this case, rent control could erode incentives to invest for small landlords already operating within tight profit margins and enforcement of minimum standards could push low-income landlords out of business. On-going efforts to formalize land ownership, where current landowners bear the full costs of formalization, could further squeeze low-income landlords and/or push costs onto tenants (Andreasen et al. 2020).

Some landlords are struggling with low, declining or fluctuating income streams and have very limited surplus to invest in improvements, even when such improvements would be profitable in the long-term. Improved access to credit might seem an obvious approach to bridge this gap, but the risks associated with loans and the burden of meeting regular re-payments are not likely to appeal to landlords with low and irregular incomes, who struggle the most to accumulate surplus for improvements (Andreasen et al. 2020). For credit options to be suitable, it is also essential to consider the relatively long-term perspective of landlords' investments in rental housing, as substantial improvements will likely take several years to yield profits. Furthermore, there are significant deficits that cannot be adequately addressed through small-scale investments of individual landlords. Deficits such as questionable water quality from local sources, unsafe on-site sanitation solutions, insufficient public transport services, inadequate interior road networks and limited connectivity towards other parts of the city require coordinated large-scale investments in urban services and infrastructure. Crucially, policies stimulating or supporting landlords' efforts to improve, will not solve the underlying problem of the limited ability to pay among the poorest and most vulnerable tenants. For the poorest tenants, affordability of housing accrues from living in severely sub-standard housing and enduring significant deficits in access to services. For tenants regularly struggling to pay monthly rents of TZS 15,000–20,000 (EUR 5–7) it is hard to imagine decent housing delivered on commercial terms. Ensuring adequate accommodation for the poorest and most vulnerable tenants poses a significant challenge for housing policies.

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## Affiliations

Manja Hoppe Andreasen<sup>1</sup>  · Gordon McGranahan<sup>2</sup> · Griet Steel<sup>3</sup> · Sadaf Khan<sup>4</sup>

Gordon McGranahan  
gordon.mcgranahan@gmail.com

Griet Steel  
g.steel@uu.nl

Sadaf Khan  
s.khan3@ids.ac.uk

<sup>1</sup> Department of Geosciences and Natural Resource Management, University of Copenhagen, Øster Voldgade 10, 1350 Copenhagen, Denmark

<sup>2</sup> Brighton, UK

<sup>3</sup> Department of Human Geography and Spatial Planning, Utrecht University, Utrecht, The Netherlands

<sup>4</sup> Institute of Development Studies, Brighton, UK