

Research Paper

URBAN HOUSING AND LAND MARKETS: BUJUMBURA, BURUNDI

by

Carol Dickerman
Land Tenure Center

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Bujumbura, Burundi



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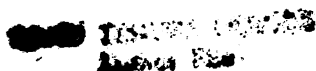
Land Tenure Center
1300 University Avenue
University of Wisconsin-Madison
Madison, Wisconsin 53706

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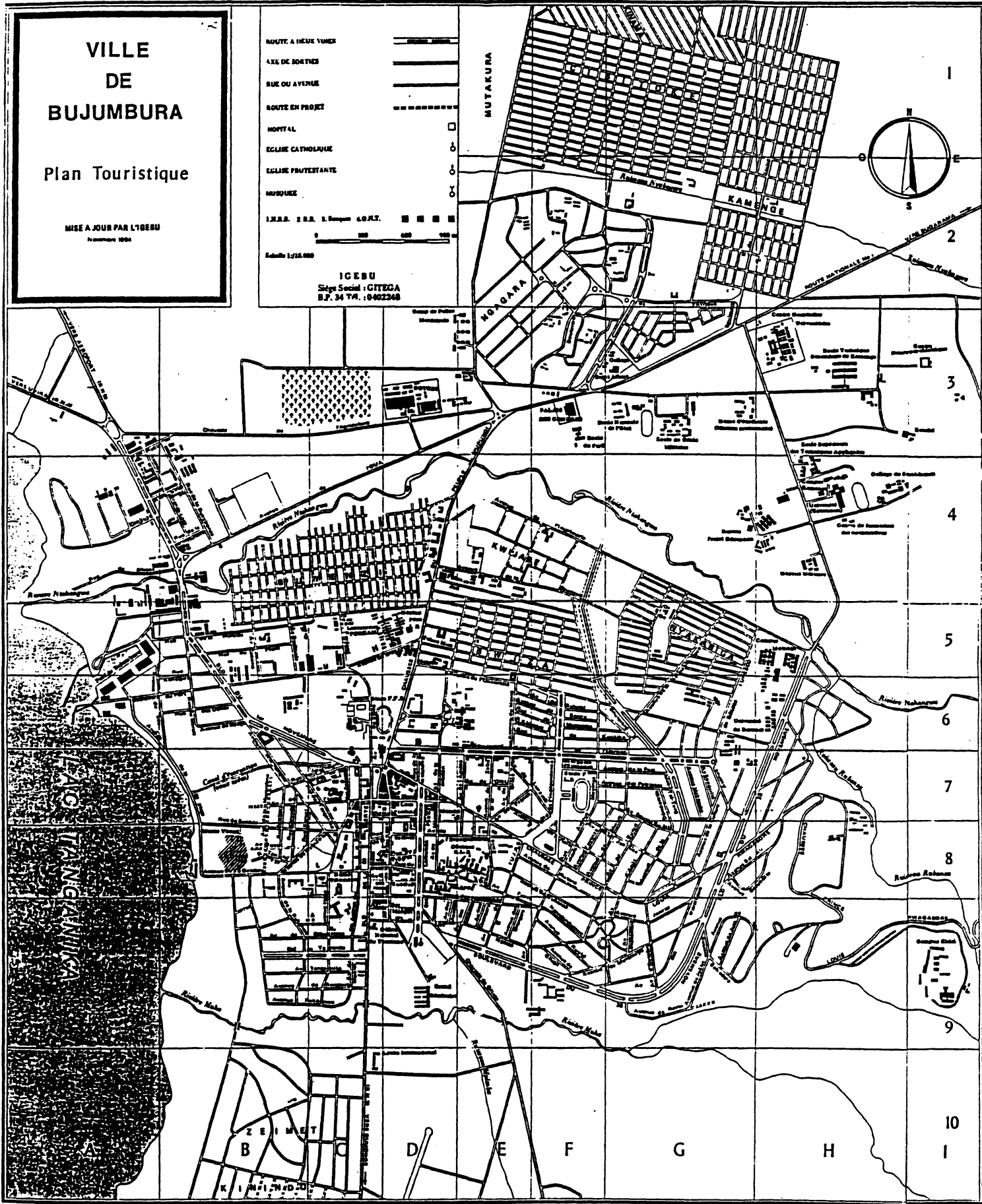
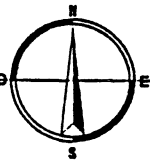
VILLE DE BUJUMBURA

Plan Touristique

MISE A JOUR PAR L'ICEBU
Février 1984

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 CAX DE SORTIES
 RUE OU AVENUE
 ROUTE EN PROJET
 HOPITAL
 EGLISE CATHOLIQUE
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URBAN HOUSING AND LAND MARKETS: BUJUMBURA, BURUNDI

by Carol Dickerman, Land Tenure Center

Introduction

In the past three decades, African cities have grown at a dramatic pace, the increase in their populations surpassing even the high rates of growth of the national populations in almost all countries of the continent. Accompanying this demographic growth is a critical change in the character of urban populations. Where once urban residence was considered by many to be temporary, now cities have become permanent places of settlement for large numbers of residents. No sector of the urban economy has been more affected by this fundamental change than the land and housing markets.

Access to urban land and housing is a critical component in the social and economic structure of a city, underpinning not only the living conditions of resident and immigrant populations but also the economic decisions made by its inhabitants. These economic choices are shaped by a range of factors, only some of which are subject to control by the individual. Individual population members do not enjoy equal access to housing and land; rather, varying levels of opportunity exist for different economic and social groups. In African cities today, this differential access to the very valuable and desirable commodities of urban land and housing is a product of both historical and present-day policies--deliberate decisions by colonial and present administrations to favor some groups at the expense of others, on the one hand, and individual responses to economic necessity and opportunity, on the other. The result is often a checkerboard of land and housing patterns, and one should more properly speak of markets in the plural than in the singular.

The urban housing sector is more than merely the backdrop to life in the city. In many places, the land market and housing construction are the most vital activities of the urban economy, often the most popular and secure opportunities for investment and profit in the city if not the country as a whole. In general, land prices and returns on housing in African cities (especially capital cities) have risen continuously since independence with little falling-off. And this fact makes obvious their appeal as a long-term investment or as a short-term holding--perhaps to produce a quick return. Other potential sources of profit may be dependent on the vagaries of local weather and world market conditions or controlled by foreign corporations. Prices for export commodities such as copper, cotton, coffee, and oil have fluctuated, and demand for them has not grown appreciably. Demand for urban land and housing, by way of contrast, has risen among virtually all socioeconomic

levels of city inhabitants, the product not only of rising numbers of residents but also of increasing urban-rootedness.¹ Urban land and housing provide a range of investment opportunities for both men and women, rich and poor. An individual may construct a small room at the back of his house to rent out, while another with more capital (or perhaps merely more influence) may purchase land with the goal of constructing luxury housing for rental to the expatriate community. As a rule, these kinds of investments have proven to be relatively secure and have held up well under economic hard times and despite often ill-advised government interference. In Kampala, Uganda, for example, despite the political and economic problems inherited from repressive and destructive regimes, land prices have continued to rise at a rate that has kept pace with inflation. And in Burkina Faso, where a 1983 decree proclaimed the abolition of rents, an unfavorable policy has proven unworkable and had to be rescinded.

This paper examines the land and housing markets in one particular African city, Bujumbura, Burundi, analyzing their organization and operations in terms of their structure in the past, their participants, and the government's changing role. Although Bujumbura is smaller than many other African cities, it too has experienced massive growth in the years since independence, and urban land and housing are in as high demand here as elsewhere. And like many other cities, its tenure system is the product of several different arrangements introduced at various points in the past. In some quarters residents possess rights of occupation, while in others registered freehold and leasehold prevail. As elsewhere, the several tenure systems point to and accentuate social and economic distinctions among the urban population, providing opportunities for some and constraints for others. Studies of the land and housing markets in other African cities have often focused on only one sector, or on only one group of participants, and this lack of an overview has sometimes led to misperceptions about the operations of the market and the ways in which it has evolved in the post-colonial era. In examining the several land and housing markets in Bujumbura and the changing role of the government, this paper seeks to provide a description and analysis of them that both illuminates the specific urban situation of Bujumbura and at the same time is generalizable to other African cities, especially those of East and Central Africa, where there is no tradition of urban settlement (outside the coastal areas) as there is in parts of West Africa. Although the details may vary from one urban situation to another, the broader outlines of housing policy, in both the colonial and post-colonial eras, are very similar, and many of the problems and prospects for their solution that one finds in Bujumbura are present elsewhere.

The bulk of the data for the paper was collected during a four-week stay in Bujumbura in January-February 1987.² I first became aware of many of the issues the 1987 research trip attempted to address during the course of earlier and longer trips in 1980 and 1981, when I was doing fieldwork for my doctoral dissertation on the history of Bujumbura.³ The data are drawn from both written and oral sources, from official documents and interviews with civil servants and private individuals. The paper begins with a description of the colonial background

of Africans' access to housing and land in Bujumbura, and then moves on to discuss the ways in which housing and land are acquired today and the government's participation in these markets. A final section presents conclusions and attempts to place the example of Bujumbura in the wider context of urban Africa.

Urban Land and Housing during the Colonial Period

Bujumbura, like most cities in East and Central Africa, is a twentieth-century creation. Although it was the site of a flourishing market in the late 1800s, it was not until the imposition of colonial rule in the early 1900s that it became a permanent settlement with a relatively dense accumulation of population. Colonial officials were not confronted with an indigenous urban tradition or with customary urban patterns of settlement, and thus might shape African residence patterns in the town as they saw fit. Throughout the colonial period, government officials attempted to do just this through a variety of direct and indirect measures intended to limit the numbers of African inhabitants, their places of residence, and the opportunities for economic independence. In this, of course, the Belgian colonial regime was by no means unique, for colonial governments elsewhere in East and Central Africa similarly sought to regulate urban residence.⁴ Although the colonial era is now twenty-five years in the past, these policies have left their traces in Bujumbura as elsewhere and continue to shape and inform the operations of the housing and land markets in the city.

The colonial government remained consistent in its desire to regulate African residence in Bujumbura, though its goals and the ways in which it hoped to achieve them changed over the years.⁵ In the first years after World War I, when Belgium took over the colony of Ruanda-Urundi from Germany as a League of Nations mandate, the colonial administration pursued a political and economic policy that focused on rural activities, on the production of agricultural surpluses and labor migration to the Belgian Congo while maintaining the authority of customary chiefs in the interior of Ruanda-Urundi. Because it was understood that opportunities in Bujumbura might provide competition for these ends, the colonial government sought to keep facilities and activities in Bujumbura to a minimum. Up until the mid-1930s, it provided no housing, little education, and only limited economic opportunities for the several thousand African residents of the city.⁶

This policy began to change in the wake of the Great Depression as increased numbers of Africans migrated to the city and as the colonial government and local businesses expanded their activities and work forces. This influx was the product of several independent factors: the decision by the colonial government to keep Bujumbura as the capital; the increase in Ruanda-Urundi's coffee and cotton exports, almost all of which were handled by the port of Bujumbura; and the cessation of labor recruitment in Ruanda-Urundi by the Union Minière du Haut-Katanga, which until 1930 had been the principal employer of Ruanda-Urundi citizens.⁷ The result was a massive construction program in the city and the expansion of its labor force. Where officials had

earlier attempted to restrict the attraction of the city to would-be African immigrants, they now began to consider how best to manage the various sectors of African society.

In 1935, the government began to lay out two housing quarters for Africans. One area, known as Buyenzi, was to be set aside for African Muslims, or Swahilis as they were often called, while a second quarter, called "Belge," was for non-Muslims.⁸ Creation of the new quarters was intended to meet several needs. A separate quarter for Muslims might minimize the number of conversions to Islam, which officials perceived to be on the rise.⁹ And more importantly, provision of new and expanded housing areas would act to stabilize the labor force. By the late 1930s, there was a growing sense among European employers that it was cheaper to provide incentives such as plots of land (and, occasionally, housing) as well as somewhat better wages for more senior and skilled employees than continually to spend sums of money to recruit workers for short contracts. The planning of Buyenzi and Belge, where workers might be allocated plots of land on which to build houses, was an acceptance of the need to keep workers at their jobs as well as a recognition of the increasingly crowded conditions in the older housing areas. Both security and public health considerations were served by the establishment and design of the new quarters.

In the creation of Buyenzi and Belge, the government wished to encourage longer stays and thus greater stability in the Bujumbura work force. Long-term and permanent residence, however, were not synonymous. To achieve the former while avoiding the latter, rights to parcels in the two housing areas were carefully limited. In allocating the plots of land to African residents, the government made clear that it was distributing occupation rights only, and not ownership. As an official report described the distinction, "The native is not the proprietor of the parcel which he occupies; he enjoys the simple right of occupation but is the owner of the constructions which he has erected."¹⁰ African residents of the two quarters might construct houses--and in fact were required to do so--and profit from what they did build on the plots they were allocated, but title to the land itself and rights to dispose of it remained in the hands of the government. It was only the houses themselves that Africans owned.

As the housing quarters filled up and new plots were no longer easily obtained, rights to a plot of land became valuable and, moreover, negotiable--despite the government's distinction between occupation and ownership and the lack of marketability that this distinction carried with it. Court cases before the local African tribunals in Bujumbura reveal that there was a healthy market in rights to land. Some holders sold off rights to build on land within their own plots; others sold off outbuildings within their compounds. Although the courts generally ruled that such transactions were illegal when cases of these kinds first began to come before them, the courts' powers were such that they could only attempt to enforce the regulations in those instances that actually came to their attention.¹¹ Land for African housing within the city was sufficiently scarce that neither the formal laws of the colonial administration nor the occasional unfavorable

decision by the courts could quell the growing market in rights to housing parcels and subsidiary rights.

By the early 1950s, court officials no longer attempted to enforce the rules prohibiting transactions in land rights; rather, their decisions reflected a growing acceptance within the African community of the notion that the plotholder possessed certain rights in his parcel which he might dispose of freely. Among these rights was the authority to sell sub-plot construction privileges. This was a far cry from the administration's assertion that the plotholder was merely a resident and not the owner of the parcel, and therefore was without any rights in the land itself. The courts' decisions made it evident that the regulation had less and less bearing on the actions of those to whom the plot had been assigned and that this privilege of plotholders was generally accepted among the African community. For those who paid for the right to build on another's plot, however, the procedures sanctioned by the courts' rulings worked much as the colonial regime had intended they should work for the actual holder of the plot: the subholder owned the house he had built himself by virtue of the money and labor invested in the construction, but the owner retained the right to buy the subholder out--at a price that sometimes was so low as to resemble those the government paid when it wished to reclaim land.

The scope of housing and land transactions in Buyenzi widened yet further by the end of the decade as entire parcels changed hands. Nor did the prices reflect any sense of insecurity of tenure, for the amounts paid were high. In one case that came before the courts, for example, an individual claimed to have paid 2,000 fr. for rights to a plot in 1960 (although his ex-lover insisted that the price had been only 1,250 fr.); another plot sold in the same year for 1,800 fr. These were substantial sums at a time when the minimum daily wage for workers, including rations and lodging, was set at 29 fr. a day and there were few sources of credit available to Africans. The plots often cost as much as the houses themselves.

By the end of the colonial era in 1962, there thus existed a market in African housing and housing plots over which, despite official policy to deny Africans ownership rights, the administration exercised little control. The fact that these plots were not held in freehold had little effect on their desirability and seemingly little impact on their price; rather, scarcity and location were the crucial factors in the evolution of the housing market. Other housing quarters for Africans were laid out in the 1950s (these and other housing areas are indicated on the map) in an attempt both to ease the crowding in Buyenzi and Belge and to provide houses for better-paid Africans. But as in the earlier quarters, Africans were granted only occupation rights to the parcels in these new locations.

The construction of Ngagara, beginning in 1952, followed by Kamenge, Belge B (today Rohero II), and Belge IV (today Nyakabiga), provided housing for a growing number of African residents in the city. Nevertheless, despite the creation of these newer quarters, Buyenzi and Belge remained preferred locations. Indeed, Ngagara, where the houses

were built according to European specifications and remained the property of the Office des Cités Africaines,¹² proved unpopular and a liability for the administration. People preferred Belge, which was more crowded and where rents were often higher, to Ngagara, with its rigid layout and pre-constructed housing.

The Housing Market in Present-Day Bujumbura

Beginning in 1960, many of the restrictions on African residence in Bujumbura were removed, and, with independence, the housing regulations which served to segregate Europeans, Asians, and Africans were rescinded. Despite the repeal of these legal measures, however, divisions remain between the various communities of Bujumbura. The boundaries are no longer drawn along racial lines and legally mandated, but rather are the product of economic realities and administrative organization. To understand these economic distinctions between the quarters of Bujumbura, one must consider and analyze the workings of not one, but several, housing markets, each with its own land tenure system and under the supervision of separate government offices. The evolving character of official participation also needs to be examined, for it points to changes in policy and, at a more concrete level, in a range of direct and indirect subsidies at the government's disposal in managing the operations of these markets.

The Quartiers Populaires

In Buyenzi and Bwiza, as Belge is now called, the housing market operates in a fashion strikingly similar to the manner in which it functioned in the colonial period. These two residential areas, together with Kamenge, Cibitoke, Kinama, and some parts of Ngagara, are known as quartiers populaires, areas in which rents and housing prices are apt to be lower than elsewhere in the city and thus areas which attract the less well-off of Bujumbura's population. In general, facilities in these quarters are quite inadequate compared to the more recent and more comfortable housing areas. Most of the roads are unpaved, and some have become impassable to motor traffic because of the wide gulleys caused by heavy rains. As a rule, the houses lack electricity or plumbing, and communal facilities for water are inadequate for the numbers of residents who now occupy the quarters. Lighting on the streets is poor, and other amenities lacking altogether. A 1980 assessment of the infrastructure in these quarters, carried out by the Ministère des Travaux Publics, de l'Équipement et du Logement, characterized the road systems, sewer systems, and provision of water and electricity as "defective" and "very defective" and recommended that action be taken to improve the conditions; only in Ngagara did the assessment find the facilities largely satisfactory.¹³ Despite these shortcomings, though, the quartiers populaires are indeed quite popular areas of residence and the housing market there a lively one.

The colonial legal distinction between housing and parcel rights, ownership and occupation, lives on but appears to have as little effect

on the operations of the market now as then. Although it has been possible since 1960 for African residents of Buyenzi, Bwiza, and Kamenge to purchase from the state and register title to the plots of land on which their houses stand, only a minority have in fact done so. In Buyenzi in the first year this was possible, only four individuals registered parcels, while none did so in Bwiza and only one in Kamenge; the numbers have risen in the years since, but the larger portion of the parcels remains in the state's hands.¹⁴ Most homeowners continue to hold occupation rights only--although the distinction between ownership and occupation is largely ignored in transactions. At the offices of Projet DUB in Bujumbura,¹⁵ where records of the transfers (or mutations in French) have been maintained since 1983, many of the notices of both prospective and actual transfers state that an individual is selling his plot of land:

Monsieur (Mme., Mlle.) _____ détenteur (détentric) de la parcelle sise zone _____ quartier _____ . . . voudrait vendre (céder) sa parcelle à Monsieur (Mme., Mlle.) _____ à un prix de _____.

Other notices state that it is the house that is changing hands and make no mention of the parcel, but neither local officials nor individuals see anything of significance in the difference. For regardless of which is specified, house or land, the reality is the same. Unless it has been formally purchased from the state, the parcel is held only under a right of occupation and not of ownership and therefore cannot be sold. (In those instances in which the parcel has been purchased from the state, the transactions are handled and recorded at the Bureau des Affaires Foncières rather than Projet DUB.) The importance of this distinction between ownership and occupation is, in addition to marketability, one of access to credit; owners of both parcel and house have a mortgageable asset, regardless of the condition of the house, whereas those who own the house alone may or may not, depending on its condition, be able to obtain loans against it. (This is discussed further in the section which follows.)

Nevertheless, the fact that the parcels are not usually owned outright by the occupant appears to have little negative impact on the housing market in the quartiers populaires. House prices have risen sharply over the years, more than keeping pace with inflation and wage rates. In Bwiza, for example, two houses recently sold for at least 1,000,000 Fr.Bu. each, and even in Kinama, with virtually no infrastructure and far from the center of the city, a house was recently reported to have sold for 370,000 Fr.Bu.¹⁶ Table 1 gives median and ranges of prices for houses in these quarters.

The prices reflect a variety of factors. Buyenzi and Bwiza are the quarters closest to the center of the city, the market, and the industrial quarter and are desirable locations for the same reason they were at the time of independence. The low number of transactions in these two quarters, and most especially for Buyenzi, may very well be

TABLE 1

Housing Prices in Bujumbura, 1985-86^a

<u>QUARTER (N)</u>	<u>LOW PRICE</u>	<u>HIGH PRICE</u>	<u>MEDIAN</u>
Buyenzi (9)	50,000	700,000	450,000
Bwiza (15)	100,000	1,000,000	550,000
Cibitoke (75)	30,000	770,000	270,000
Kamenge (43)	70,000	750,000	200,000
Kinama (45)	30,000	370,000	120,000
Ngagara (10)	200,000	750,000	380,000

- a. All data on housing sales contained in tables in this section (pp. 6-12) were obtained from Projet DUB, Bujumbura, February 1987. The figures do not include prices for sales of houses and parcels purchased from the state; once parcels have been purchased from the state, land and housing transactions are handled by a different government office, the Bureau des Affaires Foncières, whose operations are discussed in subsequent sections. Sales of houses by individuals to formally organized groups, such as churches or cooperatives, have also not been included; their prices are generally higher than for sales to individuals.

a function of the fact that as the oldest quarters, they are most likely to contain families who have been permanent residents for the longest;¹⁷ houses in these two quarters may come on the market less frequently. Buyenzi remains the center of the Swahili community in Bujumbura, whose members are descended from some of the first residents of the city.¹⁸ Ngagara, on the other hand, while farther from the city center, is the quarter with the best infrastructure, with an adequate sewage system, roads, and water, and with almost one-third of the houses with electricity.¹⁹ Its design and layout, however, are such as to discourage the construction of annexes for rental, a deliberate decision by colonial officials involved in planning the quarter. Evidence from the other quarters indicates that potential rental returns do appear to play a part in housing prices. The most expensive house sold in Cibitoke during this two-year period, for example, has a number of rooms that could be rented and provide the owner with a certain amount of income, a highly sought-after source of financial security in the city. Nor is it especially surprising that the lowest price and lowest median price by far are for houses in Kinama. Kinama was originally laid out outside the city boundaries in the 1950s and intended to house the poorest

segment of the city's population. It was designed for inhabitants who lived mostly from their agricultural activities and only infrequently worked for regular wages. Kinama has few roads and no electricity, and its interior plots are virtually inaccessible to motor traffic. Known as the Faubourg rural (rural suburb) at the time of its creation, Kinama was meant to provide, among other things, a source of inexpensive produce for Bujumbura's market.

Location, quality of housing, and income-producing potential, then, all appear to play a role in housing prices. And although the right of occupation of a particular parcel is not supposed to be a negotiable commodity, it too is a factor in housing transactions. One acquaintance of mine bought a house in Kamenge five or six years ago and in the time since his purchase has systematically built a new house around the old, putting in running water and electricity, adding new rooms and outer walls, and replacing all the windows and doors in the old house. It was not the original house that induced him to make the purchase, but rather that he could afford the price of Kamenge houses. I was also told of this happening in Bwiza, where a number of Senegalese merchants²⁰ have purchased houses only to tear them down and build new ones on the sites. It is obviously not the physical construction itself that has brought about the transaction, but rather the location of the parcel and the right to occupy it. A recent estimate of construction costs confirms that houses in the quartiers populaires are selling for more than the cost of the houses themselves. The 1980 assessment of urban conditions carried out by the Ministère des Travaux Publics reported the following housing construction prices in Bujumbura: for the least expensive level of housing, 48 m² in size and entirely owner-built out of nondurable materials, it estimated a cost of 48,000 Fr.Bu.; for the most expensive house, built entirely by hired labor, of durable materials, and 80 m², it estimated a cost of 467,000 Fr.Bu.²¹

Who are buying and selling these houses in the quartiers populaires? Unfortunately, no records exist from before 1984, when the city began to monitor the transactions, but data available for the recent years make it possible to begin to generalize about the people buying and selling houses in these neighborhoods. The paragraphs that follow consider first the issue of gender among buyers and sellers and then provide a general characterization of participants in this housing market.

Women comprise about 48 percent of Bujumbura's population, but this is not reflected in their participation in the housing market in the quartiers populaires.²² Rather, they are significantly underrepresented, as shown in Table 2, which gives numerical and percentage figures for sales by gender of buyer and seller for each quarter.

As can be seen from these numbers, women are present in appreciably lower numbers in the housing market than their proportion in the overall urban population would suggest, comprising perhaps one-quarter of the sellers and one-quarter of the buyers in those quarters (Cibitoke, Kamenge, and Kinama) where there are sufficient numbers of sales to

TABLE 2

Housing Sales by Gender, 1985-86^a

<u>QUARTER (N)</u>	<u>MS (%)</u>	<u>FS (%)</u>	<u>MB (%)</u>	<u>FB (%)</u>
Buyenzi (7)	4 (57.1)	3 (42.9)	6 (87.5)	1 (14.3)
Bwiza (11)	11 (100)	-	10 (90.9)	1 (9.1)
Cibitoke (69)	53 (76.8)	16 (23.2)	52 (75.4)	17 (24.6)
Kamenge (42)	31 (73.8)	11 (26.2)	33 (78.6)	9 (21.4)
Kinama (44)	33 (75.0)	11 (25.0)	38 (86.4)	6 (13.6)
Ngagara (9)	7 (77.8)	2 (22.2)	3 (33.3)	6 (66.7)
Total (182)	139 (76.4)	43 (23.6)	142 (78.0)	40 (22.0)

- a. Sales in which one of the parties was a group (church, cooperative, or several heirs) rather than an individual have not been counted; nor have instances in which a house has been formally ceded from one individual to another (usually between family members). MS and FS are male and female sellers, respectively; MB and FB, male and female buyers.

TABLE 3

Housing Sales, with Buyers and Sellers Combined

<u>QUARTER (N)</u>	<u>M-M (%)</u>	<u>M-F (%)</u>	<u>F-M (%)</u>	<u>F-F (%)</u>
Buyenzi (7)	4 (57.1)	-	2 (28.6)	1 (14.2)
Bwiza (11)	10 (90.9)	1 (9.1)	-	-
Cibitoke (69)	39 (56.5)	14 (20.3)	13 (18.8)	3 (4.3)
Kamenge (42)	25 (59.5)	6 (14.3)	8 (19.0)	3 (7.1)
Kinama (44)	29 (65.9)	4 (9.1)	9 (20.5)	2 (4.5)
Ngagara (9)	3 (33.3)	4 (44.4)	-	2 (22.2)
Total (182)	110 (60.4)	29 (15.9)	32 (17.6)	11 (6.0)

provide valid statistics. Male dominance of the housing market, as both buyers and sellers, is scarcely surprising when one considers that wage employment has long been and remains a male preserve and that, in the case of married couples, houses are most often purchased in the man's name. Unfortunately, the lack of baseline data on housing ownership makes it impossible to gauge whether or not women are selling their homes at a rate disproportionate to their level of ownership. (If, for example, 80 percent of the houses were owned by men, then this would indeed be the case.)²³ Combining the numbers so as to group buyers and sellers together by gender only serves to accentuate the lesser role of women in the housing market, as Table 3 shows.

Rather unexpected is the fact that women are overrepresented as purchasers from male sellers in the quarters of Cibitoke and Ngagara. Median housing prices by gender reflect a similar, unusual pattern. The median price for houses sold by women is not especially surprising; a comparison of this figure with that for houses sold by men shows that the houses women sell are less valuable than those sold by men, something one would expect given women's unequal access to wage-paying jobs. But this difference does not hold for the prices of houses purchased by women and men, and in fact the median price paid by women buyers is higher than that paid by men. (See Table 4.)

TABLE 4

Median Housing Prices, by Gender of Seller and Buyer

	<u>MALE SELLER</u>	<u>FEMALE SELLER</u>	<u>OVERALL MEDIAN</u>
Male buyer	250,000	200,000	220,000
Female buyer	285,000	200,000	250,000

Breaking down housing prices by the numbers of buyers and sellers at each price level shows that while women represent one-quarter to one-third of the sellers in the lower price ranges (as one would expect), they are outnumbered by men as buyers in the 100-200,000 Fr.Bu. range by as much as ten to one. (See Table 5.)

Projecting from the ratios between men and women shown in the earlier tables, one would expect women to represent roughly one-quarter of the buyers and sellers (and men three-quarters of each group) and that each would be present in roughly the same numbers as both buyers and

TABLE 5

Housing Prices, by Numbers of Buyers and Sellers

<u>Price</u>	<u>MS</u>	<u>FS</u>	<u>MB</u>	<u>FB</u>
0-100,000 Fr.Bu.	2	2	3	1
100-200,000	22	11	30	3
200-300,000	40	12	39	13
300-400,000	33	8	31	10
400-500,000	18	4	17	5
500-600,000	8	2	6	4
600-700,000	8	1	9	0
700-800,000	2	1	2	1
800-900,000	2	0	1	1
900,000+	2	0	1	1
Total	137	41	139	39

sellers at each price range. Although this is generally true, it does not hold for the 100-200,000 fr. price range. Here there are ten times as many men as women buyers where one would expect a ratio closer to 3:1.

To begin to explain the difference, one needs to consider the categories of buyers and sellers separately. In Bujumbura--as in other Third World cities--these are likely to be different groups of people. Whereas in the United States an individual may sell a house in order to buy a more expensive one, and thus be both buyer and seller, in Bujumbura buyers and sellers are generally not the same people. People prefer to hold on to houses, acquiring additional ones rather than trading up, and housing sales are more likely to result from adversity than from prosperity.

Conversations with local residents, several of whom have recently sold houses in these quarters, indicate that adversity, or the threat of it, is an important factor in explaining housing sales by both men and women. Sale prices have risen substantially in the years since independence, and those who managed to build or buy houses early on or who have inherited them now possess a very valuable asset. For many this may be the only asset they possess and, without access to credit, selling it is the sole means of raising a substantial amount of money. This is particularly so for individuals who do not have salaried employment or face the prospect of losing their income. One woman I know, for example, recently sold her house in the town and purchased land at a lower price outside Bujumbura. She is probably in her late

fifties and it is unlikely that she will find another domestic position when her present situation ends; none of her children holds a job, and one of the reasons she sold her house and moved further out was to get land for her daughters to farm. Part of the money from the sale of the house went for the purchase of the land outside Bujumbura, while the other half went for immediate family needs.

In addition to the threat of economic hardship, there is also an element of political insecurity that has brought some sellers into the housing market. In its last years the Bagaza government had become more strict in granting residence permits to foreigners. Its refusal to issue permits to missionaries received a great deal of publicity; less publicized but more wide-ranging in its consequences was its unwillingness to grant anything but temporary permits for more than a year at a time to other foreigners including Zairians and Rwandans. Many of these people have lived in Bujumbura since before independence and have managed to support themselves and their families through a variety of activities and jobs. They have come to consider Bujumbura as home, have settled their families and provided them with housing in the city, and make up an important component of the city's population. Zairians predominated in the ranks of African salaried sector in Bujumbura up until about 1950, and although their numbers have declined since then, they represent perhaps one-quarter of the population in the city. Rwandans are about 20 percent of the population, many of them residents since the Rwandan revolution in 1959.²⁴ In an effort to open up some of the economic opportunities now in the hands of Zairians and Rwandans to Burundians, the government has become increasingly strict about the positions that foreigners may fill and in its renewal of residence permits. Some of these foreign residents have had their permits renewed for one year contingent on their continued employment. Should they lose their positions, they risk expulsion and with it the loss of assets they have managed to accumulate.²⁵ One individual, for example, a Zairois who has worked in Bujumbura since the 1950s, finds himself in this rather insecure position. Over the years, he was able to build for himself and his family a rather large house which has a number of additional rooms for rental. The house has become very valuable, providing as it does a significant monthly income for its owner. His residence permit has been renewed for another year, but because the possibility exists that he may find himself without a job (and hence without a residence permit) at some point in the future, he has elected to sell his house and realize the profits while he can. Half of the money has been spent on improving a house he owns in Zaire and the other half has gone for the purchase of a smaller, cheaper place in Kinama. (Unusually, he has been both seller and buyer in the Bujumbura housing market.) Recognizing that if he were to lose his residence permit he might receive less for a rushed sale of his house, he has instead chosen to divide his assets between Bujumbura, where he continues to be employed, and Zaire, where he may return in the future.

Marginality, whether political or economic, thus appears to play a significant role in housing sales in the *quartiers populaires*. For a number of homeowners in these quarters, their houses are the only

significant asset they have acquired over the years. Many of these individuals lack access to sources of credit or are ineligible for pensions and other social-security programs. Selling their houses is thus a logical financial decision, as it is also in the case of those whose official status is insecure.

Housing purchases, on the other hand, are a product of both individual prosperity and an increasingly urban-rooted population. Individuals who in the past would have spent savings to build houses for themselves in the interior now are likely to purchase Bujumbura property, either instead of or in addition to constructing houses in their home regions. Their expectation is that they will not only continue to work in Bujumbura for many years but also that such houses can provide for them in their old age or hard times. The wage-earning sector of Bujumbura's economy has grown markedly at all income levels since independence, and with it has come increased demand for housing--not merely as shelter, but as investment--by the poorer as well as the wealthier elements of the urban population. Housing purchases by the poorer wage-earners--who are almost all men--may in large part explain the significantly higher numbers of male house buyers at the lower price ranges. For women, the motivation (and ability) to purchase a house may have a somewhat different context. Women who purchase houses are most often widows or divorcees who are permanent residents of the city; they are unlikely to own land in the countryside and often have made a deliberate decision to live on their own. For them, house ownership is often connected to how they earn an income. Without the skills and opportunities for wage-paying employment, women (in Bujumbura as elsewhere) generally turn to providing various domestic services for male residents. These activities may range from renting out rooms and cooking meals to brewing and selling alcohol and providing sexual services. The house is thus often the center of a woman's commercial activities, and this use of a house may in part explain the fact that women who are able to raise the necessary capital tend to purchase somewhat more expensive houses in the *quartiers populaires*, ones that have income-producing potential.

Two important characteristics of the housing market in the *quartiers populaires* underscore the high level of demand. Most important is the fact that sales in this market are cash transactions. Banks are generally not willing to lend for the purchase of houses in these neighborhoods, most of them being of too little value. For individuals looking to purchase in this market, however, their value is such as to lead would-be buyers to save or raise through informal credit sources substantial sums of money. The authors of a recent assessment of the Burundi housing sector expressed surprise at the amounts of money individuals were able to raise for housing purchases and suggested that this reflected a higher level of income than other studies had led them to expect.²⁶ Perhaps more significant, though, is that the sums of money involved indicate how desirable house ownership in Bujumbura has become and the extent to which individuals will go to raise the necessary amounts of money. The second characteristic is that buyers are from all along the economic spectrum. Housing in these neighborhoods

is the least expensive in the city, but its purchasers are not limited to the least prosperous members of urban society who would likely reside in these quartiers. Rather, records of sales transactions indicate that among those purchasing houses are a number of individuals who live in the more expensive parts of the town including Rohero I. The goal then is not simply to purchase houses of ever-increasing quality and price, but rather to buy as the opportunity and necessary funds become available. One factor which no doubt enhances demand is the restriction against civil servants' purchasing more than one house or parcel of land from the state; civil servants who wish to acquire extra houses often purchase them in this market. (This is discussed further below.)

The government's role in this market has recently altered, due less to a desire to limit urban residency (as had been true in the colonial period) than to profit from its existence. Until recently, this housing market was largely unregulated; transactions were carried out between individuals and did not require official approval or documentation. Since 1983, however, the government has begun to regulate this market and to act to validate sales, the function being carried out by the municipality (the mairie) and the Projet de Développement Urbain de Bujumbura (known as Projet DUB). Established in 1982 to improve the infrastructure and facilities in the older, poorer quarters of the city and to supervise the construction of additional housing for those of modest means, Projet DUB has assumed a crucial role in the housing market for this sector of the city's population. Its regulation is based on its power to issue titres d'occupation provisoire, certificates which assure an individual or group of individuals' right to occupy a specific parcel of land in one of these quarters. The fee for the titre has been deliberately set at a low rate (100 Fr.Bu., about \$1) to encourage compliance. As of February 1987, Projet DUB had given out some 7,000 certificates and estimated that 2,800 remained to be issued.

These certificates have become mandatory, and their requirement is what enables the government both to regulate and to profit from housing transactions. In a housing market that has become increasingly impersonal as it has grown, government officials guarantee that the individual listed on the certificate has the right to dispose of the property on that particular parcel. Together with the autorisation de mutation, which authorizes the transaction and must also be obtained from Projet DUB, it provides assurance to the buyer that the title is in order and uncontested. The new owner's need to obtain his own certificate for the parcel enables the municipal authorities to collect from the seller the 6 percent tax levied on the purchase price. The state thus acts as guarantor for the transaction, a crucial role in a housing market where individuals are likely to be unknown to each other. And although the sales figures recorded often underrepresent actual prices, the loss of revenue to the state is more than offset by the simplicity of the operation. For the government to be more exacting in collecting the 6 percent would require a cadre of assessors and other officials and might encourage individuals to seek to avoid the tax altogether. As it is now, there appears to be a high level of compliance.

Housing and Land for Civil Servants and the Middle Class

The state has also assumed an increasingly active role in the provision of housing and parcels for the civil service and other members of Bujumbura's middle class. This is an expansion of an earlier, colonial function and although it in part reflects this older organization and principles, its present-day range of activities extends far beyond the original operation. As will be seen, the government's role in this housing market is a more significant one, as participant, provider, and financial guarantor, than in the *quartiers populaires*, where it limits its activities to supervising the market.

During the colonial period, civil servants of a certain status received housing allowances or, alternatively, free housing. By the last years of Belgian rule, this benefit was granted not only to Europeans, but also to higher-level African civil servants in the category of sous-statut.²⁷ After independence, the government continued to supply this benefit to upper-echelon employees, with the result that by the 1970s a significant amount of funds was being expended by the government to house civil servants. (The payment of housing allowances also had the effect of driving up the cost of rental housing in Bujumbura.) In an effort to cut these costs, the government began several projects intended to induce civil servants to build or purchase houses on their own behalf as well as to increase the supply of housing in the town. In implementing these projects, the government has greatly expanded the scope of its earlier activities.

One of the first programs, implemented in 1975, enabled higher-level civil servants to purchase the homes they were renting at greatly reduced prices; the prices were so advantageous, in fact, that the houses were often referred to as maisons-cadeaux (gift houses). Since then, however, programs have been established that are less obviously favorable to a small elite. A decree passed in July 1979, makes an offer to civil servants sous-statut and other high-level government officials few can refuse. In order to encourage this group to construct or purchase new houses, the state has instituted a program in which it undertakes to provide an initial down-payment on housing of 20 percent as well as payment of interest costs on loans for the balance of 80 percent. Housing allowances, which in the past had gone to landlords, are instead to be used to pay the principal on the loan. Eligibility is restricted to those who do not already own houses in Bujumbura, and the cost of appropriate housing is to be calculated according to the position and salary of the recipient. Although it might initially appear that the state is instituting yet another benefit for civil servants which will require the expenditure of vast sums of money, this new program is actually one which over the years will enable the government to limit the amounts it is obligated to pay each month for housing its employees: the amount paid to an individual will not increase over the years as rent payments did in the past and will end when the mortgage has been paid off--although of course unless it abolishes the benefit altogether, the government will be similarly obligated to new employees. Unlike government-provided housing in the past, however, termination of

government employment does not necessarily mean eviction from the house. An individual who leaves government service loses the benefit of the governmental housing allowance as well as its interest payment and is required to repay the 20 percent down-payment supplied by the government, an obligation many find quite burdensome. He may, however, continue to make payments on the house himself.²⁸

One of the first projects to be undertaken in conjunction with this new decree was the construction of Mutanga, a housing quarter adjacent to the main campus of the Université du Burundi. Under the supervision of the Société Immobilière Publique (S.I.P.), Mutanga is intended to provide housing for individuals (especially civil servants and army officers) of moderate incomes. The quarter contains 282 row houses and is similar to Ngagara in that the housing has been constructed according to a master plan for the entire quarter, with the houses varying in size--some with several bedrooms and others with only one. But unlike Ngagara, Mutanga has proven immediately popular--perhaps due to increased demand for occupancy and ownership of urban housing as well as to improved design--and those eligible for the housing acted quickly to take advantage of the opportunity. (So much so, in fact, that occupants often over-extended themselves at first for the chance to own their own houses. Many had no furniture of their own when they moved into the Mutanga houses and so took out three-year loans to enable them to furnish the houses. These supplementary loans strained an already tight budget for many families and some were forced to cut down on food. Mutanga became known as the "Place of Hunger.")

Like inhabitants of the *quartiers populaires*, Mutanga homeowners do not automatically possess the land on which their houses stand. Unless they make specific arrangements to purchase the parcel, it remains state land and they pay annual rental fees on the land. This same distinction between occupation and ownership rights holds in other new areas as well. One of these is Kinindo, on the southern edges of the city between the lake shore and the road to Rumonge. Many middle-level civil servants and salaried employees are in the process of building homes here. In order to be allocated a plot on which to build a house, an individual must apply to the Directeur Général des Travaux Publics, de l'Équipement, et du Logement; applicants from the civil service must be able to show that they have no other land in the city. (It does happen, of course, that individuals manage to circumvent this requirement, but this is a more rare occurrence than one might expect.) The right to occupy a parcel in Kinindo is not cheap, for if the application is accepted, the individual must then pay 210,000 Fr.Bu. to help defray the costs of Kinindo's infrastructure. This is a substantial expense (roughly \$2,000) that must be paid immediately and in full before any construction can begin. Once this obligation is met, the individual receives the right to occupy and build on the parcel; title to the land, however, remains with the state. If construction is not begun within a year, the individual forfeits his right to the parcel.²⁹

In the moderate-income level *quartiers* as well as the *quartiers populaires*, then, the situation with regard to title is similar: in general the house itself is owned by the individual while the parcel is

held by the state.³⁰ Since 1960, though, it has been possible for homeowners to purchase from the state the land on which their houses sit, and a growing number of individuals have proceeded to do so.³¹ These transactions are handled through the Bureau des Affaires Foncières in the Ministry of Agriculture. The process is a relatively simple one, and the result is that the land is registered as private freehold. The price for the parcel is determined by its size and by the level of infrastructure in that particular section of the quarter. In Nyakabiga, for example, most parcels are either 12m x 20m or 20m x 20m; prices for the former are usually 48,000 Fr.Bu. and for the latter, 80,000 Fr.Bu. The range in prices is quite considerable, although with the exception of the elite quarter of Rohero I and Mutanga and Kinindo there is not so great a variation between quarters as one might expect. Table 6 below gives the range and median prices in recent years.

TABLE 6
Parcel Prices by Quarter, 1982-87³²

<u>QUARTER (N)</u>	<u>RANGE OF PRICES</u>	<u>MEDIAN PRICE</u>
Buyenzi (25)	68,400-162,700	77,800
Bwiza (37)	15,480-239,800	87,600
Cibitoke (23)	24,568-160,000	80,000
Kabondo (1)	462,450	--
Kamenge (33)	52,600-600,750	87,200
Kinama (1)	62,000	--
Kinindo (4)	341,110-584,400	395,700
Musaga (21)	23,503-302,600	60,364
Mutakura (6)	40,010-174,800	92,152
Mutanga (4)	129,600-378,075	294,300
Ngagara (169)	26,100-375,520	81,000
Nyakabiga (90)	48,000-336,000	80,000
Rohero I (5)	440,000-808,000	599,400

Once the price has been set by the Bureau des Affaires Foncières, an individual can arrange a schedule of payments, taking up to eight years to pay for the parcel. The first payment is a large one, and includes both the interest charges for the entire period of the land purchase and the first year's payment. (Purchases of land by commercial concerns or other corporate bodies such as churches must be paid for in a single cash payment.)

Once again, the question arises as to who is arranging to purchase the parcels and why. A breakdown of purchasers by gender and quarter is given in Table 7.

TABLE 7

Parcel Purchasers by Quarter, 1982-87³³

<u>QUARTER</u>	<u>MALE (%)</u>	<u>FEMALE (%)</u>	<u>TOTAL</u>
Buyenzi	22 (88)	3 (12)	25
Bwiza	35 (92.1)	3 (7.9)	38
Cibitoke	21 (91.3)	2 (8.7)	23
Kabondo	1 (100)	--	1
Kamenge	31 (91.2)	3 (8.8)	34
Kinama	2 (100)	--	2
Kinindo	3 (75)	--	3
Musaga	20 (95.2)	1 (4.8)	21
Mutakura	6 (100)	--	6
Mutanga	3 (75)	1 (25)	4
Ngagara	135 (83.3)	27 (16.7)	162
Nyakabiga	76 (86.7)	12 (13.6)	88
Rohero I	5 (100)	--	5
Total	360 (87.4)	52 (12.6)	412

Not surprisingly, as with housing sales (see pp. 9-12), the data reveal that although almost half the urban population, women are substantially underrepresented in these transactions, and indeed are an even smaller proportion of the total than in the housing market in the *quartiers populaires*. Moreover, even in those neighborhoods where they have managed to purchase parcels, the prices they pay are consistently lower than for those purchased by men. (The median prices for Kamenge and Cibitoke houses are an exception.) Their small numbers are no doubt a reflection of their lower economic position, in both the formal, wage-earning and the informal sectors, as well as their lack of access to formal sources of credit--the Banque de la République du Burundi, for example, will not grant loans to single women.

It is not enough, however, merely to characterize the market in parcels as male-dominated. Consideration of the difference in numbers of applications from one quarter to another enables us to broaden the picture of parcel purchasers. With the exceptions of the wealthiest quarter, Rohero I, in which most parcels are already in private hands, and the poorest, Kinama, most of applications are from the older quarters (Bwiza, Buyenzi, Cibitoke, Kamenge, Ngagara, and Nyakabiga) rather than the newer and more expensive ones (Kabondo, Kinindo, Musaga, Mutakura, and Mutanga). In the older neighborhoods, the average number of purchases from mid-1982 to early 1987 was 63, while for the newer ones for the same period, only 7. Among the older areas, it is from the better-off quarters, Ngagara and Nyakabiga, that the most applications

TABLE 8

Median Parcel Prices by Gender

<u>QUARTER</u>	<u>MALE BUYERS</u>	<u>FEMALE BUYERS</u>
Buyenzi	79,560	70,100
Bwiza	88,000	83,800
Cibitoke	80,000	80,000
Kamenge	88,600	95,800
Musaga	60,364	49,500
Mutanga	343,956	294,300
Ngagara	92,586	61,701
Nyakabiga	80,000	80,000

are made. Although it has the disadvantage of being farther from town than Bwiza or Buyenzi, Ngagara has the best infrastructure of the older quarters, while Nyakabiga is close to the university and the center of town. Purchasing the parcel on which one's house stands thus appears to be a second, later step undertaken by homeowners. Inhabitants of the newly laid-out quarters of Mutanga and Kinindo, for example, are in the process of paying for their houses and can ill afford the necessary payments for the land itself, however reasonable prices may be. Older homeowners, on the other hand, have likely already met the expenses of housing construction or purchase and may wish to take the next step of purchasing the parcel.

Obviously not all householders do so, and so the question arises as to why one would decide to make the purchase. Informants I spoke to gave two different answers, both of which make sound economic sense. Some spoke of the security of tenure the privately owned parcel would provide, while others alluded to the possibilities for credit. One individual said he had decided to purchase the parcel because of the economic security it afforded him. If the state decided to take possession of the parcel on which his house stands, he said, he would be compensated not only for the house but also for the land. I found his answer somewhat puzzling in light of the fact that virtually no one has been turned off land in any of the residential housing quarters in Bujumbura since before 1939; even in those cases where the state has wished to build on land where bidonvilles had sprung up (as, for example, in the construction of Musaga), it has compensated the squatters for the loss of their houses. In fact, though, purchase of the land represents not only a step to obtain added security of tenure, but at the same time an investment. Should the state ever take over the property, the owner would be compensated at the current value of the land rather than the original price. Given that housing prices have risen

dramatically over the decades since independence, the returns could be quite substantial in the long run.

The second reason given for parcel purchases makes sense for the short term as well as the long. Although the Caisse d'Epargne du Burundi (CADEBU) and the Banque Nationale de Développement Economique (B.N.D.E.), the two banks that give housing loans, will consider loan applications for the purchase or construction of housing on parcels that remain state-owned, there is no guarantee that they will in fact make the loan. An alternative means of access to credit is through the arrangement to purchase the plot from the state. In some of the older areas such as Buyenzi and Bwiza, homeowners may face difficulties in securing bank loans on several counts. Not only do they not own the land on which their houses stand, but the houses themselves may be of such low quality as to have almost no value. (The low price paid for a house in Buyenzi in 1985 was 30,000 Fr.Bu., roughly \$300.) Banks will not lend against such houses, but will against the land. What makes purchasing the parcel especially attractive is the fact that applications for loans are accepted by the banks as soon as the initial arrangements to purchase the parcel have been made at the Bureau des Affaires Foncières. That is, the individual does not have to have paid off the full price of the parcel but need only have taken the first steps toward its purchase. Title to the parcel, then, brings access to credit, and the credit is supplied at a lower rate if the loan is for housing than if for commercial purposes. (The interest rate for housing loans in February 1987 was 19 percent, while for commercial loans it was over 20 percent; until 1986, the housing rate was 11 percent.³⁴) This represents a relatively inexpensive means of access to credit, costing the householder on the average 10,000 Fr.Bu. in fees. Purchasing the parcel does not guarantee that a loan will be forthcoming from the banks, as banks also consider other factors such as employment, but it does improve one's chances of obtaining credit.

The Private Land and Housing Market

Once a parcel has been purchased from the state, it is registered at the Bureau des Affaires Foncières and becomes part of a third housing market, where both house and parcel are in private hands. This is the most expensive market in the city, as well as the one in which government supervision is the oldest, records of registered transactions dating from the German colonial period. This is also the market in which the role of the government has changed the least since independence, and the 6 percent it charges on all transactions is not, in contrast to the quartiers populaires, a recent innovation.

Unfortunately, records of transactions between private individuals in this housing market are not as easily available as those for the other markets, and the central register kept at the Bureau des Affaires Foncières, in which all such sales of housing and land are to be entered, is out of date. It appears that over 2,700 such transactions have taken place since 1961, but only a small fraction have been

recorded in the register and many numbers have been skipped. (The current register in use at the Bureau des Affaires Foncières begins in 1961 with no. 1295; recent entries are almost up to no. 4000.) At any rate, register entries are less informative than for the other housing markets, and they do not give the section of town or the sale price; this information is contained only in the files for individual parcels maintained at the same office and is not generally accessible to the researcher.

Despite this lack of data, drawing on information obtained in interviews with government officials and private individuals it is possible to make a number of generalizations regarding this market. Most of the transactions between private individuals are for land and houses in Rohero I and the Quartier Asiatique. Before independence these sales were usually from one European or Asian to another, but since independence the purchasers more and more often are Burundians. The sellers, on the other hand, are often still Europeans and, less frequently, Asians who, like the Zairian described in the earlier section, prefer to take their profits while they are relatively free to do so. The houses in Rohero I are luxurious by most standards, and are generally situated on large parcels of land; although not all give onto paved roads, water and electricity are standard. Occasionally, a plot owner in Rohero I will sell off part of the larger parcel; the prospect of acquiring a smaller piece of land, on which no housing has as yet been constructed, is an attractive one because it does not require the large initial outlay that purchase of a parcel and a house together would. (The range of prices for land purchases from the state given above gives some idea of the plot size as well as infrastructure.) Another factor in the desirability of Rohero I is its location overlooking the town and the lake. Whereas in the past most of the houses were European-owned, now they are more often European-rented. The quarter houses many members of the diplomatic community and representatives of international concerns.

For those of the Burundian urban elite who can afford it, purchase of a house in Rohero I is a significant investment. This is an important housing market not only because it includes the most valuable houses and land in town but also because government policy restricts civil servants from purchasing more than one parcel of land from the state. The regulation is generally enforced, and fonctionnaires who wish to purchase additional housing and land in one of the better quarters thus turn to this housing market. The house is more likely to serve as rental to others, usually foreigners, than for their own occupancy. One official I spoke with characterized such purchases as speculation, but it is speculation of a different sort than one normally thinks of. Although the value of the property may rise, it is seldom resold unless the owner has suffered reverses. Profit-taking on increased prices does not often occur. The speculation, therefore, is not on land or housing prices but rather on rent, on the assumption that rental levels will continue to climb as they have in the past. This has largely proven correct in the years since independence, with increases generated not only by inflation and higher construction costs but also by increased demand for the rental of luxury housing.

Conclusions

The previous sections have analyzed separately each of Bujumbura's three land and housing markets, considering the concerns and activities of both the private and official participants. What remains to be done is to draw comparisons between these separate structures in order to gain an overview of the workings of the urban land market and to understand the opportunities and constraints in its operations. The paragraphs that follow summarize the different roles of the government, at both the national and municipal levels, and then move on to compare the social and economic interests of the various groups of participants. The final paragraphs attempt to place the case of Bujumbura's land and housing markets in the wider context of urban Africa.

The role of the state in the land and housing markets in Bujumbura is a complex one, reflecting both older, colonial structures and newer goals and interests. Concern over the availability of urban land and housing conditions has risen in the past decade and the state has assumed a more active role than it once played. Although the three-tiered organization of housing and land markets remains, a legacy of the past, the state's involvement in recent years as both regulator and participant has become increasingly important.

It is in the housing and land market for middle-income individuals that the state's role is most central, for it acts as both guarantor and seller. As guarantor, the state has changed its function from one of providing housing, as it did in the colonial period and from independence until the end of the 1970s, to facilitating its acquisition by specific sectors of Bujumbura society. In the program to encourage civil servants and employees of parastatals to purchase or construct housing for themselves, the state both provides the 20 percent down-payment for the housing and acts as guarantor of the loans provided by the banks. This is handled through a specially organized government agency, the Société Immobilière Publique (S.I.P.), indirect successor to the colonial Office des Cités Africaines and the later Office National du Logement. S.I.P. has also been responsible for the installation of infrastructure in Mutanga and several other quarters designed for middle-income residents, at a cost of over 600 million Fr.Bu.³⁵

In its participation in the land market, the state sells housing parcels to homeowners at reasonable prices. These prices are undoubtedly lower than they would be if the transactions were handled privately but are far above the rock-bottom prices many other governments charge private (and often well-placed) individuals. Figures obtained from the Bureau des Affaires Foncières show that prices are set taking into account not only the size of the plot but also the level of infrastructure of the particular neighborhood. Rohero I parcels go for almost ten times the price of Musaga or Kinama parcels. Moreover, the government's terms are quite lenient, a policy commendable for the fact that it does not inherently favor the very rich and influential--although it does serve to transfer valuable assets into the hands of a fortunate minority without appropriate recompense to the state. Another praiseworthy aspect of this policy is the restriction against a government

employee's purchasing more than one parcel of land from the state, a recognition of the need to prevent land concentration in the hands of a few fortunate individuals.³⁶

At the level of both the most expensive housing market in the city and the least costly, the government's role is similar. With its maintenance of the files for individual parcels in the Bureau des Affaires Foncières and at Projet DUB, the state serves as guarantor of the validity of the transaction. And in both these markets it legitimizes the transactions and charges a fee of 6 percent on these transactions, providing purchasers with new documentation in the form of certificats d'enregistrement and titres d'occupation provisoire. This supervision, however, has its limitations; the state does not attempt, for example, to set prices or to minimize land concentration by preventing an individual from acquiring multiple plots, a fact which has drawn individuals who wish to purchase additional parcels into these markets.

In its management of the urban land and housing markets, the government of Burundi, like other governments, is confronted with a dilemma. On the one hand, there is the need to provide adequate housing for urban residents. Construction costs, interest rates, and housing prices are high, and the housing that already exists is often limited in quantity as well as of poor quality with inadequate services and facilities. Provision of housing in many places has failed to keep pace with urban growth rates, which outstrip even the startling rates of increase in the national population. On the other hand, governments fear that if adequate amounts of housing were to be available, the city would become too attractive a place and draw even larger numbers who cannot be accommodated in an urban economy already swollen with the under- and unemployed. Dissatisfied urban masses, especially in the capital city, not only present serious economic and social problems but also can pose a very real threat to the stability of a government. The issues, then, are to what degree the state should participate in providing urban housing and land and who is to benefit most from its programs.

The government of Burundi has chosen a middle course as regards participation in land and housing markets in Bujumbura. In comparison to other capital cities such as Nairobi, it has undertaken less construction of urban housing for the poorer sectors, even taking into account the proportional differences in population sizes. Outside of Musaga, a United Nations Development Programme-financed project to upgrade a squatter settlement just outside the city limits with almost 900 new residences, and Kwijabe, a new housing area of 750 units just north of Bwiza under the management of Projet DUB, urban development plans have concentrated more on upgrading the grossly inadequate infrastructure in the older quarters than on providing new housing. This will do little to ease the overcrowding in the quartiers populaires and can have very little impact on an urban population of perhaps 200,000, said to be increasing at an annual rate of 6 percent.³⁷

The government's efforts on behalf of middle- and upper-income urban residents, however, have been more wide-ranging and have had a very clear impact; it is this sector that has most obviously benefited

from the state's programs. In addition to supervising the construction of 282 residences in Mutanga and another 348 in a new extension of Ngagara, it has made available housing plots in Kinindo (where it plans to construct another 100 houses) and elsewhere. Even more advantageous is the program enabling upper-echelon civil servants to purchase or construct housing for themselves. The government's offer to provide a 20 percent down-payment, to guarantee the bank loans, and to assume interest payments on the loans is a very generous one, and many have taken advantage of the opportunity. It would be a mistake, though, to dismiss the program entirely as just another example of civil servants feathering their own nests, for it is not without fiscal benefits for the government. Having inherited from the Belgian colonial administration the obligation to provide housing allowances for upper-level civil servants, the Burundi government found itself saddled with increasing payments over which it had little control as Bujumbura rents rose each year. Its new program is an effort to limit these costs, and it has been very successful in this. Payments on behalf of a particular civil servant are fixed at 25 percent of the salary and do not increase as housing costs in the private sector rise as they once did. A secondary effect of this program, in fact, has been to lower rental and construction prices for this sector of the population. Demand for rental housing has obviously fallen as civil servants have moved into their own houses, and rents have actually fallen in this decade. And because rental housing will no longer bring so substantial a return to owners as it once did, builders can no longer charge as much for their materials and services as they did in the 1970s. Those who are building houses now cannot afford to pay the prices for construction that rent speculators were willing to tolerate.

Perhaps the least laudable aspect of the government's role in Bujumbura's land and housing markets is its continuation of the three-tiered structure inherited from the colonial regime. The existence of three separate offices, with separate sources of revenue and budgets, serves to reinforce the unequal levels of services and facilities. Activities of Projet DUB are financed through the 6 percent collected from housing transactions in the *quartiers populaires*; among other things, it plans to improve the infrastructure in these quarters. These are the least adequately serviced areas of the city; but at the same time, because housing prices are the lowest, the tax revenues fall short of the sums needed to carry out the improvements. S.I.P., on the other hand, has access to substantial amounts of funds from several sources--from rents, interest payments, and various other fees--which are expended on those quarters from which its income derives. Similarly, the 6 percent tax levied by the Bureau des Affaires Foncières on land and housing transactions between private individuals is not paid into the municipal treasury but rather is applied to services and infrastructure for those quarters from which it is derived. This administrative organization not only reinforces but widens the divisions among the various socioeconomic levels in Bujumbura.

Opportunities for income and profit generated by the city's land and housing markets are such as to attract individuals from a wide range of economic levels to participate in their operations. Realities of

finance and regulation, however, are such as to limit and channel access to the different markets. In the least expensive housing market, in the *quartiers populaires*, sales are cash transactions. Few prospective buyers can meet the credit requirements of banks such as CADEBU or the B.N.D.E. and are thus forced to raise the necessary sums either through long years of careful saving, loans from networks of extended family and friends, or various informal sources of credit (or a combination of these). Houses in these *quartiers* are desirable as both owner-occupied residences and as rental property--and in fact many parcels contain both. Although most of the residents in these neighborhoods are unable or ineligible to participate in the other markets, the converse does not hold: individuals of higher economic standing may choose to invest in this market as well as in another, more expensive one.

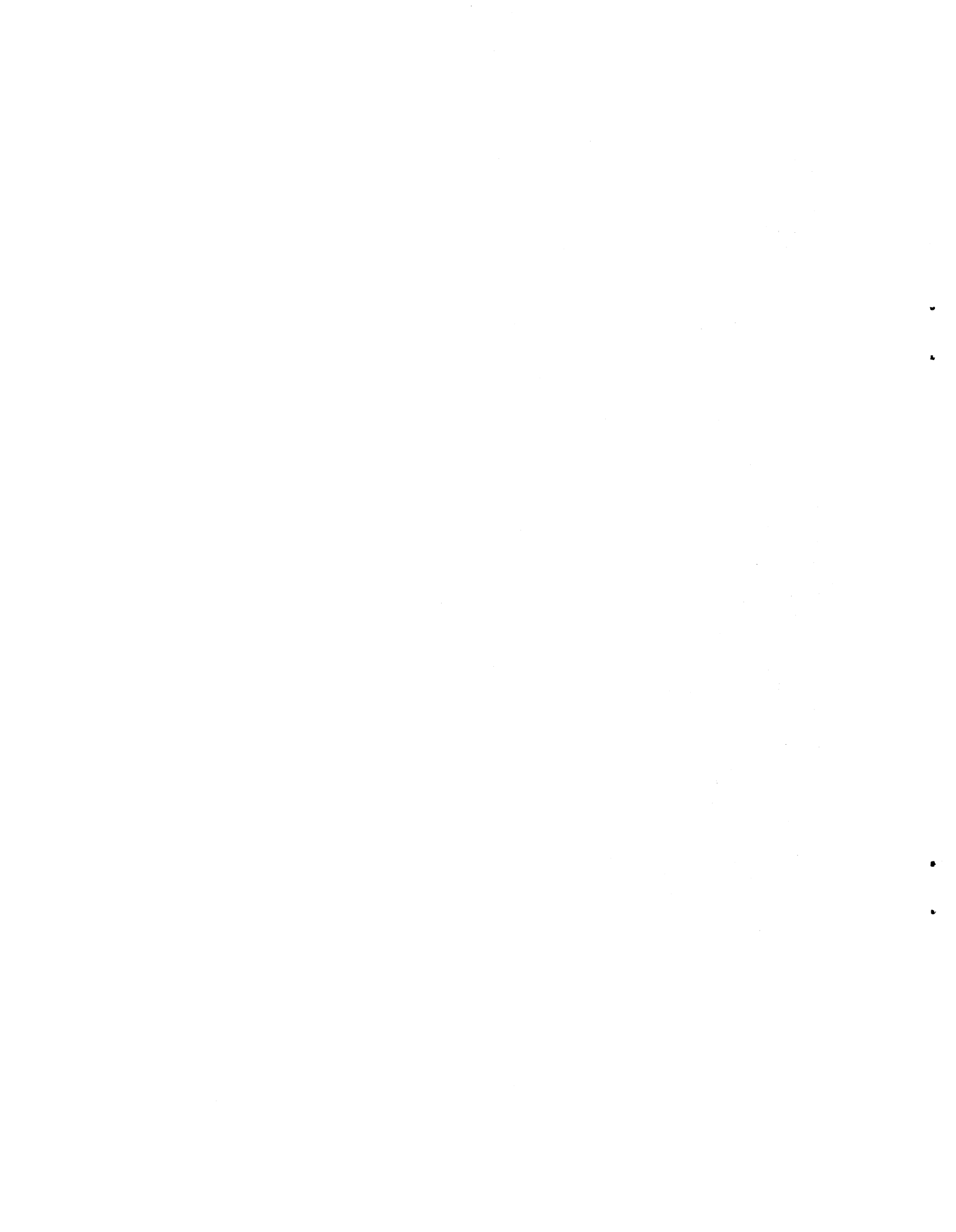
Access to the middle- and upper-levels of the housing and land markets is often the product of employment, through a position in either the civil service or other salaried work. Although the state does not demand that applicants to purchase parcels in the *quartiers populaires* prove that they will be able to make the payments agreed upon (there is no need, after all, to re-possess what it still owns, should the applicant fail to make the payments), for parcels in the newest quarters such as Kinindo it does require substantial up-front payments for infrastructure, and the sums are sufficiently high that few could raise them without the secure sources of income provided by formal employment. Moreover, the price of a house and parcel in the very expensive quarters, such as Rohero I, is generally high enough to require a bank loan, and banks for their part tend to prefer loan customers with the secure sources of income provided by salaried positions. Houses in these latter neighborhoods are often owned as second homes and rented out to members of the foreign community while the owner and his family live in somewhat more modest housing.

In its mixture of private and state-run land markets, Bujumbura is not unique. Any number of cities in Africa have a similarly variegated pattern, the product of colonial organization, more recent national policy, and, in the older West African cases, pre-colonial structures. Nor are the goals and motivations of the participants unusual. Most striking throughout Africa is the growing level of urban-rootedness in city populations. Individuals not only migrate to cities for employment, but stay for substantial periods of time (often the rest of their lives) and raise their families there. This represents a very significant change from the late 1950s, when those urban residents who remained in place were frequently those who had no alternative. One way in which this new urban-rootedness manifests itself is in the demand for urban land and housing. Residents of Bujumbura are less likely to construct houses in their home regions in the interior than they once were, and now many speak of the desirability of acquiring two parcels of land in the city, one for themselves and a second that will provide for their children, thereby replicating rural mores in an urban setting. Urban growth in the past thirty years is thus characterized not only by the increase in numbers of residents, but also by this important change of attitude.

But although similar organizational structures and kinds of transactions in the housing and land markets are found in other African cities as in Bujumbura, two aspects of the city's markets need to be underscored for their possible applicability elsewhere. The first is the quite inexpensive way in which the state has established its supervision of the housing market in the *quartiers populaires*. This did not require carrying out an expensive cadastre or the installation of an extensive bureaucracy. Rather, the state has chosen largely to accept housing sales prices as reported by the sellers and to levy the 6 percent transaction fee on this basis. This tax affords the state a share in the increasingly high prices paid for urban housing. The fact that the market has grown and become more impersonal over the years has permitted the state to insert itself as guarantor and to be accepted in this role. Issuance of *titres d'occupation provisoire* is the mechanism by which the state has established its authority over this market.

The second noteworthy aspect of the Bujumbura housing and land markets is that although the state plays a central role in selling parcels of land, this is a role that will gradually decrease over time as more and more land is transferred into private hands. This progressive privatization of the land market does not mean, however, that the state will cease to benefit from land transactions. When subsequent transfers of these same parcels occur between individuals, the state will collect a 6 percent transaction fee on the sales price. Once again, the state has adopted an approach that does not require substantial outlays of money or commitments of staff; rather, the costs will be borne by the individual applicants. Were the prices that the state charges for its parcels somewhat higher, this procedure would be yet more beneficial.

Rapid expansion and rising demand for housing are characteristics of the urban milieu in Bujumbura as elsewhere in the continent. The urban land and housing markets are very active, and in many places are the most vital sector of the economy. Governments are slowly beginning to realize that they can no longer ignore the effects of this growth, which is inflating house prices beyond the level that moderate-income citizens can afford and placing demands on city services and facilities far beyond the levels of use that were originally foreseen. In many cities the infrastructure in the less luxurious and older neighborhoods is now woefully inadequate, and yet there is frequently no means to finance badly needed upgrading and repairs, a problem that is often exacerbated by a government's policy of laying out at great expense new housing parcels at sub-economic prices. In levying a 6 percent transaction tax and in setting prices for state land according to the *quartier* and level of infrastructure, authorities of the municipal and national government in Burundi have taken the first steps to supervise the urban land and housing markets and to ease these problems. That they have done so in a relatively simple and inexpensive fashion is instructive.



NOTES

1. For discussions of changing attitudes to urban residence and investments, see, among others, Dan R. Aronson, "Capitalism and Culture in Ibadan Urban Development," Urban Anthropology 7 (1978): 253-67; Michael A. Cohen, Urban Policy and Political Conflict in Africa; A Study of the Ivory Coast (Chicago: University of Chicago Press, 1974); and Colin Leys, Underdevelopment in Kenya; The Political Economy of Neo-Colonialism (Berkeley: University of California Press, 1974), pp. 193-98.

2. This research trip was made possible by a Fulbright-funded exchange program between the Université du Burundi and the University of Wisconsin. During the time I was in Burundi, I was affiliated with the Centre Universitaire pour le Recherche sur le Développement Economique et Social in the Faculté des Sciences Economiques et Administratives at the University.

3. Carol Dickerman, "Economic and Social Change in an African City: Bujumbura, Burundi, 1900-1962," Ph.D. dissertation, University of Wisconsin-Madison, 1984. Material on the colonial period in this paper is summarized from the dissertation.

4. See, for example, the general discussion in Anthony O'Connor, The African City (London: Hutchinson, 1983), chapter 2.

5. For a more detailed discussion of residence patterns and urban policy during the colonial regime, see Carol Dickerman, "Changing Patterns of Residence in Bujumbura, Burundi, 1900-1962," Cahiers du C.U.R.D.E.S., forthcoming.

6. This did not mean, however, that the colonial government was indifferent to African residence, for one of its first actions after taking over the colony was to enact regulations setting construction standards for the commercial center of the town which effectively eliminated from the central area African residence and economic activities outside the market. And in the late 1920s, it agreed that Africans should be moved out from what is now the Asian quarter of the city, an area inhabited principally by Asian and Arab merchants. The government also attempted to separate Muslim Africans, who were more likely to be permanent residents of the town, from Christian and unconverted Africans, who more often were only temporary migrants, by providing a separate housing area for the latter. But in pursuing these goals, it did not provide housing; rather, it set aside areas in which Africans might build houses.

7. Charles Perrings, Black Mineworkers in Central Africa (New York: Africana, 1979), chapters 2 and 3; and Dickerman, "Economic and Social Change," chapter 3.

8. The name "Belge" did not, for obvious reasons, survive independence. It is today known as "Bwiza."

9. Rapport sur l'administration belge du Ruanda-Urundi pendant l'année 1935, pp. 97-8; Rapport... 1936, pp. 94-5.

10. Usumbura, Centres extra-coutumiers, Rapport annuel, 1949, p. 25. Bureau de la Mairie, Bujumbura.

11. Material on court cases is drawn from the following two sets of proceedings: Tribunal de Belge, Registre des affaires jugées (1939-62), and Tribunal de Buyenzi, Registre des affaires jugées (1939-62).

12. This policy changed in 1960, when Ngagara houses first became available for purchase.

13. République du Burundi, Ministère des Travaux Publics, de l'Équipement et du Logement, Projet du développement urbain du Burundi, Rapport final, 2 vols. (Bujumbura, January 1980), p. 51.

14. Gérard Sahinguvu, "Les droits fonciers dans les ex-centres extra-coutumiers de Bujumbura sous leur double aspect historique et juridique," Mémoire (Université Officielle de Bujumbura, 1972). By way of contrast, in 1986, 146 individuals purchased parcels from the state--it should be kept in mind, though, that this latter figure includes parcels in new housing areas (such as Cibitoke) built since independence.

15. Projet de Développement Urbain de Bujumbura. The creation and operations of this agency are discussed further below.

16. These figures should be considered the minimum prices. Sale prices are recorded at the offices of Projet DUB and the Municipality (Mairie), where a 6 percent tax is assessed on the transaction price. There is thus every incentive for an individual to underreport the sale price, and, according to my informants, this is exactly what does occur--though they also noted that the recorded prices are not grossly out of line with actual figures. The exchange rate for Burundi francs has varied in recent years between 89 and 125 fr. to the dollar; 1,000,000 Fr.Bu. is thus about \$10,000, a substantial sum indeed.

17. See Dickerman, "Economic and Social Change."

18. It may also be that transactions in Buyenzi are underreported. The Swahili community is centered in Buyenzi, and its leaders may furnish the authority needed to guarantee sales within this enclave that the sub-chiefs and mairie officials provide in other cases. For other quarters, however, conversations with a number of long-time residents of the city led me to believe that it is unlikely that the number of actual transactions exceeds the number recorded--although the recorded prices, as mentioned earlier, are not entirely accurate. The number of parcels in each of these quarters is roughly the same: Buyenzi has 2,760; Bwiza, 2,210; Cibitoke, 2,720; Kamenge, 2,410; Kinama, 2,600; and Ngagara, 2,300 (Projet du développement urbain, p. 81).

19. Ibid., pp. 51, 81.

20. All merchants from West Africa in Bujumbura are referred to as Senegalese. Those official documents that I have seen which refer to them most often give their nationality as Malian.

21. Projet du développement urbain du Burundi, Rapport final, p. 16.

22. Population figures are from Marcellin G. Dayer, Bujumbura 1978; Une enquête socio-économique de la Faculté des Sciences Economiques et Administratives (Zurich: Juris Druck, 1979), p. 20.

23. A reasonable breakdown of male and female householders in Bujumbura may be about 80-20 percent. Figures from the late 1940s and early 1950s show that in Buyenzi, approximately 12 percent of the householders were women. (I am grateful to Nancy Hunt for supplying me with this information. See Nancy Hunt, "We Refused To Be Insulted: African Women's Resistance to Belgian Colonization in Usumbura, Ruanda-Urundi, 1941-62," M.A. thesis, Sangamon State University, 1985.)

24. These statistics are from Dayer, Bujumbura 1978, p. 28. Rwandan residence in Bujumbura pre-dates the 1959 revolution, but most who now live in the city have come since then.

25. This was the policy of the Bagaza regime, and it appears likely that the new regime of Buyoyi will continue to press to create more opportunities for Burundians--although it also seems highly probable that official policy toward missionaries will be somewhat more flexible.

26. Janet E. Kerley and Carol A. Oman, Shelter Sector Assessment, Burundi (Washington, D.C.: U.S. Agency for International Development, 1983).

27. Until its reorganization in 1959, the colonial civil service was divided into several ranks. Europeans occupied the upper echelon, followed by Africans of sous-statut rank. Below them came sous-contrat employees and, finally, daily workers. In 1959, the highest ranks were combined, with Europeans and Africans sous-statut eligible for the same positions and salaries. Housing and other allowances, however, remained more generous for Europeans than Africans.

28. Décret-Loi No. 1/20 du 10 juillet 1979, portant politique gouvernementale d'assistance pour l'acquisition de logement en faveur des agents publics de l'état. A later decision extended these benefits in a somewhat revised form to employees of parastatals (circulaire du 10/09/1981).

29. This one-year period can be extended for another year or two.

30. One distinction between the moderate-level and the poor quarters is that residents of the newer, moderate-level quarters, as well as of Ngagara, pay annual rental fees for the parcels. These fees can

later be applied to the purchase price for the land. This kind of contract is called a location-vente.

31. Strictly speaking, this right to purchase and register land existed before 1960, but was granted only to Europeans and Asians. In 1960, the right was extended to Africans as well.

32. Parcel prices, given in Burundi francs, have not changed in recent years and therefore are combined for the period; the number of transactions is given in the parentheses. The extreme prices in many instances--for example, the low price for Bwiza and the high price for Kamenge--are for unusually small or large parcels. The dates are from July 1982 through January 1987. Data for this and the other tables in this section (pp. 17-18) were obtained from the Bureau des Affaires Foncières, February 1987.

33. Numbers and percentages do not always sum because of cases in which the gender is not clear from the purchaser's name.

34. In June 1987, interest rates on housing were lowered to 14 percent, but more recently, under pressure from the World Bank and the IMF, have been raised once again.

35. République du Burundi, Ministère des Travaux Publics, de l'Energie et des Mines, "La politique nationale de l'habitat urbain" (Bujumbura, n.d.), p. 3. Other expenditures include more than 2.5 billion Fr.Bu. as the state's contribution to the down-payment and over 655 million Fr.Bu. in interest payments on behalf of S.I.P. projects and individual loans (ibid.). The Office National du Logement continues in existence, but now its sole role is to act as the state construction concern.

36. The regulation is, of course, impossibly difficult to enforce; land can always be acquired in the name of a spouse or any other relative. Nevertheless, the existence of such a measure is noteworthy; by way of contrast, in some countries such as Somalia, individuals are able to acquire two parcels of land from the state at reasonably low prices and then proceed to sell one later at a substantial profit (often after infrastructure has been put in) to pay for the cost of housing construction on the other.

37. République du Burundi, "La politique nationale de l'habitat urbain," p. 1.