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Title: Sex, social reproduction, and mobile telephony as responses to precarity in urban Tanzania

Year: 2019

Version: Accepted version (Final draft)

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Please cite the original version:

Stark, L. (2019). Sex, social reproduction, and mobile telephony as responses to precarity in urban Tanzania. In C. Wamala Larsson, & L. Stark (Eds.), Gendered Power and Mobile Technology : Intersections in the Global South (pp. 48-69). Routledge. Routledge Advances in Feminist Studies and Intersectionality. https://doi.org/10.4324/9781315175904-3

(Author's final draft) *Recommended citation*: Stark, Laura. 2019. "Sex, social reproduction, and mobile telephony as responses to precarity in urban Tanzania". In Caroline Wamala Larsson & Laura Stark (eds.) *Gendered Power and Mobile Technology: Intersections in the Global South*. Abingdon & New York: Routledge, pp. 48–69.

Book title – Gendered Power and Mobile Technology: Intersections in the Global South

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Chapter Number and Title – Chapter 3, Sex, social reproduction, and mobile telephony as responses to precarity in urban Tanzania

Introduction

The gendered effects of neoliberal economic restructuring around the world are usually studied in their most dramatic forms: cross-border migration, exploitation, protest, resistance, and violence. This chapter examines more mundane but equally significant transformations arising from economic restructuring in the nexus between gender, labour, and urban space – transformations in which mobile technologies are deeply implicated. Although mobile telephony has facilitated development in sub-Saharan Africa in sectors such as health, education, agriculture, and commerce, there has been much less research on its effects on the everyday lives of the poorest urban residents on the continent. This chapter examines how mobile phones are used by the poor for day-to-day survival in Tanzania's largest

city. This survival is highly gendered in nature. Focusing on two groups of persons in intimate heterosexual relationships – married couples and single mothers who survive through sex work. I ask: *how is mobile communication implicated in the ways in which the poor organize their responses to deepening economic precarity? How are these responses shaped by, and in turn themselves shape, the social reproduction of the sub-proletariat in the neo-liberal African city?*

My approach draws on the material-feminist concept of social reproduction, defined here as the time and labour invested in keeping family members able-bodied and available for work and income generation within the informal economy (Laslett & Brenner 1989; Bhattacharya 2017a). In this model, domestic work is key to understanding how the labour force necessary for production in a capitalist system is replenished generation after generation (Vogel 1983). I examine how gendered economic bargains are negotiated at the very bottom of a survival economy located within the dynamics of a globalized economic system (Lind 2011: 50; Deane & Wamoyi 2015, 447–448). The processes I examine here would not be possible – or transforming as rapidly – without mobile communication.

Research setting and data

Although Tanzania is one of the poorest countries in the world,[1] mobile telephony and especially mobile money services have been rapidly adopted there (GSMA 2016a).[2] My research was in Tanzania's largest city, Dar es Salaam (4.36 million inhabitants), which is an important port city in East Africa. The specific research setting was two chronically poor neighborhoods in the city I have renamed Kijito (population 16 000) and Mahalikavu (population 12 000). All names of persons interviewed have been changed here to further conceal their identities.

In Dar es Salaam, roughly 70% of residents live in informal settlements and of these, an estimated 50% live on an average income of roughly 1 USD per day, well below the current international poverty line of 1.9 USD per day (Ndezi 2009, 77–78). The neighborhoods in my study lacked running water, sanitation infrastructure and were prone to dangerous annual flooding (UN-Habitat 2010, 14–15). Homes were constructed of substandard concrete that sometimes collapsed during floods or heavy rains, as I myself witnessed during one flood in the neighborhood.

During eight fieldwork visits between 2010 and 2017, I interviewed 257 participants on their everyday lives, focusing on urban poverty, gender, and mobile telephony. Although premarital sexuality and intimacy are sensitive issues in Tanzanian culture, depending on who is speaking to whom they are not necessarily surrounded by secrecy or taboo (Silberschmidt 2011), and two young men told me of having visited sex workers in a nearby neighborhood. Five women agreed to speak with me about their income generation through sex work.

Interviews were conducted in Swahili, assisted by female interpreters who shared similar socioeconomic backgrounds with the research participants. Two female key informants in the area were contacted through local non-governmental organizations and these women ‘pre-selected’ persons to be interviewed each morning. Key informants had decided that only ‘safe’ persons (not well known drug users or thieves) would be invited to interviews, otherwise participants were chosen by them at random and not excluded on the basis of gender, age (if over 15 years of age), or other criteria. Interviews lasted one to two hours per person.

Of the 257 persons interviewed about their mobile phone, 75% (n192) were women and 25% (n65) were men. More women were interviewed due to the fact that they were at home at least part of the day, unlike men who were outside the neighborhood at work or seeking work. Interviews were only conducted during daylight hours for security reasons, since violent theft is reported by residents to be an occasional occurrence in these neighborhoods. In terms of educational level achieved, 73% of my female interviewees (n140) had only a primary education (age 7–14) or less, and of these 12 women reported having no schooling at all. For men the percentage was very similar: 72% (n47) had only primary school education or less, with one male interviewee having had no education at all.

Interviewees self-reported as representing 35 different ethnic groups, reflecting the multiethnic nature of migration to Dar es Salaam as well as the high prevalence of inter-ethnic marriage among the estimated 120 ethnic groups in Tanzania (Nyang'oro 2006; Deutscher & Lindsey 2005). Nearly half of the interviewees, however, self-identified as members of just six coastal Muslim ethnic groups (Kwere, Luguru, Makonde, Ndengereko, Zaramo and Zigua). According to a local government representative, Sunni Muslims comprised an estimated 75%–90% of the residents in these neighborhoods.

Men in Kijito and Mahalikavu typically find irregular work in construction, repair, and transportation. Although the general assumption is that especially young men can easily find casual day labour, in reality the competition for unskilled work is intense due to the growing population in the city and the lack of job opportunities.

Most women I interviewed operate micro-businesses in which they sell to their neighbors a highly diverse assortment of food, clothing, cigarettes, soap, charcoal, and even beauty products. Since women must stay at home most of the day to wash laundry, cook food, and look after children, they are willing to pay slightly more for goods sold by vendors within their own neighborhoods in order to save the time, energy and money needed to travel to marketplaces or to buy from vendors on busy streets. Residents thus tend to sell to each other and comprise a dynamic and diverse, if barely sustainable, system of exchange or 'informal economy of the slum' (Lappi & Stark 2013; Lappi 2017) in which most women earn only a tiny profit. When asked about income earning activities within the last five years, 42% of women interviewed told they had sold goods in their neighborhoods, 27% identified themselves as having 'no job or business', 11% were vendors who sold outside their neighborhood, 9% received some sort of wage work such as being a seamstress, housekeeper, or working in a pharmacy, and 4% owned their own shop, hair salon, or cafe. Five women reported receiving regular income from sexual relations with different men, but I was told by my key informants and female interpreters that many more of the women who declared they had 'no job or business' also most likely fell into the category of 'getting their money from men' in exchange for sexual intimacy.

Mobile telephony in urban Tanzania

With a total population of 53.4 million, Tanzania had 39.4 million mobile connections and 25.3 million unique mobile subscribers in 2016 (GSMA 2016b, 7). Eighty-five percent of the population is covered by 2G, and 35% by 3G (ibid). Tanzania has eight mobile networks, of which the four leading operators are Vodacom, Tigo, Bharti Airtel (formerly Zain) and Zantel (Intermedia 2013: 7). Although airtime is still expensive for the poor, second hand, pirated or stolen feature phones can now be purchased in Dar es Salaam for as little as ten or fifteen thousand Tanzanian shillings (=5–7 euros). Women in the neighborhoods I study usually receive mobiles from their husbands, boyfriends, sisters or adult children, although some have purchased their own mobile devices. Among women, 30% of those interviewed percent reported that they did not own a mobile phone at the time of the interview, whereas this percent was only 17% for men. When asked what had happened to previously-owned mobile phones, the most common response from women was that they had fallen into water during bathing, washing clothes, or during floods in the rainy season, and had subsequently ceased to function. There is a high turnover rate for mobile phones and the fact that second-hand, pirated or stolen mobiles are in theory affordable for the poor does not mean that women can always find the money to replace them easily or quickly.

An important characteristic of mobile telephony in Tanzania is its broad and efficient network of mobile money (henceforth m-money) services. In Tanzania, m-money accounts are analogous to checking accounts associated with a mobile phone number that is accessed by a PIN code (Economides & Jeziorski 2017, 4; see Wamala Larsson, this volume). Local agents serve as cash transfer points equivalent to ATMs or bank automats, with users withdrawing cash either saved in the account or sent by others to the user. Users can also pay the agent cash money

to put mobile credit on their phones. The money thus credited can then be sent to someone or saved safely, since the money remains in the user's account even if his/her phone is stolen (Economides & Jeziorski 2017).

Mobile money services are most frequently used for sending or receiving remittances to or from family members living in different households (Intermedia 2013, 4). My interview data suggests that some of the most common remittance relationships include: (1) adult siblings sending money to each other for children's school fees or to set up a small business; (2) fathers and brothers sending money to daughters/sisters not provided for by a husband; (3) adult sons and daughters sending money to elderly parents; (4) mothers with no possibility to house their child in the city sending money to grandparents who care for the child in the countryside; (5) couples inhabiting a house with renters sending the rental income to a non-resident parent who owns the house; (6) relatives in the city sending money to a family member who farms family-owned land and thereby maintains the family's legal claim to it; and (7) husbands sending money to their wives when either spouse is traveling outside the city.

M-money services in Tanzania were launched in 2008 by Vodacom's M-pesa, a year after M-pesa was launched in Kenya by Safaricom (Mwinyimvua 2013, 53). Tigo Tanzania launched its m-money service, Tigopesa, in 2010. Airtel, then operating as Zain, launched Zap Money in 2009, with Airtel Money launched in 2012 (ibid, 58). In 2012, there were an estimated 138,000 local mobile money agents operating in Tanzania (ibid, 55). According to one study, most registered users in 2013 had only signed up for a mobile money account a few years earlier, in

2010 or 2011 (Intermedia 2013, 3). According to data from 2015, 32.4% of Tanzanian adults have m-money accounts. However, the true number of beneficiaries and scope of mobile money transfers are not captured in official statistics, since people allow others in the same family to transfer money through their accounts, or allow their phones to be used by neighbors for money transfers.

The Dar es Salaam region has the highest percentage of mobile money users in the country, with 75% of households in 2013 having at least one person using mobile money services, as opposed to 15% to 40% for southern and central rural regions of the country (Intermedia 2013, 9). The majority of persons I interviewed used mobile money services, with Tigopesa being the service to which they overwhelmingly subscribed.[3] Interviewees explained that from its debut in 2010, the mobile network Tigo had targeted low-income customers with lower fees and lower minimum transfer amounts than did Vodacom, its primary competitor. They explained that they had chosen Tigo because nearly all of the persons to whom they send money or from whom they received money were also Tigo subscribers, which made m-money easier and cheaper to use if they themselves used Tigopesa. However, Airtel is also seen to have low fees and is gaining in popularity in the neighborhoods I studied.

Precarisation and the subproletariat in sub-Saharan Africa

Around the world, economic restructuring has generated a new global working class whose situation – shared by the former middle classes – has been depicted

with the terms precarity and precarisation (Bourdieu 1998; Candeias 2001). Precarisation is the process by which contingent work and insecure employment have spread throughout the labour market, leading to a lack of predictability and stability for workers. Labour relations do not guarantee subsistence, workers receive little or no insurance against old age, illness or injury, they have no access to public services and no realistic possibilities for long-term life improvement (Candeias 2008).

Admittedly, large portions of the globe have never had job stability or access to basic public services, and in sub-Saharan Africa precarisation has been the norm for more than three decades (Munck 2013, 758). The Structural Adjustment Programs aimed at neoliberal economic restructuring were implemented in Africa and Latin America by the International Monetary Fund starting in the 1980s, resulting in the rapid expansion of the urban informal sector and decreased formal employment opportunities (Rakodi 1997; Tranberg Hansen & Vaa 2004; UN-Habitat 2010). Although the most dramatic privatization measures were not implemented in Tanzania until the 1990s, workers' real wages and living standards began to decline dramatically already in the late 1970s and continued through the 1980s (Tripp 1994; UN-Habitat 2010, 46). A study of Dar es Salaam carried out in 1987–1988 showed that the average sized household of six could not be fed for more than three days of the month on what many workers earned. Even in the late 1980s, the majority of urban households were barely surviving (Tripp 1989, 602).

The poor are impacted by the *double precarisation* of labour and reproduction, as altered forms of labour lead to a decline in wages at the same time that the privatization of so-called public goods and services transfers the responsibility for

well-being from the society/state to the family and individual (Candeias 2008; Bhattacharya 2017b). By transferring the work of caring for children and the elderly from public investment to individual labourers while reducing wages and work security, the restructured global capitalist system succeeds in siphoning value away from households, families, communities and their social connections (Fraser 2017). Under the Structural Adjustment Programs in Tanzania, expenditure in education declined by a quarter from 1975 to 1990 (UNICEF 1990, 87). Social sector spending on health dropped from 2.4% to 1.9% during the period 1974 to 1988 while during the same period, the population of Tanzania rose from 17 million to 22.5 million (Lugalla 1997, 21). These changes left the poor paying more for higher education and health care, and the situation has not improved. The contrast between the rising requirements of social reproduction and the erosion of employment and service conditions in Tanzania has meant that persons and families can only survive through ever more strenuous feats of endurance that put increasing strain on gendered relationships.

Understanding how the poorest or least employed labourers are integrated into capitalist relations of production is a timely but neglected issue. Drawing on the ideas of post-colonial thinker Frantz Fanon, Peter Worsley (1972) defined the lowest socio-economic level of urban residents as the ‘sub-proletariat’, labourers who often do not even succeed in selling their labour-power. This renders them the ‘non-working classes’ or those who lack ‘property in jobs’ (Worsley 1972, 208–209). They operate in what is not merely an informal economy, but more specifically a ‘need economy’, which operates in separate and even hidden non-capitalist spaces within the global capitalist economy (Sanyal 2007). The circuits of

the need economy are different from, and rarely intersect with, those of the global capitalist economy, and the need economy follows *a different logic* than that of the capitalist economy, since its purpose is to secure subsistence for survival rather than to accumulate for future investment. The need economy is *not* an incomplete or undeveloped sector waiting to be subsumed by the global capitalist economy. Instead it is *a by-product* of global capitalism: the ultimate purpose of capitalist accumulation is profit for owners and shareholders – often through the use of capital-intensive technologies – not job creation for the masses. The expansionist logic of global capitalism requires it to displace large numbers of persons from their modes of economic production (i.e. agriculture, local industries), at the same time that it cannot absorb all or even most of those displaced into itself. The need economy, arising from the void left by capitalism, thus represents the only form of survival left to the poor.

While Worsley assumed that the subproletariat would eventually be absorbed into the employed urban population (1972, 209, 211), today it is clear that as a result of neoliberal restructuring, this lowest level of the urban population has settled into permanent – and deepening – precarity. In the neighborhoods I study, many members of this class are not recent migrants coming directly from the countryside to the slum, but relatively successful urban residents who have suffered from severe downward mobility. They moved to the city decades ago, accumulated wealth as traders in the city center, bought land and built a house in a peripheral, unregulated area that soon became haphazardly crowded. Their land declined in value relative to the cost of living, and their quality of life has been worsening for more than two decades. Some older residents held factory jobs in the city in the 1970s and 1980s,

but most of their children and grandchildren have never received a regular salary. For female interviewees, a common story was a sharp decrease in standard of living after husbands lost jobs, died, or abandoned them.

The subproletariat cannot access long-term informal work and many therefore work sporadically – if they are lucky – as substitute or temporary labourers and service providers. Yet these activities, while appearing to be non-productive and are, as a result, undervalued and poorly compensated, are essential for the functioning of the city (de Oliveira 1972; Roever & Skinner 2016). For urban residents in general, the work of day labourers and irregular workers in informal transportation, construction and vending feeds into the urban economy by keeping costs down a wide range of goods and services. Informal vendors generate demand for services provided by other informal workers, and help the poor by providing goods and services at more affordable prices closer to home. They are particularly crucial for the food security of the poor, as the majority of food insecure households in sub-Saharan Africa obtain their food from informal food outlets (Roever & Skinner 2016). At the same time, the existence of the subproletariat makes it impossible for regular labourers to demand security or benefits, or for vendors to maintain decent price levels (Munck 2013).

Due to the varied and invisible ways in which both informal labour and 'domestic' work are implicated in broader economy and society, the category of 'class' in the contemporary African city is a highly complex issue. Rather than a stable node in a hierarchy, class should be seen as a *process* specific to a social context very unlike those in European industrial or post-industrial capitalist societies. In striving to define urban classes in the Democratic Republic of Congo, Braun (2018, 2)

emphasizes the role of fluctuating income channeled through personal networks rather than actual jobs or social positions:

> …personal connections are crucial drivers of success in the city. Social networks are also markers of social class in Kinshasa, complicating the understanding of how class operates in Kinois society. If one were to consider class systems solely based on income, a person's social class could change from one month to the next.

The concept of class I describe here is therefore not an *identity* class in the Marxist sense of a segment of the population having a political consciousness of itself as a group; nor in the Bourdieuan sense of the distance between classes being inscribed in the habitus of its members or ritualized as a folk category (Bourdieu 1984; 1987). Rather, it is class as both a process and a space of difference (Bourdieu 1987)[4] in which class position is determined by both productive *and* reproductive relationships (Munck 2013, 752). The chronically poor residents of Kijito and Mahalikavu speak of themselves *not* as 'the poor' or even as occupying a conceptual space of 'poverty', but instead as agents in a constantly shifting field of constraints and choices they call a 'hard life' (*maisha magumu*). This life is characterized by hunger, discomfort, anxiety, lack of space and privacy, and lack of adequate medical care. It was described by my interviewees *not* as an identity or destiny but as the contingent result of random coincidences encountered by them or their families through bad luck or the selfish desires of others. Despite hopes that their relative class location within the urban ecosystem is temporary, it is clear from interviews that most persons in these neighborhoods cannot shift to other class locations in the neoliberal city because they bear the greatest burden of educational and health care costs for themselves and their children, costs which they cannot afford.

Social reproduction theory applied to urban Tanzania

Heteronormative gender expectations intersect the urban Tanzanian process/space of class in numerous ways, most notably through social reproduction. Recent definitions of social reproduction have expanded beyond the regeneration of human labour power through childbirth, childcare, provision of food, maintenance of accommodation, and affective care to children and adults labourers (Vogel 1983; Bergeron 2011) to include grassroots movements for basic services, security and rights for all (Bhattacharya 2017a; Fraser 2017). Nancy Fraser (2017, 21) refers to these as 'social capacities' needed for maintaining children, families and communities, which are usually realized through the work of women without monetary compensation, but which are indispensable to the continuation of culture, politics, and the economy. Social reproduction theory is a methodology that approaches capitalism as a social relation and focuses on the labour power that sustains it. The theory sees reproduction as a site of class conflict, as global processes of capitalist accumulation co-occur with social categories of difference, reshaping and re-organizing them as well as being shaped and organized by them (Bhattacharya 2017b, 89).

In Sub-Saharan African societies it is chiefly women who perform the work of social and biological renewal of urban and rural labour, and as in most of the world, this domestic work is unpaid or underpaid when the woman performs it within her own family's household. By the 1970s, feminists in the global North had pointed

out that capitalism is built on an immense amount of unpaid labour (Federici 2008; also Delphy & Leonard 1992), and female domestic labour still remains a 'free resource' provided by fifty per cent of humanity (Burcar 2012). The question then arises: provided to *whom*? Following a Marxist-feminist perspective, Lilijana Burcar (2012) argues that the main beneficiary of female domestic labour is not men per se but *capital*, because unpaid female labour reduces the costs that would otherwise need to be borne by capital in producing the human labourers it uses. Fraser (2017, 23) write of capitalism 'free-riding' on the activities of social reproduction. Through social reproduction, residents in Dar es Salaam who produce goods and services for other city dwellers are themselves produced and maintained at minimal cost to the city. This domestic labour is thus not a resource only, or perhaps even primarily, for husbands.

Indeed, the male provision required for the success of women's labour of social reproduction in Tanzania has become a burden that is increasingly difficult for many urban Tanzanian men to shoulder. Interviewees told that in both rural and urban Tanzania, the ideal has long been for men to financially support their wives and families in long-term conjugal relationships, which earlier could be – and still can be – polygynous (Silberschmidt 2004; Hunter 2010; Wamoyi et. al. 2010; Plummer & Wight 2011, 211). In writing about Tanzanian gendered norms in which the male head of household is expected to be the provider of all goods necessary to maintain the reproduction of the household, Kiaga (2007, 57) writes that this norm is 'an unwritten "conjugal contract" in the Tanzanian household, that is, a contract which specifies the terms on which husbands and wives exchange goods, income and services, including labour.' However, in the context of severe

unemployment,[5] it has been impossible for many African men to provide long term for female partners, and many young men cannot provide for the children they father (Silberschmidt 2004; Chant & Evans 2010, 354).

Even if the labour of the poorest urban residents is vital for the continued functioning of the neoliberal city, this does not mean that urban capital must ensure the survival of *individual* members of this class. Internal birth rates and continued migration from rural areas have ensured constant population growth in Dar es Salaam even when economic pressures on individual labourers are so great that they can barely reproduce themselves within the family. For members of the subproletariat, this circumstance creates a situation of ultra-precarity to which labourers must continually adapt their daily practices and social relations in order to survive. Candeias (2008, 6) sees precarisation as a process in which persons are forced to 'self arrange' as a form of active subjection. This self-arrangement among my interviewees had a clear impact on gendered household arrangements as I discuss below.

Transactional intimacy as the basis of urban labour reproduction

Kin-based households are the dominant mechanism by which people are recruited into the reproduction of labour power and their relations organized (Vogel 1983; Laslett & Brenner 1989; Bergeron 2011; Bhattacharya 2017b). Here I intend the term 'household' to encompass a wide variety of highly flexible living arrangements between persons, arrangements in which the nuclear family model is not always the organizing principle and cooperation is not always the norm. My

focus is on heterosexually-organized couples, namely female caregivers with children and their intimate relations with male providers.

In the neighborhoods I studied, material provision in exchange for sex is the primary point of departure for intimate relations, what I call here transactional intimacy. This exchange by no means precludes love, caring, or commitment. In Tanzania, transactional intimacy is '... an established and accepted social norm, with broad agreement within the community that there is an expectation of some form of exchange or transfer when extra- or non-marital sex takes place' (Deane & Wamoyi 2015, 443). Transactional intimacy is best viewed as a continuum with sex work at one extreme and provision from a permanent boyfriend or husband at the other. [6] Its initiation, negotiation and maintenance are often mediated by mobile phones.[7]

At the extreme end of the precarity continuum are single mothers whose only access to provision from men was through sex work, which the women I interviewed described as 'getting money from men'. All of the women who agreed to speak with me about their income-earning through sex work were unmarried mothers with children, and their willingness to be interviewed by me can be partly explained by the fact that sex work is more socially condoned in the neighborhood if a woman has children to feed. The women I interviewed described providing for their children as the only or primary motive for engaging in sex work.

In my data, sex work encompasses a cluster of practices whose common factor is the expectation that the exchange relationship is likely to be brief in duration, although what is meant by 'brief' meant in these exchanges ranged from less than

an hour to one month of contact. Sex work is not necessarily ‘professional’ in any sense recognized in Western mainstream discourses, and it can overlap with longer-term sexual relationships. Depending on where and how it takes place, there is the possibility – however remote – that the interaction can be the start of a longer-term providership relationship, and several women who engaged in sex work told me that they were seeking such a relationship.

One reason that sex-as-work should be differentiated from prostitution in the Western sense is that for residents of Dar es Salaam, public places provide a continual marketplace of potential sexual intimacy in which the terms of the exchange are well-known to adults or at least easily learned from peers. Not everyone participates in this marketplace, but the possibility to receive or give money in exchange for intimacy is ever-present along roads, at neighborhood celebrations, and inside and outside of nightclubs and casinos, or even by randomly dialing mobile phones (Stark 2013). Women who seek to enter this marketplace of intimacy told me that they should display their availability by wearing short skirts and/or ‘moving in a way that shows your body on the streets’. When travelling from home to nightclubs by bus, however, women cover their short skirts with a long, loose dress (*madira*). Since it is possible to enter and exit this marketplace without being a ‘sex worker’ in any regular or self-identified sense, the concept of prostitution in the Western sense does not fully capture its dynamics.

A few of the women I interviewed mentioned spontaneously that many men in Dar es Salaam engage in intimacy with sex workers because ‘they don’t want responsibilities, they don’t want to be in a relationship and have to provide for her.’

As one woman explained about men seeking short-term sex: ‘If you are in a relationship, you know, you have to buy her maybe airtime, lotion, cosmetics.’ Thus sex work is not merely a ‘service’ to men, but may in some cases substitute for intimate relationships in which men cannot afford to participate.

The exchange or transfer of money for sexual intimacy occurs within sex work and boyfriend-girlfriend relationships. It was also a described as a basis for marriage within the communities I studied (also Silberschmidt 2011). Within marriage it is typical and expected for the male partner (henceforth ‘the husband’, although not all cohabitating couples are necessarily formally married) who is employed in informal work or casual day labour to leave between 3000 and 6000 Tzs (approx. 1–2 euros) for his female partner (henceforth ‘wife’) in the morning before he leaves for work. With this money, the wife buys food and other basic necessities for that day. Problems arise when the man cannot provide or the wife is made to feel inferior or dependent due to her lack of earning capacity. This devaluation of the woman’s role in the home was not – at least in the understanding of interviewees – part of the imagined ‘original’ conjugal gender bargain in Tanzania, but is seen to have arisen with the rise of male unemployment and the monetization of social transactions due to the penetration of capitalism into everyday life in Tanzania (Kiaga 2007, 14).

Among my interviewees, ‘marriage’ was thus seen as a *sexual contract*, albeit one that involves a greater number of expectations and responsibilities for both men and women than does transactional intimacy for unmarried partners. Material feminists have long argued that marital sex should also be seen as a type of sex work (e.g.

Delphy & Leonard 1992). The men I interviewed on the topic never mentioned a wife's refusal to have sex with him as a reason for not leaving her money in the morning, but three women told me in interviews that girls are taught that sexual duties are expected of a wife: 'If the wife refuses to have sex with her husband, the husband may become angry and not leave any money on the table for expenses when he leaves to go to work in the morning, or not enough money.'[8]

According to both male and female interviewees in the neighborhoods I studied, women's traditional – and preferred – role has been to be married and stay at home while the husbands earn the livelihood for the family. In this ideal, the wife does not compete with men for work, but instead devotes herself to one man's social reproduction and that of his children. Many male and female interviewees echoed 16-year-old Hassan's view that 'women who finish [primary school at age 15] just stay at home and wait for a husband.'[9] Women were described by men – and also described themselves – as reluctant to seek the informal jobs which employed men. Despite the global trend towards the feminization of informal labour, interviewees made it clear that even chronically poor Tanzanian men have better access to informal wage labour than do women (Plummer & Wight 2011, 378). For example, 34-year-old Neema explained that lower-income women in Dar es Salaam tend to be involved in small-scale vending rather than wage work, because low-skilled jobs such as those in construction 'are for the men, not for the women':

…[women] are not going to get those jobs anyway. Women don't know where to go to get that kind of job. For men it is easy to get those jobs. If a woman goes to a construction site they will say 'there is no job!'[10]

An additional reason that wives run micro-businesses within their neighborhoods is because they are expected to perform domestic labour at home and would not earn enough from informal jobs or businesses to pay someone reliable to look after small children while working outside the neighborhood.

Whereas both marriage and non-marital intimate heterosexual relationships involve exchange of provision in return for affection, emotional support and physical intimacy (see Stark 2016; 2017); the marital-conjugal sexual contract involves more responsibilities and expectations on both sides. Interviewees told that before marriage, girlfriends are not expected to cook, clean, or keep house for their boyfriend, although she may choose to do so when visiting him. However, these duties are always expected of wives. Yet while marriage means much more work and responsibility for the female partner, it also provides more security. A union recognized by both families *as a marriage* makes it more likely that in the event of the female partner being divorced, abandoned or widowed, the husband's extended kin group will help provide for any children from the marriage. A mere relationship of sexual intimacy does not carry such guarantee of support from the male partner's extended family (Stark 2017). Even if the father and mother no longer live together, a man's paternal link to his child can be maintained through mobile money transfers (see Wamala Larsson, this volume). Several women described to me how the fathers of their children sent money every month or when needed through Tigopesa or Mpesa.

In this contract, the source of provision is the same regardless of whether the contract takes the form of marriage or sex work: male (usually poor) urban residents provide the money that enables women's work in raising the next

generation of urban labourers. What differs in these contractual forms are the terms of the social bargain between male and female partners. These gendered negotiations cannot be understood without attention to how the labour of the poor is devalued within the functioning of the neoliberal city. Social reproduction of the sub-proletariat – upon whose labour the city relies – rests on money channeled from men to women through sexual contractuality in what Mark Hunter (2010) has called the 'sexual economy'. This money is used to feed children and – in the case of cohabitating spouses – enable the wife to maintain the able-bodiedness of the husband/father. Even sex work enables the reproduction of children as future, low-wage urban labour. Male clients/boyfriends often cannot or do not want to provide for female partners, and single mothers who provide sexual or intimate services must combine sex work with motherhood as an alternative form of sexual contractuality.

Mobile phones as survival tools for married couples

The financial strain that husbands face in the neighborhoods I studied became more visible when I examined practices surrounding mobile money. In many households, the only income earner was the husband, and the money he earned was often insufficient to save money for the next day's food, leaving families living hand-to-mouth. If the sum left by husbands in the morning for wives was less than 3000–5000 Tzs [=1€–2.5€], wives reported that it was inadequate to cover the costs of a family's meals for the whole day. In this case, husbands are forced to try to find a little money from work in the morning and ensure that it gets home in the middle of the day so that the wife can buy food for the family's next meal. Husbands must try

to send or take money home because their primary claim to female fidelity and their status as head of household comes through providing for their families. Double precarization puts a heavy strain not only on wives but also on husbands who must struggle to arrange provision for their families and fulfill the terms of the conjugal-sexual contract under physically and psychologically demanding conditions.

In this survival, mobile telephony has become an essential tool. The introduction of user-to-user mobile money transfers has given birth to a new strategy: sending home tiny sums through m-money *as the money is earned throughout the day* so that other members of the household can eat or can buy the food needed for the evening meal. Fifty-eight-year-old Fatima, who lives with her adult children and grandchildren, explained this practice as follows:

Interviewer: Does anyone in your family receive or send money through Tigopesa?

F: I use it, yes. My daughters working in the hair salon sometimes send money to me, sometimes in the morning when they go to the job if there is no money for food in the family, they send money through Tigopesa so the family can buy food. The daughters working in the saloon get paid daily […]. In the morning if nobody in the family has any money for food, each goes to the job and if they get roughly 5000 Tzs [=2.5 euros], they contact me by mobile phone – they call or text to my younger daughter who has a phone and ask: "Mama, have you found anything yet?", and if not, they send it through Tigopesa and the food is bought and cooked by the time they come home in the evening.[11]

Among those I interviewed, this practice was most commonly used by husbands sending money to wives. For instance, Zahra,[12] a 41-year-old mother of two children explained that her husband works as a cook for a wealthy non-Tanzanian family. He was sometimes sent to the shop with money to buy food for his

employer's family and was allowed to keep the leftover change from the purchases. If the money from his monthly salary ran out before the end of the month, he sent the leftover change from these purchases to Zahra through Tigopesa so that she could buy that day's food for their family. Twenty-four-year-old Hamida's husband drove a *dala dala* bus (from the English 'dollar dollar', privately owned buses operating within the city), from which he gave most of the collected fares to the owner of the bus. Hamida explained that when there was not enough money remaining from her husband's share of the previous day's income to buy that day's food, her husband borrowed money in the morning from the fares collected so far and sent it to Hamida through a nearby Tigopesa agent along his route. Hamida concluded by saying: "If he can't send money, we can't eat during the day. He only eats with us once in the evening."[13]

Mobile money thus saves husbands the extra time and effort they would have had to expend to take money home in person by midday. This time and effort would be considerable, given the long distances and severe traffic congestion in the city. In Dar es Salaam, a trip of just a few kilometers can take up to 45 minutes in a car, and unmapped and unfamiliar city areas can be difficult to navigate on foot or bicycle. Mobile telephony thus alters the experiential outcome of distance in a densely populated city with insufficient transportation infrastructure.

Mobile phones as survival tools for single mothers engaged in sex work

Of the five women who self-identified in interviews as sex workers, one was Safiya,[14] a 21-year-old mother of two children. Safiya had been evicted from her

rural home by her uncles when she was 15. She had migrated to Dar es Salaam, where she began to engage in sex work outside of clubs on weekend nights with other girls. The house in which she lived with these girls was owned by a female agent, who took roughly 80% of her earnings, gave food and board in return, and arranged male customers for the girls. Safiya subsequently decided that the agent "was taking all the money and I was doing all the work", so she moved out to live on her own, although she still leaves the nightclubs at night with other female sex workers for protection. Most of Safiya's customers are men met randomly outside nightclubs and the sexual encounters take place quickly behind a building or some other dark place. Safiya also meets men on the street during the day and exchanges phone numbers with them. When the man calls her phone and tells her where to go – a local hotel or guesthouse – she tells him "you need to help me this much" and names a sum. When he agrees, they meet. Safiya describes herself in relation to her work as a *malaya* (usually translated as 'prostitute'), saying: "we are not afraid to use that word, you are free to tell anyone that you are in this business, you need to advertize, that is how you get customers."

Although most of Safiya's income is earned on weekend nights outside nightclubs, it is also partly enabled by mobile phones. Mobile phones were more important in the case of the other four women I interviewed, who either have obtained in the past or still obtain most of their income from men met in public areas during the day. If a man shows interest, phone numbers are exchanged, and the woman and man speak by mobile phone for a week or more before the first sexual encounter. Tausi, aged 20, lives with her youngest child in her sister's house. She explained:

Since I don't have a relationship with the fathers of my children, I get money from different men. They are not in Kijito, they are from different places. I meet them for the first time in a bar, in the street, in the marketplace, at [celebrations at] my relatives' homes, and then when they want to meet with me they call me. I know where they live, but they don't know where I live. I cannot invite them here to Kijito because I stay with my sister […] I don't want to have a relationship with a man who knows the people here.[15]

Some women begin transactional intimacy by looking for a man with whom to be in a longer-term relationship, but soon notice that he does not actually provide for her material needs but instead may seek to borrow or spend her money instead. Only by commodifying the sexual/intimate exchange with multiple men has it been possible for these women to obtain enough money to support themselves and their children. Susanna,[16] a 24-year-old mother of one child, told that whereas she started by looking for a permanent boyfriend, she now meets men in clubs in the evenings: "at first, it was like a normal relationship of boyfriend/girlfriend but I noticed I was getting nothing from it, they were using me, so when I met men after that, I asked, how much [money] do you have, then we can go."

During the days, however, she has a different strategy. She explained that she meets them, exchanges phone numbers, and communicates with them by phone. After some time, she eventually agrees to meet them somewhere. As described by Susanna, she and the male partner meet at 'guesthouses' (small day hotels) chosen by the male partner. According to Susanna, these arrangements would be impossible without a mobile phone.

Aisha,[17] a 27-year-old mother of three children who first became pregnant at age 13

from a 15-year-old boy, explained how mobile phones are used to coordinate the exchange of money in her case:

A: Some men approach[18] you through the phone after having met and exchanged phone numbers, and start the relationship. Then you may ask, 'I have a problem, please send money', so he sends. But another day he calls and says he has a problem, can we meet, so I say yes, I prepare myself and go there, not knowing what problem he has. So if I go there, at that point it is difficult to escape.

Interviewer: So is it typical for men to give [you] money before they have slept with you?

A: Some may give you 15,000–20,000 Tzs [5–7 euros] before you sleep with them, not more than 40,000 Tzs. But then when you sleep with them, you get only 5000 Tzs, because having cheap sex is what he gets in return.

Interviewer: Are you able to choose the men you start a relationship with, or do you have to accept every man who is interested in you?

A: I do not accept every man who approaches me, I look at how he is, if he a good man, if he will become a permanent boyfriend. I may not take him so seriously at first, but then he calls me and we talk, and it may take two weeks before we sleep together.

Mwanaisha,[19] 27-year-old mother of two children, found her relationships in a similar manner. When I asked whether it was her choice or the man's choice to get to know each other by phone before sexual intimacy, Mwanaisha replied that

I'm the one who takes so long to meet, first I want to see if the behavior of that man is good or not, if he really wants to be with me out of love or just to do his things.

The men with whom Mwanaisha has sexual relations do not know where she lives, and therefore contact through mobile phones is essential in enabling for women a preliminary period of screening potential partners. Mwanaisha and Aisha both told that they had sometimes refused to meet with a man after talking on the phone with him. In Mwanaisha's words this was because "some men are idiots, they can do something to you", a statement borne out by Safiya's experiences with forced sex and theft at the clubs she frequents. Aisha has even refused to meet a man after he has already sent her money through Tigopesa. Although the men in this case may call her and express their anger, 'abusing me with words' as Aisha put it, they either do not know where Aisha lives, or if they live in her neighborhood, they have a wife from whom they want to keep their extramarital activities a secret, and therefore do not press the issue.

Prior to sexual intimacy, therefore, mobile telephony and m-money provide the physical and temporal distance between the participants needed to help women evaluate their potential sexual partners through conversation. This gives them a minimum of security in the exchange. This distancing function can be contrasted with the experience of Safiya, who meets her nightclub clients for the first time during the sexual encounter itself. Safiya earns more money per week than the other women I interviewed, but described how she has little capacity to protect herself from violent theft, rape or beatings.

However, reliance on mobile telephony can also lead to problems for the women I interviewed. Aisha, whose phone stopped working when she accidentally dropped it

in the water bucket while doing laundry, is nevertheless still entirely dependent on mobile phones for income generation. She must now put her SIM card in her neighbor's phone to call three or four men every day to remind them that she is available to meet them. As Aisha explained, the possibility of mobile money transfers has also meant that after engaging in sex, men can claim they are carrying very little cash on their person and promise to send the money later by Tigopesa, a promise that is never kept.

Conclusion: Mobile telephony in the social reproduction of the urban poor

In the chronically poor areas of Dar es Salaam studied here, poverty and double precarization put a severe strain on the heteronormative provision-for-intimacy contract. The precarity described by interviewees has given rise to self-arrangement in the form of intra-household remittances to buy food the same day that – to my knowledge – has not been previously documented in the research literature. All the forms of organization of male provision in exchange for sexual intimacy examined here rely on mobile phones. For married men, mobile phone use decreases the experiential distance of the city for men sending money home from work. This facilitates men's status as main or partial provider of the household under increasingly precarious circumstances.

Looking at these arrangements through the lens of mobile money practices reveals the extreme economic dependency of women on men, as well as the pressures on men within marriages to organize provision for their families that would enable domestic labour and childcare. Married couples can often survive only if men

engage in strenuous ‘self arrangement’ to obtain even small sums of money during the day and either travel home to deliver the money in person or find an m-money agent through which to send money home.

Households lacking a male provider face equal or greater difficulties. Mothers without long-term male partners who offer sex and intimacy services must do so for extremely little money and thus live on the edge of subsistence. Since competition for men with money is intense in the intimacy marketplace, it would be impossible for women in chronically poor neighborhoods to survive from sex work without access to mobile communication. The mobile phone allows these relationships to take place at a greater distance, thus increasing these women’s experiential distance with potential partners and providing them with slightly more leverage as well as a safety zone to evaluate the latter. At the same time that mobile telephony is a key enabling factor in these relationships, it can be also used strategically by participants of both genders to avoid holding up one’s end of the bargain. The female partner can cut off contact by mobile phone even after the man has sent her ‘help’ through m-money services, and the man can promise but fail to send money by phone to her after the sexual encounter.

For the chronically poor, survival in the face of severe precarity is not possible without the day-to-day use of mobile technology. In this sense, mobile telephony can be seen – at least in Tanzania – as a tool for those disempowered by the current global capitalist system to maintain social connections and perform the activities of social reproduction. From the perspective of my interviewees, mobile phones are a welcome and essential technology for their survival in a context of increasing

poverty and dependency on relatives and friends for assistance. The capacity of mobile telephony to increase or decrease experiential distance can be strategically used by the urban poor to enhance their agency when organizing income generation and family life. However, the question must be asked whether this additional mobile-enabled agency is then appropriated by the neoliberal city, which extracts more time and work and demands more flexibility from women and men for less returns. From a broader perspective, mobile telephony can be seen as enabling the continued survival of an urban sub-proletariat whose labour is convenient for global capital and the neoliberal city. From the perspective of basic human rights within the global political economy, however, the fact that mobile technology has become necessary to enable increasingly self-exploitative arrangements in social reproduction of the urban labour force is a dubious development benefit that should be cause for critical reflection.

Notes

[1] International Monetary Fund, World Economic Outlook Database, October 2016 (https://www.imf.org/external/pubs/ft/weo/2016/02/weodata/index.aspx)

[2] See also: www.brookings.edu/research/the-2017-brookings-financial-and-digital-inclusion-project-report/

[3] Mobile phone ownership in a household is not necessarily a prerequisite for using mobile money services, since women can borrow devices from family members, or neighbors to receive mobile money to their Tigopesa accounts.

[4] Pierre Bourdieu (1987) suggests that class processes can be examined by looking at the social world as a 'multidimensional space' in which differentiation takes place on the basis of power and capital activated in contexts in which people compete to appropriate scarce resources.

[5] In 1978, 84% of men in Dar es Salaam had formal employment, but in the 1980s large numbers of workers lost their jobs and by the early 2000s only a small fraction were employed in the formal sector (Silberschmidt 2004:237).

[4] MacPherson et. al. 2012; also Swidler & Watkins 2007; Maganja et al. 2007; Hunter 2002 & 2010.

[7] For a reflection on how mobile telephony has transformed communication in intimate relations in urban Tanzania, see Stark 2013.

[8] Faiza, 33-year-old mother of three children, primary school education, Ndengereko ethnic group; Tausi, 49 year-old mother of four children, primary school education, Luguru ethnic group; Maimuna 35-year-old mother of three children, primary school education, Pare ethnic group.

[9] Hassan, 16-year-old male, no children, primary school education, Zaramo ethnic group

[10] Neema, 34-year-old married mother of 4 children, primary school education, Manyema ethnic group.

[11] Fatima, 58-year-old mother of six children, primary school education, Luguru ethnic group.

[12] Zahra, aged 41, married mother of two children, primary school education, Kwere ethnic group.
[13] Hamida, aged 24, married mother of two children, secondary school education, Hehe ethnic group.
[14] Safiya, 21-year-old unmarried mother of two children, primary education, Zaramo ethnic group.
[15] Tausi, 26-year-old mother of two children, primary school education, not employed, Pogoro and Zaramo ethnic groups.
[16] Susanna, 24-year-old mother of one child, primary school education, Sukuma ethnic group.
[17] Aisha, 27-year-old unmarried mother of three children, primary education, Zaramo ethnic group.
[18] Aisha started with the 2nd person voice passive 'you' and then switched midway through this quote to first person 'I/me'.
[19] Mwanaisha, 27-year-old mother of two children, primary school education, Pogoro ethnic group.

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