Approximately 4.36 people live in Dar es Salaam, Tanzania’s largest city which has experienced a 5.6% increase in population per annum since 2012. The rapid population growth has compromised the government’s ability to adequately provide housing, water, sanitation and employment to much of the city dwellers, with approximately 80% of the population residing in informal settlements. In addition to the Tanzanian urban slum dwellers there exists a sizeable urban refugee population who live in the informal settlements, and face particular hardships in creating sustainable livelihoods in addition to accessing basic services.

The relationship between assets, vulnerabilities and risks at a household level requires more in-depth analysis in order to develop an effective asset accumulation policy at the macro level; the linkages between the two levels requires further examination in Tanzania.

The project examines the asset vulnerability of two populations – refugees and the Tanzanian urban poor living in the informal settlements throughout the city. Assets can comprise financial, human, natural, social and physical capital. These can include tangible assets such as labour and intangible assets such as household relations. In addition the research considers the importance of political capital for these populations, incorporating a right-based approach and examining if political capital is necessary for the accumulation of other assets.

Key policy implications:

- Housing is a key asset in lessening vulnerability and the ability to own property would significantly improve the economic situation of the refugee population.

- Much of the human capital of the refugee population is not being exploited as their educational achievements are not recognised and many are working in under-skilled jobs.
• The lack of adequate and affordable healthcare is seriously hampering the productivity of both the Tanzanian and refugee populations and increasing their vulnerability.

• The inability to accumulate and exercise political capital is a serious challenge for both populations and the quality of local governance has a knock on effect of poor asset accumulation and at times the increase of vulnerability and asset erosion.

Research Motivation

Traditionally UNHCR has been the main organisation which has provided humanitarian assistance to refugees. The encampment policy for refugees across sub-Saharan African countries has meant that over the last twenty years especially, numerous camps have mushroomed across the continent, springing up as a consequence of the many conflicts in the region. When originally established, it was not envisioned that these camps would become the permanent structures that they have developed into, with thousands of children being born inside the camps and never knowing any other life. However this trend is resulting in more and more refugees shunning camp life and seeking better opportunities in cities, while foregoing assistance from UNHCR, which provides only a limited service in some urban areas to a small number of legal refugees. Governments too are often loathe to allow organisations such as UNHCR to operate in urban areas, believing this will only draw more refugees into the city.

The need for integrating the greater mobility of displaced populations with urban development is a humanitarian challenge as governments struggle to develop coherent policies to adequately meet the needs of both indigenous and refugee populations in urban areas. Understanding these needs and the livelihood strategies adopted by the refugee population are therefore of great importance. The trend toward both greater urbanisation and greater levels of displacement in the coming years highlights the need for more effective programs to allow populations to develop sustainable livelihoods. Dar es Salaam is currently the fastest growing African city, but is also one which holds a sizeable refugee population.

There is already a sizeable empirical literature on the links between the urban poor, asset vulnerability, and displacement. This project complements this literature by considering Moser’s (1998) asset vulnerability framework in the context of a rights-based approach, in this case the Right to the City. The project addresses a number of relevant policy questions by applying it to the urban system of Dar es Salaam.

A Framework to Analyse Vulnerability

Livelihoods and asset-based approaches tend to focus attention on the dynamics of wellbeing at the household level, while rights-based approaches often focus at the more macro, institutional scale. In essence the difference lies in that in terms of social protection; at the household level risk is a danger, while at the
operation level in terms asset accumulation policy, risk is an opportunity (Moser, 2007). However, in recent years academics have begun to recognise that this dichotomy is not beneficial to examining the needs of low income populations, and that in reality there is not a clear cut separation between the two approaches; they are complementary and both must be considered when developing effective policies in addressing the needs of vulnerable groups. As Conway et. al (2002) notes, rights analysis can “provide insights into the distribution of power”, while asset vulnerability frameworks can highlight areas where this power is lacking at the household level. Cook (2007) contends that vulnerability includes such issues as physical insecurity, exposure to violence and discrimination, which are all forms of erosion of assets; in this case assets which are political or rights-based in nature. Therefore the linkages and connections between house, institution and state levels are crucial to understand.

Findings

The inability of the refugee and Tanzanian slum populations to accrue political capital has a negative effect on both accumulating other forms of capital and in increasing the erosion of assets the groups already possess. The research uncovered that in attempting to access adequate nutrition and water, the refugee population was considerably disadvantaged in comparison to their Tanzanian counterparts. The research also indicated that owning a house is one of the key assets to developing a sustainable livelihood, one which refugees are currently unable to access, and which also has a knock on negative effect on obtaining credit, formal or otherwise. In addition, the erosion of human capital was especially evident in both groups, where illnesses such as malaria were regularly impacting on the meagre budgets and resulting in a descent into further poverty. In conjunction with this school attendance amongst the refugee cohort in particular was poor, indicating that human capital is being traded for short term financial capital as the respondents of the research were unable to pay for schooling costs.

The findings also indicated that the existing levels of human capital in terms of skills and levels of education are not being sufficiently exploited with many of the refugee groups in particular working in the informal sector in very low-paying, precarious work for which they are over-qualified. There exists great potential to use these assets to generate economic development and contribute more fully to the economy of Dar es Salaam. These findings indicate that low income populations should not be viewed as a burden but a great opportunity for economic development, if the appropriate policies are implemented to exploit these opportunities.

Implications

The livelihood strategies adopted by the urban refugee population of Dar es Salaam acknowledges the complexities of managing complex asset portfolios, but their choices are clearly limited in comparison to their Tanzanian counterparts, who are themselves vulnerable – “Those with more assets tend to have a greater...
range of options and an ability to switch between multiple strategies to secure their livelihoods” (DFID, 1999, pg 6). Refugees’ ability to accumulate the five main assets as noted by Moser (1998) is seriously curtailed by their lack of another asset: political capital, and as Chambers and Conway (1991) notes, the problem is not just of assets but entitlements - their lack of rights means that the assets they do have, such as labour and education can, and indeed are, being significantly eroded, while those assets which they aspire to accumulate (such as housing) will likely never be realised due to government policies which do not recognise them as having a Right to the City:

The insecurity of their lives and their dependence on often one single asset, their labour, to survive means than any shocks or negative occurrences has an extremely negative effect on their ability to survive let alone prosper. Their vulnerability is deep seated and inter-generational, as their lack of political capital is often passed on to their children, who will also be excluded from accessing many of the rights of their Tanzanian counterparts. The important linkage to emerge from this research is the connection between the different levels of power; how asset vulnerability at the household level can have an impact on the asset accumulation policy at the state level and vice versa. Legitimising the existence of the urban refugee population in the city is the first step which is required to allow them to begin accumulating assets. Without the regularizing of their status, it will be extremely difficult for refugees to develop any of the other main assets discussed. The recent survey undertaken by the Government of Tanzania suggests that it may now be considering a change to the refugee policy, and hopefully any amendments will take into consideration the very real concerns and needs of the urban refugees of Dar es Salaam.

Results also indicate the potential for income generation and the salutary contribution refugees could make to the economy of the city. The human capital assets of the group are being vastly underutilised, and with the implementation of effective policies the skills, education and experience which the refugees possess could not only create sustainable livelihoods for them, but also be of benefit to their Tanzania hosts for the foreseeable future.

Further readings


About the author

Aisling O’Loghlen is a Ph.D. researcher at Heriot–Watt University, Edinburgh. She holds an MSc. in Environmental Management from Queens University of Belfast and a Masters of Planning from the University of Manchester. She has completed internships with the UN-HABITAT Somalia Office in Nairobi, the International Development division of the Scottish Government, and a Visiting Fellowship at the Refugee Studies Centre, University of Oxford. Her research focuses on developing countries, urbanisation, informal settlements and forced migration. Her interests include the development of resilience amongst various vulnerable groups through the use of asset accumulation, and by exercising their Right to the City.
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International Growth Centre, London School of Economic and Political Science, Houghton Street, London WC2A 2AE

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