



Social responsibility approach as an explanatory model for the solution to squatter settlements using the example of Mwanza City, Tanzania

Faru, Sakina

Department of Journalism and Mass Communication, Faculty of Social Sciences, Saint Augustine University of Tanzania, Mwanza, Tanzania.
Email: farusakie@yahoo.com

Abstract

The purpose of this study was to provide reinforcement to solutions aimed at resolving problems brought about by squatter settlements in Mwanza city, Tanzania. In its pursuit, this study employed Social Responsibility Approach as an explanatory model for strengthening sought solutions to squatter settlements in Mwanza city, Tanzania. Qualitative research approach through a case study strategy was mainly employed with minimum quantitative research approach. Purposive sampling to get government leaders was used, while simple random sampling was employed to obtain respondents in squatter settlements for the study. Data collection methods included questionnaire, semi-structured interview and focus group discussions that yielded primary data, whereas documentary review furnished secondary data. Qualitative data were subjected to content analysis, while quantitative data were subjected to statistical analysis. Results from this study indicate that there was no individual and civil society involvement in dealing with squatter settlement problems. Besides, there are several difficulties including people's hardships in squatter areas; big population increase; unscrupulous house construction; and political leaders' failure to control as well as prevent squatters. There are government initiatives in dealing with squatter settlements but all are mainly executed through top-down approach that has no achievements. The employed Social Responsibility Approach in uncovering pertinent pathways as solutions to squatter settlement is important because it recommends for use of bottom-up approach instead of top-down approach owing to the fact that the latter has never yielded positive results in solving squatter settlement problems.

Keywords:

Social responsibility approach
Squatter settlements
Squatters.

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1. Introduction

Urbanization situation in developing countries goes together with growth of squatter settlements. Top-down approaches for their control and prevention have been overwhelming governments. This paper presents results from employed Social Responsibility Approach as the explanatory model for the solution to squatter settlements in Mwanza City, Tanzania. The approach underscores aspects that intensify inclusion of bottom-up approach in seeking solutions to societal problems. It was a research gap crucial in unveiling pertinent implementation alley ways pertaining to control of squatters. The approach was deemed suitable in

uncovering difficulties in dealing with squatter settlements in Mwanza city. Therefore, results from the study were aimed at helping the government, civil society entities and all persons through use of pertinent bottom-up approach in resolving and controlling sprawl together with dynamics of squatter settlements in urban areas of Tanzania. Population growth particularly in urban areas has been notable around the world including the African continent. The UN-HABITAT (2007) reported that population growth did not decrease around the world and predicted that by 2030, the urban population of Africa would increase by almost 400 million people, positioning added stress on cities and services. In Sub-Saharan Africa, 62 percent of the urban population resides in squatter settlements (Arimah, 2010). Moreover, it was projected that the greater the rate of urbanization deprived of economic progress and the greater the squatter occurrence (*ibid.*). Remarkably, in the developing world, urbanization goes together with squatters (*ibid.*).

The term squatter or slum is as an area that encompasses, to varied scopes, features embracing inadequate access to safe water and sanitation including other infrastructure (UN-HABITAT, 2003). Other features include poor quality housing, congestion and insecure housing position (*ibid.*). Moreover, there are several reasons for formation of squatters that include a mix together with poverty or low incomes amidst failures in housing provision systems (UN-HABITAT, 2007). Also, squatter forms because poor people are forced to search for affordable accommodation and lands that become further and further inadequate (*ibid.*).

In another vein, there are motives or drivers of urban to rural migration. The UN-HABITAT synthesised Lee (1966) push and pull factors for rural to urban migration (UN-HABITAT, 2003). Accordingly, there were discerned main characteristics of current urbanization processes that include political factors, push factors and pull factors (*ibid.*). Political factors for rural-urban migration encompass instability, civil wars as well as repression, economic factors, environmental factors and social factors (*ibid.*). On the other hand, push factors accounting for contemporary rural to urban migration comprise environmental degradation and waning productivity of cropland, low rural incomes from agriculture, lack of new lands for farming, shift to export rather than subsistence farming, enclosure including consolidation of farm holdings and restricted off-farm employment (*ibid.*). Additional push factors to urban areas include higher incomes in urban than rural areas, greater employment opportunities, economic safety nets, availability of social services and education together with health care and improved water supply, other environmental services as well as infrastructure (*ibid.*).

In terms of prevalence of squatter settlements, there are discrepancies around the world. In Asia, 41 percent people live in squatters, while 37 percent people reside in Latin America and the Caribbean (Arimah, 2010). Conspicuously, Africa records the highest prevalence of squatters with over 70 percent of people in urban areas existing in squatter settlements (*ibid.*). Undeniably, the rapid trend of urbanization experienced by African countries over the last few decades plays a noteworthy role in occurrence of squatters (*ibid.*). For example, in Egypt, 39.9 percent of urban population with 11.8 million inhabitants was reported in squatters (Khosla, 2012). Cairo city in Egypt had many squatter settlements with four out of 30 biggest mega-squatters in the world that included Imbaba (1.0 million), Ezbet El-Haggana (1.0 million), City of the Dead [(cemeteries) 0.8 million] and Mansheiet Nasser [(0.5 million) *ibid.*].

Development and growth of squatters in Tanzania are based on land tenure system through the legal framework. Currently, the land tenure system in Tanzania is administered through land laws and all land is publicly owned as well as vested in the President (Kironde, 1995). Thus, persons can get land through a correct tenancy decided by the government (*ibid.*). Notably, in Tanzania, land law stipulates lands occupied by communities under customary tenure have a deemed granted correct occupation (*ibid.*).

However, in Tanzania, the legal status of customary land tenure, especially at peripheral urban areas, makes customary occupation landholders sell and/or use it and they are dissatisfied upon eviction based on government's declaration of an area as a planning area for other government usages (*ibid.*). Accordingly, in urban areas, people squat by force, meaning that legally, squatting in urban Tanzania is restricted only to persons occupying government land without permission (*ibid.*). Additionally, current policies and laws on land occupancy scheme in Tanzania, like other African countries, let majority of people live in poverty and unplanned areas or squatter areas (*ibid.*). Such areas either do not have infrastructure or if it exists, it is poor and people lack genuine land titles (*ibid.*). Thus, people acquire land through informal means that are unappreciated by government machineries - local as well as central government authorities - leaving such unplanned settlements or squatters persistent (*ibid.*). There have been central government measures in dealing with addressing issues of unplanned urban and rural areas. Since independence, there were several government initiatives on shelter development in urban areas, particularly squatter and rural areas in Tanzania. For instance, in 1964, Tanzania Housing Bank was established to support workers and farmers to get housing loans; from 1970 to 1980s, a World Bank project on Sites and Services was launched at Sinza in Dar es Salaam city; and there were measures for squatter clearance in Hana Nassif including Manzese in Dar es Salaam city (*ibid.*). All initiatives aimed at supporting habitable shelters to urban poor (squatters) and focused on low-cost houses for low-income earners in urban areas (*ibid.*). However, the targeted group at the end was left out of occupancy due to several reasons (*ibid.*). For example, in Dar es Salaam, Sinza site and services remains, to date, a place for high- and middle-income groups and land use patterns for human settlements have changed completely with commercial cum residential areas (*ibid.*). Therefore, the urban poor, essentially those in squatter areas are still left in their appalling residential settlements.

In Mwanza city, 60 percent of urban people live in squatter areas with population growth in the last three decades and it is the second largest city in Tanzania (United Republic of Tanzania [(URT)], 2012). The population increased from 11,399 people in 1948, 233,013 in 1988 (Komba, 2008) to 706,453 in 2012 (NBS,

2002). In 2022, the country carried out human population and habitation census that revealed a population increase for Mwanza city to 1,104,521 (United Republic of Tanzania [(URT)], 2022).

Notably, squatter settlement form is attributed to in-migration and urbanization process (Komba, 2008). Accordingly, surrounding rural and peri-urban settlements get incorporated into Mwanza city (*ibid.*). Other reasons for growth of Mwanza city include industrialization and wing to the fact that Mwanza city is an entrance from neighbouring countries including Rwanda, Burundi, Uganda and Democratic Republic of Congo (formerly Zaire) and has attracted many businesses (*ibid.*). In another vein, there are urbanization problems for Mwanza city. They include an increase in informal activities, lack of proper sanitary facilities, lack of strategies to refuse collection and bad city's financial position plus inadequate infrastructure services (*ibid.*). These together with increased extemporaneous settlements on the hilly slopes and squatters on un-surveyed lands around Mwanza city have posed major challenges to urban management (*ibid.*). Measures by Mwanza City Council to cope up with squatters through cadastral surveys, cost-sharing strategies, squatter clearance including provision of housing loans to residents have failed to prevent and control expansion as well as dynamics of squatters (*ibid.*). The challenges overwhelm government authority in resolving them and majority of dwellers are poor who cannot afford good habitable housing and land tenancy (*ibid.*). Such gap discerned through such initiatives and prevailing obvious state of affairs for squatters in Mwanza city prompted the researcher to address the squatter problem by using Social Responsibility Approach as the explanatory model for unveiling proper pathways in search for the solution to squatter settlements. The main objective of this study was to provide reinforcement to solutions by employing Social Responsibility Approach as the Explanatory Model for the solution to squatter settlements in Mwanza city, Tanzania. Specifically, this study sought to assess key players' initiatives in prevention and control of squatter settlements in Mwanza city; to identify causes for settling in squatter areas; to identify government including other players' initiatives in dealing with problems in squatter settlements; and to identify difficulties in preventing as well as controlling squatter settlements in Mwanza city. Social Responsibility Approach, as a Conceptual Framework, was employed as the explanatory model for uncovering pertinent initiatives in seeking to strengthen solutions to squatter settlements in Mwanza city, Tanzania (Figure 1). Social Responsibility Approach is concerned with linkages between public sector and private sector groups and activities they undertake. According to the UN-HABITAT (2007) social responsibility involvements include concerted efforts by all stakeholders like community leaders, business people, civil society organizations, religious organizations, individuals and academicians in activities for achievement of their socio-economic good.

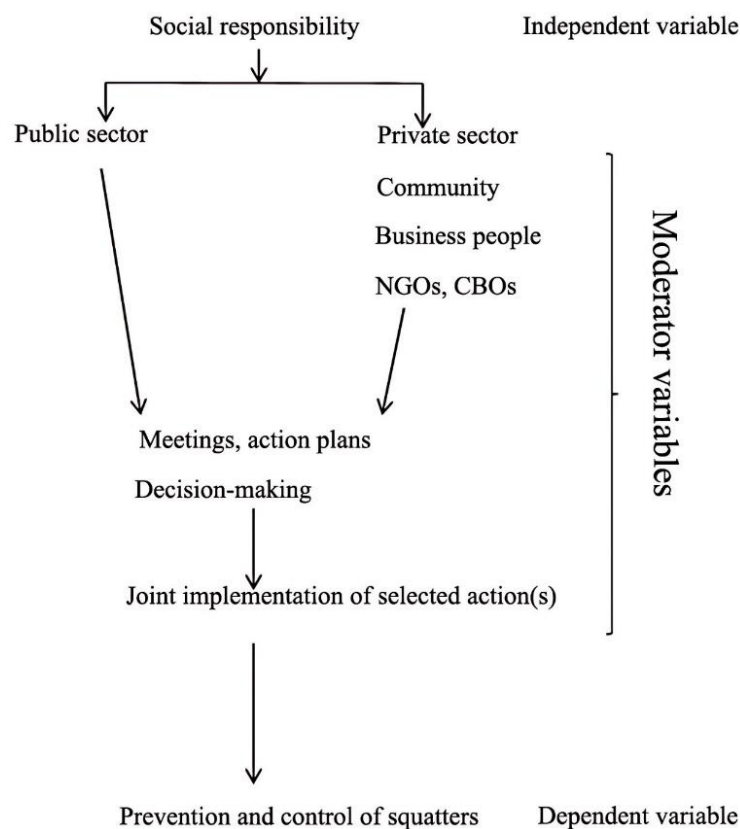


Figure 1. Conceptual framework.
Source: UN-HABITAT (2011).

Thus, in situating the study through an appropriate analytical lens, this study employed Social Responsibility Approach as the Conceptual Framework in seeking for proper recognition of good bottom-up

approach to discovery of solutions to solving squatter settlements (Figure 1). The notion of social responsibility of the media is derivative of social responsibility theory of press, which arose as a result of the media ability to influence on people's beliefs, ideas and behaviour on very important issues (Nerone, 1995). Also, Social Responsibility is a moral outline that embraces that an entity, an organization or an individual, has an obligation to act for benefit of society at large (*ibid.*).

In this study, through the used Conceptual Framework, Social Responsibility Approach is an independent variable that should be priority by government and stakeholders in executing their social services delivery (Figure 1). The dependent variables include prevention and control of squatters whereby through moderator variables (public - central government and local government authority) in using social responsibility, they will undertake actions that will enhance control and limit growth as well as dynamics of squatters in Mwanza city (Figure 1).

Moreover, the private sector represented by civil organizations [Faith-Based Organizations (FBOs), Civil Society Organizations (CSOs), Non-governmental Organizations (NGOs)], business persons and individuals together with the government (local and central) are moderator variables too (Figure 1).

The researcher advances that such people's composition will have meetings for drawing plans thereby indulge in decision-making that will end into joint implementations for actions (Figure 1). Such joint actions will lead to dependent variables, namely, prevention and control of squatters (Figure 1). Accordingly, this study, through such explanatory model, Social Responsibility Approach, provides intensified bottom-up pertinent pathways for solutions in uncovering prevention and control measures for growth and dynamics of squatters in Mwanza city.

2. Materials and Methods

This study used qualitative research approach and minimally used quantitative research approach. Besides, case study strategy was used to get in-depth information on the research problem.

The study was conducted in Mwanza city, Tanzania. The history of formation of Mwanza as an urban settlement started in 1892 as a regional administration and commercial centre to control mainly export production of cotton growing areas in Lake Victoria Zone (Mwanza City Council Report (MCCR), 2017). In 1978, Mwanza obtained the status of Municipality and in 2000, Mwanza was further promoted to a city status with two district councils, namely, Nyamagana and Ilemela (*ibid.*). Mwanza city has grown rapidly, from a population of 11,300 in 1948, 19,900 in 1957, 223,013 in 1988 to 476,646 in 2002 (NBS, 2002). In 2012 population census, Mwanza city recorded 706,453 people (National Bureau of Statistics [(NBS)], 2012). According to population census conducted in 2022, Mwanza city has increased to 1,104,521 people (United Republic of Tanzania [(URT)], 2022).

The sample size for the study was over 384 respondents obtained from the formula from Cochran (1977): $n > \frac{Z^2 \alpha/2 p(1-p)}{d^2}$; where $Z^2 \alpha/2 = Z^2_{0.025} = 1.96$ the value obtained from normal distribution Table; d = is the chosen margin of error, $p = 0.5$ the estimated value for the proportion of a sample; and $n > \frac{(1.96)^2 (0.5)(1-0.5)}{(0.05)^2} = \frac{3.8416 \times 0.25}{0.0025} = \frac{0.9604}{0.0025} = 384.16 \approx 384$ thus, $P = 0.5$ gives the optimal sample size in $n > 384$

absence of any knowledge of population like the case for squatter areas in Mwanza city.

Thus, 390 participants were involved that included 376 street and local government leaders at grassroots including ordinary residents. Also, 14 local government (municipal) officials one each from the two districts were involved from the departments of Social Welfare; Culture; Community Development; Land, Environment and Urban Planning; Education; and Health plus two officials from the two district Directors' offices participated in the study.

Purposive sampling procedure was used to get local government authority (street and district) officials. Additionally, convenience sampling and snow ball sampling procedures were used to get residents in squatter settlements because they were mobile at most times based on nature of their informal business undertakings. Simple random sampling procedure through lottery method was used to wards and streets.

The questionnaire with open-ended questions was used to gather qualitative data from district council and ward executive officials. Semi-structured interviews were conducted with street leaders including residents and Focus Group Discussions, one from each of the studied five wards were carried out. Additionally, documentary review furnished secondary data. Sources of such data were retrieved from published (journal articles and books) and unpublished materials.

Employed data collection methods helped to get results that were trustworthy, credible, precise and accurate for one to really believe (Babbie, 2010; Cohen, Manion, & Morrison, 2000; Neuman, 2006). In refinement of data collection methods before applying them to the full-swing study, a pilot test was conducted for two weeks at Mabatini squatter settlements in Nyamagana district, Mwanza city. Results from the pilot test were presented at Saint Augustine University of Tanzania and moderated by colleagues. Moreover, to ensure validity and reliability of data collection methods, there was triangulation through multiple data collection methods. Then the data collection methods were adjusted ready for actual fully-fledged research undertakings.

Data analysis was carried out through stages. First, all collected data were spot-checked for errors, corrected and then edited. Second, qualitative data were sorted according to themes and entered in a matrix.

Third, such data in a matrix were subjected to content analysis. Fourth, quantitative data were edited, corrected for errors and entered in a spread sheet using Statistical Package for Social Sciences. Then they were subjected to statistical analysis

3. Results

3.1. General Respondents' Profile

There were more female (62%) than male (38%) respondents who migrated from rural areas to Mwanza city squatter areas (Figure 2). Several motives were disclosed for such pattern whereby females joined their spouses and others escaped from rural areas due to Gender-Based Violence (GBV). The latter encompassed women who escaped from wife beating by their husbands, others were accused of being sorcerers thereby ran away from death threats, while young girls escaped from forced Female Genital Mutilation practiced in some ethnic groups in Mara region, Lake Victoria zone.

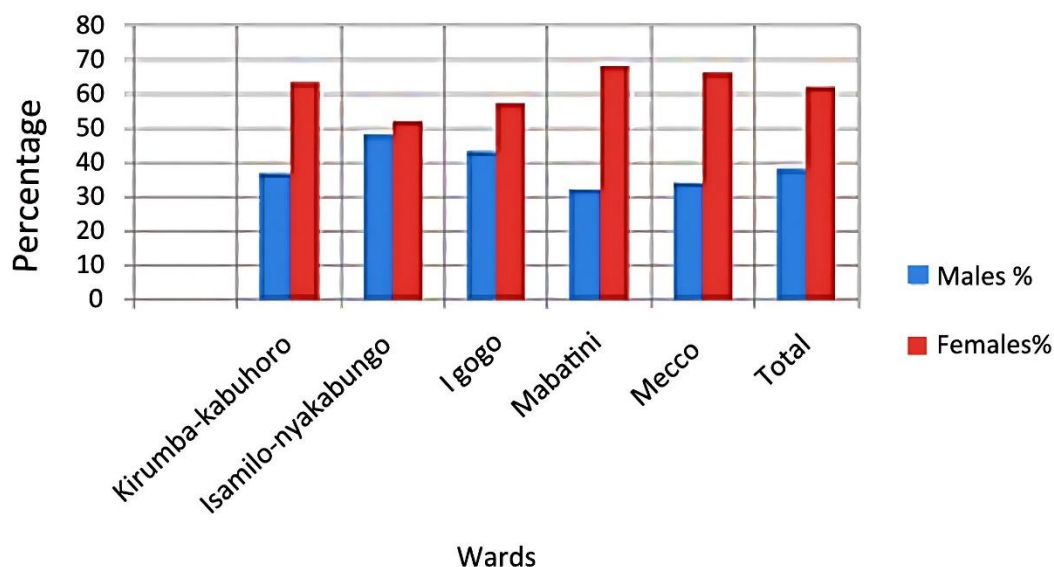


Figure 2. Respondents' distribution by gender.

The studied sample accounted for more (50%) youth aged between 18 and 35 years who migrated to squatter areas than 55 and above years old who accounted for 8 percent followed by 30 percent aged between 36 and 45 years (Figure 3).

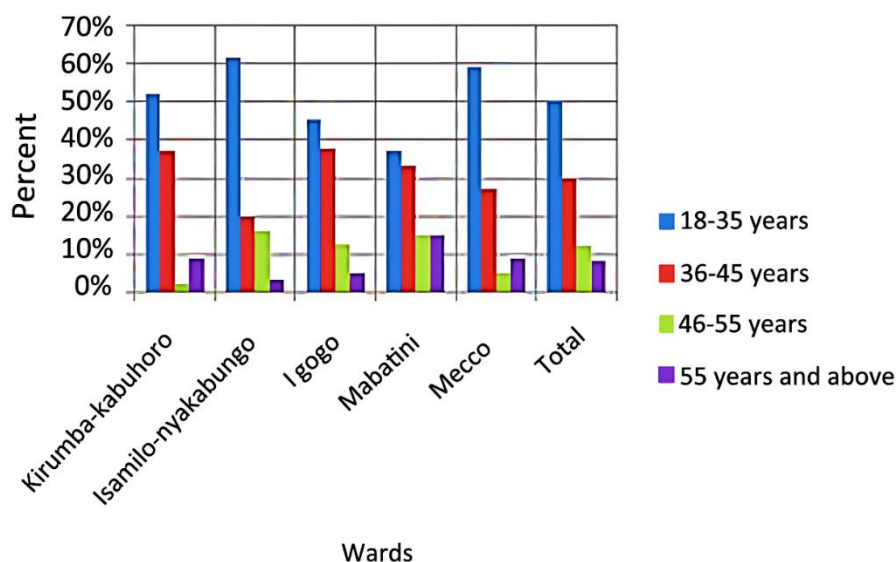


Figure 3. Respondents' distribution by age group.

About education levels, 4.6 percent males and 7.2 percent females had no formal education (Figure 4). Then 36.9 percent females had primary education level followed by 20.5 percent with secondary education [(10.8% males and 9.7% females) Figure 4]. The least (2.1 % males and 1% females) had college education (Figure 4).

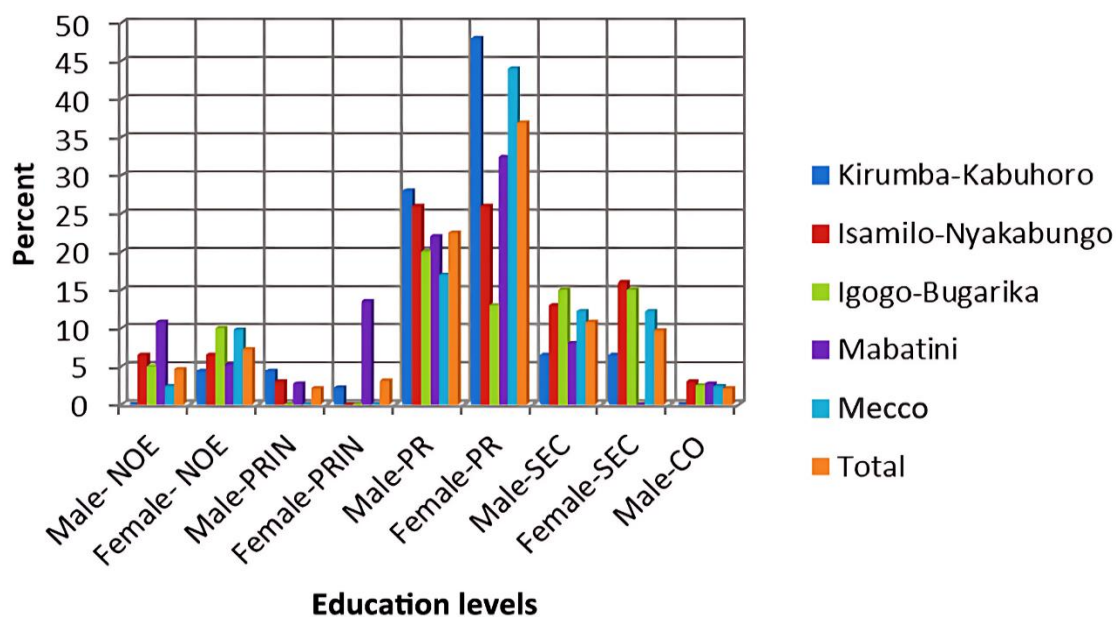


Figure 4. Respondents' education levels.

Note: Male – NOE= Male No education; Female – NOE= Female No education; Male- PRIN= Male incomplete primary education; Female- PRIN= Female incomplete primary education; Male-PR - Male completed primary education; Female – PR= Female completed primary education; Male- SEC= Male secondary education; Female- SEC= Female secondary education; Male- CO- Male college education; Female – CO- Female college education.

For their livelihoods, 1.5 percent were retired and 3.1 percent were employed, whereas 69.2 percent were self-employed (Figure 5). Few (3.1%) were employed in public and private sectors at primary and secondary schools; health facilities (dispensaries, health centres and hospitals); and others were non-skilled workers. Other employees in private sector worked in fish processing plants, Mwanza Textile Mills, Nyanza Bottling Company, city commuter buses, taxi operations, motorcycle operations, tricycle operations, women’s/men’s hair salons and so forth. Self-employment included fish mongers, sale of used clothes/shoes, sale of fruits and vegetables, part-time maids (house girls), waste collectors, small shop operators and food vending.

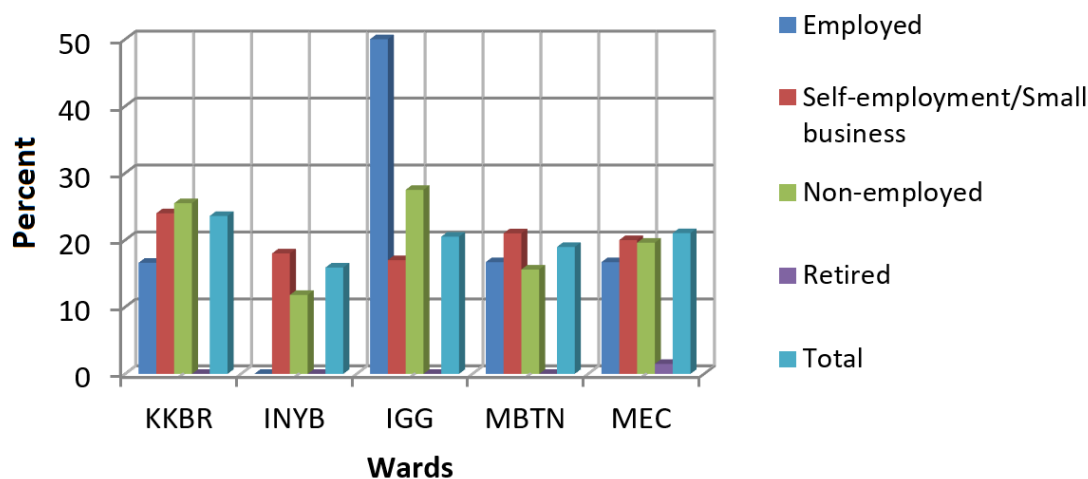


Figure 5. Respondents' distribution by career status.

Note: Key for names of studied wards: KKBR- Kirumba, Kabuhoro; INYB, Isamilo-Nyakabungo; IGG, Igogo; MBTN, Mabatini; MEC, MECCO.

3.2. Causes for Settling in Squatter Areas

Focus group discussions unveiled several push-pull factors for rural to urban migration in squatter settlements, Mwanza city. Pull factors included the following; those settled in squatter areas attracted others from rural areas to join them; availability of infrastructure (like good roads); living in the city reduced travel costs to access social services like markets, police, health facilities and schools; and availability of markets for undertaking businesses (small/medium). Others included good lake fishing with ready markets; easy acquisition of cheap land plots in unplanned areas; easy employment for casual works; ease of access to cheap rental houses; availability of utilities (potable and safe/clean water, electricity); implementation of business policies for smooth operations; and there is good life.

On the other hand, push factors that drove people from rural areas included escape from wife beating; escape after accusations of being sorcerers such that they were afraid from being killed; and life challenges resulting from poor/no harvest of crops due to erratic rains; lack/absence of good social services like high level referral hospitals. Besides, adolescent girls escaped from forced Genital Mutilation (FGM); unsustainable farming due to poor markets; and no job opportunities to compensate for persistent droughts that lead to poverty.

3.3. Initiatives in Dealing with Squatter Settlements

There were initiatives in dealing with squatter settlements by government and other key players. All Focus Group Discussion members in studied wards had the same view that media undertakings are important in socio-economic development but they participate at a small scale. Media coverage was when problems occurred. For example, if someone was killed or caught with illegal items like illicit liquor (a locally made gin called *gongo*) or drugs (mostly marijuana/cannabis) or occurrence of calamities like floods or a disease epidemic in the area such as cholera. Further media coverage was during bureaucrats or politicians' visits in areas on people's welfare. For instance, during project inauguration of helping poor households in the fight against abject poverty by a government entity, Tanzania Social Action Fund, there was media coverage.

Through interviews with street leaders and attested through Focus Group Discussions in wards, it was further uncovered that there were no civil society organizations that dealt with control and prevention of squatter settlements. However, to some extent, there were civil society organizations that revolved around solving individual problems through collective umbrellas in the fight against poverty.

Like anywhere else in the country, there are savings and credit co-operative societies (SACCOS) that encompass a significant part in the financial sector. Likewise, interviews and confirmation from Focus Group Discussions in the studied wards unveiled that people in the study areas have SACCOS to access loans that have little interest rates and no stringent collateral requirements like those required by commercial banks and financial institutions. They help members with their own socio-economic problems. Besides SACCOS, there are Village Community Bank (VICOBA) groups mostly women's groups that help members for small loans that have minimal interest rates.

The SACCOS and VICOBA assist members to access soft loans that assist in their activities. For example, vending businesses including small shops, women's hair salons, bars, restaurants, food sales (small restaurants and make shift food vendors), charcoal sales and the like whereby people are helped through accessed loans from such organised groups.

Religious leaders fulfill their obligations for their flocks including those in squatter areas. They are instrumental in dealing with people's deviant behaviours. However, they have no establishments for solely dealing with problems of squatter settlements.

There is an international Non-Government Organisation (NGO), Railway Children Africa that works in partnership with local NGOs - Kivuko (Railway Children Africa's project), Upendo Daima and Caretakers of the Environment – for street children's rehabilitation (Railway Children Africa, 2014). Essentially, its mission is not for squatter areas per se but all children including those from squatters (*ibid.*). Together with children's parents/guardians, they are involved in such children's rehabilitation (*ibid.*).

There are central government and local government measures in dealing with squatter settlements in Mwanza city. They include plans to improve infrastructure in squatter areas, for example, pavement and upgrade of street roads. Besides, government future plans include house demolitions to give way for construction of roads, construction of storm water drains, electrification and other developments like markets.

Generally, there are improvements of social services in all areas including squatter settlements. The government is improving and constructing buildings for primary and secondary schools; health facilities (dispensaries and health centres); markets/spaces for businesses; and police stations. Moreover, waste collection is outsourced by Mwanza City Council but it was problematic in some squatter areas located in hilly/sloppy areas that are hard-up to reach and maintain such measure.

Other government initiatives include prohibition of construction of new houses in squatter areas. But some government officials let squatters stay on the pretext that they pay taxes on their businesses, while politicians protect them because they are potential voters in civic elections.

There is provision of utility services from government entities. Tanzania Electric Supply Company and the water utility entity, Mwanza Urban Water and Sanitation Authority, provide their services in urban areas including squatter settlements. Nonetheless, there are residents' illicit water and electrification practices hampering smooth operations.

Mwanza city officials disclosed that they instituted participatory survey along planned but un-surveyed plots for residential areas. People were required to pay for some survey nominal fee. Nonetheless, in some areas, the exercise failed because some people could not afford mandated charges.

3.4. Difficulties in Dealing with Squatter Settlements in Mwanza City

Officials in the studied areas mentioned several difficulties in dealing with squatter settlements in creating good habitation spaces. There was population explosion that created huge settlements in undesignated/unplanned areas. Besides, there were unscrupulous house constructions that included poor quality houses, houses impeded utility infrastructure installation like electricity poles, water pipes, construction of street roads and lack of spaces for houses for schools, health facilities including markets. Such

poorly constructed structures necessitated the government to demolish them for infrastructure up-grade like street roads and/or construction of schools, health facilities and markets/spaces for businesses. Other problems include residents' illicit connections for water and electrification that hinder smooth operations of utility entities.

Also, waste collection was problematic in some hilly/sloppy areas that are difficult to reach and maintain. Besides, there are problems along unscrupulous built houses that obstruct passages for smooth waste collection.

Citizens provided reasons for government's failure in dealing with squatter areas. They remarked that the government did not care whatsoever about people with the lowest incomes for allocating them land in planned areas. Furthermore, people settled in squatter areas because planned and surveyed areas were problematic to acquire due to huge expenses and bureaucratic bottlenecks on plot allocation to ordinary citizens.

In another vein, it was discovered that there was no cooperation with government leaders, especially at grass roots in dealing with squatter settlement problems. Through Focus Group Discussions, it was aired that local government authorities were powerless with no authority over matters pertaining to land allocation at all avenues. They recounted that at some point, the government tried to evict people from unplanned settlements without proper procedures and thus, there was chaos because people had no alternative areas for resettlement. Accordingly, the government failed to deal/resolve habitation problem in unplanned areas at an early stage before it escalated up to an uncontrollable level.

Also, through Focus Group Discussions, it was elaborated that government officials mix politics in dealing with squatter settlement problems. Leaders were afraid from being blamed by citizens for taking actions like house demolition to evict them from unplanned settlements. They recalled examples in election campaigns whereby politicians/bureaucrats always said that they did not want to disturb people because they harboured for potential election voters.

Conversely, through Focus Group Discussions with Mwanza city officials, they unveiled that they embarked on participatory survey along un-surveyed residential areas and people had to pay collectively some survey nominal fee. They met at their respective street leaders and tried to raise funds required for the survey but many failed. Thus, it was unsuccessful because some people felt that survey charges under the scheme were unaffordable.

4. Discussion

Recall, Mwanza city started to grow from a small settlement in 1892 as a seat of regional administration and commercial center to the current population size (Mwanza City Council, 2014). Through time, rural to urban migration led Mwanza attain the city status from 11,400 recorded in 1948 to 706,453 inhabitants in 2012 (National Bureau of Statistics [(NBS)], 2012). Currently, such urbanization is enhancing problems due to uncontrolled sprawl and dynamics of squatter settlements.

Among the studied participants, more females (62%) than males (38%) migrated from rural to studied squatter areas in Mwanza city (Figure 2). As already unveiled, such frequency is due to push factors from rural to the studied areas that included the fact that women ran away from wife beating, others escaped from threats based on accusations from sorcery, girls escaped from FGM, while others joined their husbands. Also, small businesses like hair salons, food vending and so on are operated by women in their areas and city center. Other professions like teaching and nursing are gendered whereby more women than men are employed. Also, the few men are employed in casual labour and other formal sectors like industries, taxi operations and city bus operations including small businesses.

Comparably, around the world, Khosla (2012) indicated that female migration rates are higher than previously observed and more complex than it was believed as evident in some towns and cities in Latin America and the Caribbean together with parts of South East Asia. Therefore, migration has gender-differentiated causes and consequences such that female migration is increasing despite restrictions of women's dependent position within the family and society because households are in need for income and in some places, many employment opportunities are available to women (*ibid.*).

Accordingly, such stance is obvious in some towns and cities in Latin America and the Caribbean including parts of South East Asia, rural outmigration is female selective, for urban sex ratios usually exhibited more women than men and levels of female headed households were higher in urban than rural areas (*ibid.*). The observed stance owes to scale and nature of migration into urban areas in Latin America highly predisposed by decisions in rural households about the kind of person to migrate and due to constraints placed on women's work outside the home by households including demand for female labour in urban areas (*ibid.*).

Similarly, results from this study do not deviate from Gugler (1989) who uncovered that there were more women than men in urban areas due to rural-urban migration in developing countries. For instance, in Latin America and the Caribbean, women outnumbered men in the urban population of every country and it was similar to the Philippines (*ibid.*).

On the other hand, in some cases, income generating activities provide a different picture between women and men migrants in urban areas. For example, due to demands for nature of works in mines that require masculine persons, Gugler (1989) disclosed that more men than women in Botswana migrated to mines in South Africa. Generally, many squatter areas around the world record higher rural to urban migrant women than men. Thus, results from this study are similar to those observed by Khosla (2012).

Furthermore, rural to urban migration in the studied areas involves more youth than the elderly. For instance, this study uncovered that more youth aged between 18 and 35 years migrated and settled in squatter areas than those 55 and above years old (Figure 3). Such pattern is due to the fact that youth are the nation's labour force always in search for job opportunities that also involve self-employment mostly in urban areas. Thus, they are not only more secure in residing in urban than rural areas but also they easily access social services (like referral hospitals and good schools) that are lacking in rural areas.

These results portray a similar record at Ogun Waterside Local Government Area of Ogun State in Nigeria. Okhankhuele and Opafunso (2013) revealed that many youths aged between 18 and 29 years old migrated in urban areas in search for social services, especially education and employment. Comparably, Mhairi and Gurmu (2012) established that 15.5 percent of young adults aged between 15 and 30 years old migrated from rural to nearby towns in Ethiopia.

Another feature uncovered in this study is literacy level in squatter settlements. There was higher illiteracy level among female than male respondents in studied squatter areas of Mwanza city (Figure 4). This study disclosed that socio-economic and cultural factors like sexual harassment/discrimination and poverty play part in more female than male migrants. It was similar elsewhere around the world. For instance, in Korea, Addis Ababa, Ethiopia, Bahir (2010) showed higher illiteracy level among women than men. Besides, low education level of the urban poor was identified by Lewis in Puerto Rico and Mexico (*ibid.*).

Regarding people's livelihoods, this study uncovered that some people were employed in the public and private sectors with very few retired persons (Figure 5). However, due to the big number of youth in the studied areas, many people are involved in self-employment activities and it was justified through the Mwanza City Profile report (Mwanza City Council, 2014). Comparably, Onyekachi (2014) reports horrendous life ways for people in squatter settlements in Nigeria such that rural-urban migration is attached with incapability of urban areas to create jobs for squatters and thus, it leads to many youth' involvement in self-employment.

Recall, this study discerned push-pull factors for rural to urban migration in Mwanza city and not political factors. Thus, the following pull factors were identified: persons settled in squatter areas attracted others from rural areas to join them; availability of infrastructure; living in town reduced travel costs to access social services; and markets were available for businesses. Other pull factors include good lake fishing with ready markets; easy acquisition of cheap land plots in unplanned areas; easy employment for casual works; ease of access to cheap rental houses; availability of utilities; implementation of business policies for smooth operations; and there is good life.

Equally, push factors that drove people from rural areas included escape from wife beating; run away due to accusations of being sorcerers and thus, they were afraid from being killed; and life challenges due to poor/no harvest of crops as a result of erratic rains; lack/absence of good social services (high level referral hospitals). Others included adolescent girls escaped from discrimination (FGM); unsustainable farming due to poor markets; and absent job opportunities to compensate for persistent droughts that lead to poverty.

The identified push-pull factors in this study are evident elsewhere around the world. In the study in the Waterside Local Government Area of Ogun State in Nigeria, the following pull factors that obliged majority of people's migration to urban areas were uncovered: to continue for their education, in search for employment, in search for basic services, to join relatives and to get married (Okhankhuele & Opafunso, 2013). Besides, majority of respondents informed that rural to urban migration pulled many youths to urban areas (*ibid.*). Push factors from rural areas that accounted for migration into urban areas in Nigeria encompassed other consequences: subdued village life, youths' failure to learn their culture and abandonment of the village (*ibid.*). Furthermore, Mhairi and Gurmu (2012) report in Ethiopia identified pull factors for rural to urban migration. They included seeking for high school education or employment in casual wage-labour jobs in nearby towns; joining family; and visiting relatives (*ibid.*).

Concerning initiatives in dealing with squatter settlements, this study uncovered that, to a certain extent, the government provides social services that include potable, clean and safe water; electrification; pavement/rebuilding of feeder roads; improvement and/or construction of buildings for schools and health facilities; survey of unplanned areas; and limited waste collection to accessible areas, especially those not so high up in hillocks. The government endeavours to demolish houses to give way for infrastructure developments (roads and other public utility spaces).

However, the identified government measures in dealing with squatter settlements are insufficient and they are encountered with difficulties. For example, provisions of water services and electricity, which yield government revenue, are faced with illicit connection; there is destruction of infrastructure for water as well as electrification; and schools are built but some parents/guardians never send their children. Other difficulties include survey of unplanned areas that require fee payments that are unfordable by majority, house demolition including eviction that have never been executed and waste collection is limited.

Pertaining to civil society initiatives in dealing with squatter settlements, this study uncovered that Railway Children Africa, the international NGO, collaborates with local NGOs in street children's rehabilitation including those from squatter areas. However, there is no organized civil society entity dealing with squatter settlements. There are only measures undertaken by religious leaders for their flocks that include advice on abstinence from deviant behaviours but they never specifically deal with problems of squatter settlements. Concerning media role in dealing with squatter settlements, it was mostly on occasion when there were visits by dignitaries or when a problem occurred in the settlements.

On the other hand, some scholars analysed Tanzanian government measures in dealing with squatter settlements that included bottom-up approach. For example, Magigi and Majani (2005) examined communities led planning standards in squatter settlement upgrading projects at Ibungilo in Mwanza city and Ubungo Darajani in Dar es Salaam. They were approved by central government and local government authorities for implementation (*ibid.*). Project initiation was enhanced by communities' common felt problems and it was immediately accepted by landholders due to fear from landholders' eviction because the area was designated hazardous land in 1978 by Dar es Salaam Master Plan, poor infrastructure service, poor accessibility to credit facility and flooding (*ibid.*). Thus, they were able to decide on planning standards through mutual agreements (*ibid.*).

Another study that shows dire need for fruitful government's use of bottom-up approach in dealing with people's socio-economic problems is that by Mhache and Mauma (2013) in Dar es Salaam, Tanzania. They identified some problems in urban poor settlements, whose root causes included social, economic and political dimensions (*ibid.*). Accordingly, they suggested that concerted efforts in solving such problems should be carried out by involving all stakeholders with political commitment for actions including sources for curbing urbanization that leads to squatter settlements (*ibid.*).

Moreover, in suggesting for participation of people together with the government in solving societal problems in squatter areas, Hozefa (2011) identified factors that pose health risks to urban dwellers in squatter areas of Dar es Salaam city, Tanzania and revealed common epidemic diseases. Such problems were mainly due to absence of proper urban planning that led to proliferation of informal settlements following rapid urban population growth (*ibid.*). It was suggested that the government should solve problems by instituting pertinent planning and upgrading of informal settlements through a highly participatory approach by including residents of the settlements (*ibid.*).

Therefore, it leads to a position to conjure up that the cited studies conducted in Tanzania even though never used on realms of Social Responsibility Approach in dealing with difficulties they observed, recommended for joint efforts on heeding to government moves in dealing with socio-economic problems and general welfare of people settled in unplanned areas that include squatter areas. They underscore for employing bottom-up approach, involving all people as key players for solving their problems but they never amplified detailed pathways for achieving such goals.

Correspondingly, the cited studies carried out in Tanzania demonstrate the manner government collaborations with other key players are important in realization of having good habitation areas including their up-grade. In an up-graded analytical stance, Social Responsibility as an explanatory model for tackling and thus, getting solutions for squatter settlements, was employed in this study. It was deemed a pertinent pathway in helping authorities and other stakeholders in properly dealing with the prevalent squatter problems. Thus, it is the main contribution from this study in such avenues.

In introduction to this paper, it is postulated that through Social Responsibility Approach, as an independent variable at the top, should be priority by government, urban authorities and stakeholders in executing their social services delivery (Figure 1). The dependent variables encompass prevention and control of squatters such that through moderator variables (public - central government and local government authorities) will undertake measures as solutions to control and limit growth including dynamics of squatters in Mwanza city (Figure 1). Such actions are moderator variables (Figure 1).

Likewise, the private sector represented by civil organizations - Faith-Based Organizations, Civil Society Organizations, NGOs - business persons and individuals together with the government (local and central) are moderator variables in dealing with squatter settlements at various capacities in seeking solutions to squatter problems like uncovering prevention and control measures for growth as well as dynamics of squatters in Mwanza city (Figure 1). Such composition of various societal groupings will have meetings, draw plans thereby partake in decision-making that will climax into joint implementations for actions (action plans) that will lead to dependent variables as solutions and thus, most likely prevent as well as control squatters (Figure 1).

A point to consider can be discerned through the study by Burra (2004) in Dar es Salaam city that shows how residents rejected a forced settlement plan without their involvement. Later, a committee of residents and a team of consultants from University of Lands and Architectural Studies and with residents' contributions, worked together for the settlements plan that was approved (*ibid.*). Thus, it is important to resolve problems and settlement problems by using the bottom-up approach rather than a top-down approach used by authorities but employ a chain of relations or networking. It is an aspect highly considered by the researcher of this work through use of Social Responsibility Approach as the explanatory model in solving people's problems like those encountered in squatter settlements.

Accordingly, based on results from this study, it can be discerned that, to a great extent, Social Responsibility Approach, as the explanatory Model modified into the Conceptual Framework, offers pertinent pathways that will lead to good solutions to squatter problems. It is the model, which is useful for discovery of solutions for control and prevention measures on growth including dynamics of squatters in urban areas through joint efforts between the government, journalists and private sector including other stakeholders in Tanzania.

5. Implications of Research

The major contribution of this work is based on obtained results due to the employed Social Responsibility Approach as the pertinent explanatory model for amplifying bottom-up approach in seeking solutions to squatters in Mwanza city.

It is suggested that all civil society organizations should be encouraged and facilitated by the government to take part in dealing with challenges and problems in squatter settlements. Also, the government should create a data base of all civil society entities so as to institute joint efforts in dealing with challenges/problems in regard to people's welfares. In its good implementation measures, the government should review land policies and laws concerning urban settlement patterns, especially in unplanned/squatter areas.

Besides media, individual persons should be mobilized by local authority leaders in collaborations so as to deal with their welfare problems. Such measures should be aligned to people-centred, bottom-up approach underlined in this study's employment of Social Responsibility Approach as the germane explanatory model in resolving their welfare problems.

Additionally, the governments (central and local) should up-grade citizenry sectors in dealing with problems through joint meetings, drawing up action plans and then culminate in execution of pertinent action plans. Other aspects could be up-grade and/or establishment of social services provision like proper waste management and many other issues along other social welfare aspects.

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