

Improvement of Housing Condition through Community Participation.

Kawe Mzimuni Unplanned Settlement



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Shelter Situation Analysis

Geography & Administration.

The United Republic of Tanzania (Tanzania Mainland and Zanzibar) is in Eastern Africa bordering the Indian Ocean on East, Kenya and Uganda on the North, Rwanda Burundi and Democratic Republic of Congo and Zambia on the West and Malawi and Mozambique on the South.

Geographical coordinates are 6 00 S, 35 00 E and approximate Area of 945,087 sq km, including 59,050 sq km of water mass (Lake Victoria, Tanganyika, Nyasa and other small ones), enjoying the Tropical Climate along the Coast to Temperate in highlands.

The country is well accessible by Sea through Dar Port, Tanga and Zanzibar while by Air is Via Mwalimu Nyerere International Airport alias Dar es Salaam Int. Air port and Kilimanjaro International Airport

The Capital City is Dar es Salaam while the Political Head quarter is in Dodoma. In Tanzania mainland there are 21 Regions while in Zanzibar Islands there are 5 regions. Making a total of 26 regions.

Demography and Health.

The total population of Tanzania according to Population Census 2002 is about 34.6 million whereby men are 16,910,321 and women are 17,658,911, as illustrated hereunder.

Item		Year 1967	1978	1988	2002
Total Population	Millions	12,313,469	17,512,610	23,095,878	34,569,232
Population Growth	Percentages	2.9	3.1	2.9	
Birth Rate	Total fertility Rate	Death Rate	Life Expectancy	Infant Mortality Rate	HIV/ AIDS Adult prevalence rate
35.95 per 1,000 (2007 Est.)	4.77 child per woman	13.36(2007Estm)	50.71 yrs	71.69 per 1,000 (2007 Est.)	8.8 %(2003 Est.)

Source: National Census Tanzania; CIA-The World Fact Book Tanzania. Total Population Estimate 39,384,223 at 2007

Healthy facilities are randomly distributed to both urban and rural areas whereby the Government has set a Health program to ensure that health facilities are available down to village level, despite the acute shortage of medical staff and sufficient medicine

Economy.

The Economy depends mainly on agriculture with main cash crops as coffee, sisal, tea, pyrethrum, cashew nuts, tobacco, cloves, and food crops as corn, wheat, cassava, bananas and variety of fruits and vegetables with main animals as cattle, sheep and goats.

Composition by sector.

Table 2

Agriculture	Industrial	Others	Population below poverty line	GDP per Capita	H.H income Gini Index	Inflation Rate
42.8%	18.4%	38.7%	36.0%	USD 1,100	34.6	7.0%

Source: Tanzania Website and CIA The world fact Book.

Access to Shelter

Housing Stock.

From the Population Census 2002 the Housing stock is as shown in Table 3 hereunder.

Housing Stock and Deficiency

Table 3

Available Stock	Occupancy	Housing Demand	Average Occupancy	Urban Pop. Growth	Housing Deficiency
6,996,036	4.9 phh	14,000,000 units	2.4 National Target	4.2 %	80,000 Units

Housing Deficiency.

Due to Urban Population growth rate of 4.2% annually in urban areas there is a deficiency of 80,000 houses, out of which 61,000 are expected tenants while in rural areas the demand is low.

Occupancy.

The private households have shortage of bedrooms. About 70.5% of house holds have 1 – 2 bedrooms, while 17.2 have 3 bedrooms, 7.7 % have 4 bedrooms while 4.5% have 5 or more bedrooms in Urban areas as compared to rural areas where 70.3 % have 1- 2 bedrooms.

Occupancy and Floor Area per person

Table 4

1 - 2 B/room	3 B/rooms	4 B/rooms	Above 5 B/rooms	Rural 1-2 B/rooms	Floor Area/Person
70.5 %	17.2 %	7.7 %	4.5 %	70.3 %	1.84-3.75 m ²

Source: National Census 2002, extracted by Ministry of Lands.

Floor Area per Person.

Floor Area per person varies from 1.84 m² to 3.75 m² for an average 2 to 4 Bed room house and occupancy rate of 4.9 to 2.4 respectively.

Housing Standard.

Generally the housing standard is substandard because most houses needs:-

- Improvement and maintenance most do not have basic services e.g. electricity, water and sanitation
- Built on temporary materials and have poor finishing due to poor workmanship and some are uncompleted, while others are very old and dilapidated.

From the Census 2002 the following was evidenced;-

Housing Standard

Table 5

Houses built with:	Urban	Rural
• Mud and pole	10.8%	52.0%
• Thatch roof	41.2%	67.5%
• Stone cement blocks	62.0%	17.9%
• Metal roofs, tiles, cement floor	46.3%	18.0%
• Electricity connection	83.3%	34.3%
• Water connection/clean water	40%	1.20%
• Use of firewood/charcoal -cooking	79.60%	99.0%
• Onsite Waste disposal	20-60%	50-70%

Source: National Population Census 2002

Housing Tenure.

From the National House Hold Survey (2000/01) the proportion of House ownership declined to 84.3 % as compared to 85.4% in 1991/92.

In Dar es Salaam it increased to 32.4 % in 2000/01 from 31.2% in 1991/92 while in other urban areas it declined to 54.2 (2000/01) from 55.8% (1991/92).

Rental (Formal and Informal)

Formal Rental Houses are provided by house providing agencies or institutions like Tanzania Building Agency for civil servants, National Housing Corporation, National Insurance Corporation, National Social Security Fund, National Provident Fund and private developers, all these build houses for rent or sell. Informal Rental House is provided by individual developers. These types of houses can be rented from single room to full house.

Rental/Purchase of house

Table 6

Rental Housing	House Purchase	Payment Terms	Private owned	Full House	Electricity charges	Water charges
\$ 50-70 per month	\$14,000-22,700 for 3 B/room house	25% Down payment, 75% in 1 year period	\$ 13-18 per room per month	\$104-260 per month	Tenants responsibility	Tenants Responsibility
Government / Parastatals owned			Privately owned			

Source: NHC website - :nhctz.com April 2008

In most urban areas the rent in private housing is usually demanded in advance for 6 to 12 months, and due to scarcity of houses extra cost paid to middlemen for locating the house usually one month rent.

Formal Ownership.

Formal ownership entails the allocation of land hence development into a desired house on a planned and surveyed piece of land.(Tanzania Land Policy and Land Act 1999)

Organization, Agency, Institution, Cooperative, Non Governmental Organization, and Community Based Organization or Individuals can own these.

The procedure from application to allocation and issue of title has to be adhered to in order to get the legal documents for ownership. Further still the owner is obliged to secure a building permit from the relevant authorities after submission of designs of the intended house before making any attempt to develop the land. It's due to these lengthy procedures and scarcity of plots that most developers avoid surveyed land and go for unsurveyed land.

Shortage of Surveyed and Serviced plots due to higher rate of urbanization is again another factor which hinders majority of the citizens to go for the formal plots, however the 20,000 Plots project in Dar es Salaam has given a relief to this problem to a good extent, and its now being extended to other

Cities like Mwanza (10,000 plots), Mbeya(5,000 plots), Morogoro (4,000 plots) Kibaha (500 plots), Bagamoyo(3,000 plots) and Arusha in the near future.

Informal Ownership.

Like in many other countries in the world, the higher rate of urbanization and the insufficient funds to cater and provide for formal serviced land to the urban migrants, this result into informal land ownership and development. Nonetheless expansion of cities and town boundaries is also another factor due to inclusion of rural peri- urban unserviced land to the original under serviced urban land again due to inefficient planning system and laxity in development control from Local Authorities due to limited financial and human resources.

In case of Tanzania this covers about 70% of total housing stock in urban areas and takes place in areas where the land is not surveyed. The interested party acquires land through mutual agreement with the landowner and starts to develop it as per his desires. In most cases there are no regulations governing the development in these areas. Lack of clear demarcations for plot boundaries and areas for common facilities contribute to difficulties in provision of services like roads, water, electricity and sanitation the result of which is serious problems in infrastructure and services installation hence overcrowding and prone to health hazards.

In 2004 The United Republic of Tanzania through its Ministry for Lands, Housing and Human Settlements Development set up a project to Identify and Regularize these kind of unplanned settlements, to start with Cities of Dar es Salaam, Mwanza , Tanga and Dodoma, about 230,000 land owners and land parcels have been identified and issued short term titles (2 Years) in Dar es Salaam between 2004-2007. These titles are renewable, with intention to halt subdivision and later on give room to put in those areas basic infrastructure and other services like water, electricity, roads, drainage and enhance the security of tenure. The governments target is to regularize all unplanned settlements by year 2020. The Tanzania Land Act 1999 Section 23 provides for issuing of Residential Licences and Section 56-60 provides for regularization Schemes and Issuance of Certificate of Right of Occupancy. These short term titles will be extended to 5 years periods and later on become full certificate of right of occupancy after completion of regularization schemes.

Housing Affordability Ratio.

NHC, NSSF, TBA, NIC and other real Estate Developers as well as individuals are trying to supply houses in the market, but they are of high standards in terms of design and building materials used. Ref Table 7 a house by NHC located 35 km from city centre costs about USD 14,100 – 22,730 (Tsh. 15.5-25.0 million), with the payment schedule of 25 % down payment and other 75% to be settled

within a year.(Source: nhctz.com), Two bedroom house by Mutual Developers at Gezaule costs USD 55,000, while 3 bedroom house by TBA at Mbweni costs USD 35,000, payment period 10 years.

Salary Scale Government Circular No. 5

	Workers Group	Amount in USD	Equivalent in Local Currency
1	Low Income	USD 60-155	(Tsh.65, 500 -170,000/=),
2	Middle Income	USD 156-609	(Tsh.171, 000 - 670,000/=)

Low Income earner would require 103.3 months or 8.6 years to raise Tsh.15.5 million at monthly instalments of Tsh.150,000/= in order to buy a 3 bedroom house, due to this most of the house built are still vacant to date while few have been purchased by middle and upper income class.

House Price to Income Ratio.

From the above example it's evident that only the high income group can afford those types of houses although they do not suit their requirements- 2 Bedroom house with a compact sitting room cum dining.

Land Formal and Informal.

Formally all Land is vested to the President of the United Republic of Tanzania and its all for public. It is through the recognized Ministry of Lands or Local Government Authorities one can acquire a piece of land after submission of an application to the respective authority. The respective authority undertakes the procedure to acquire land, plan, survey and register it before issuing to the citizens.

Informally a piece of land that was customarily owned and not surveyed / registered can be acquired through mutual agreement or buying, it has no recognized legal document. However it can be converted into formal land by surveying and registering it to the relevant authority at owner's costs.

Housing Construction.

After Independence in 1962 the URT established the National Housing Corporation (NHC) under parliament Act No. 45, charged with the role of housing provision for Rental, Tenant Purchase and Outright Purchase.

The Registrar of Buildings (RoB) was established by Parliament Act No.13 of 1971 charged with managing acquired buildings but was later dissolved in 1990 and responsibility given to NHC.

In 1974 government started 'Better Rural Housing Campaign to encourage rural people to construct better houses, durable, hygienic and using better skills. Under Prime Ministers Office Village Management Training Program and Rural and Urban Construction units were formed in 84 Districts of Tanzania. In 1980 they collapsed due to lack of equipment and proper management.

Housing Cooperatives like Mwenge and Sigara, Employer based Housing and NGOs and CBOs organized their groups to build houses through micro financing and secure land tenure, fund mobilization, provision of low cost infrastructure and sanitation.

Individual housing developers contributes to over 70% of housing stock in urban areas, through their own contribution although it takes 3-10 years to complete a house. Absence of mortgage facility and difficulties in securing a loan collateral or security, high interest rates and cumbersome procedures are the major stumbling blocks.

Housing Construction

Table 7

Period	1962-1974	1975-1989	1990-2007	1971-81
Number of Houses	14,145	1,894	762	530
	National Housing Corporation			Registrar of Buildings

Source: L. Kironde: 2006. Paper on Housing Finance in Tanzania at National Conference on Housing Development organised by Women Advancement Trust and Human Settlements Trust.

Building Materials

Building materials range from local e.g. mud, poles, stone, brick, bamboo, wattle, thatch to modern materials like sand cement blocks, concrete blocks, Iron sheets, glass and tiles are used invariably and prices varies extensively depending on location, transportation from source to consumer and taxes imposed upon them.

Access to and Cost of basic Services / Infrastructure

Main sources of water are tap water, protected wells and dams, rivers, lakes and rain water.

Basic Services and costs

Table 8

Country wide		Urban Area		Rural Area		Connection Charges	
Clean Water	Electricity	Clean Water	Electricity	Clean Water	Electricity	Water	Electricity
47.2 %	9.7 %	83.3 %	34.0 %	34.3 %	1.2 %	\$ 391.0	\$ 435.0

Monthly charges for water are high and unaffordable \$ 23.45 per month, while Electricity charges have high tariffs 1-50 units sell at Tsh. 50 and above that sells at Tsh. 128 per kW, as compared to income of majority 36.9 % surviving on average income of \$ 1.0 per day.

Sanitation

About 91.4% h/holds use onsite disposal type of toilets where 88.0% are pit latrines, 3.4% are flush toilets, and 8.6% h/holds have no toilets.

Access to and Cost of Education

Various measures have been taken by the government and other actors to provide education in relation to housing like,

- Better Rural Housing Campaign in 1974 and establishment of Village Management Training Programs and Rural and urban Construction units 84 in number which died later on.
- Through communal groups at village/district level.
- Formal Institution – like vocational training colleges/centres – DIT, Mbeya and Arusha.
- Higher leaning Institution – Ardhi University, University of DSM.
- Research Institution like NHBRA, Institute of Housing Studies earlier Centre for Housing Studies at Ardhi University Campus.

Housing Policy

Since Independence 1961, Government was involved in production of houses through Local Authorities, Public Institution, Cooperatives, Employers developers and individuals without a firm housing policy. Only this year the Housing Policy is at its final stage of accomplishment and it's meant to redefine the role of different actors, enhance regularization of existing unplanned areas, encourage establishment of formal housing finance system, enhance capacity and efficiency in land delivery system and allow sound involvement of women and vulnerable groups in decision making on matters regarding house design construction and service provision.

Actors in Shelter Delivery and their Roles

Government

- Prepare Housing policy and legislation to govern housing sector development and set aside systematically increasing budget allocation for housing sector.
- Capacitate local authorities to implement the housing policy in collaboration with other actors by creating conducive micro economic policies and tax concessions incentives to Real Estate developers and motivate large scale housing investment in urban areas.
- Create clear institutional framework for housing sector development as well as Monitor and evaluate National, Regional and local performance of housing delivery to assess impacts of schemes and project being implemented.
- Seek and assist Local authorities to lodge International financial and technological support for housing development through ministry of Foreign Affairs and International Cooperation and Diplomatic Missions.

Local Authorities

- Provide planned, surveyed and serviced land and Construct low cost houses for rental and sale.
- Provide and maintain infrastructure services in collaboration with developers.
- Introduce housing offices in councils administer setup and extension services to village level.
- Maintain proper housing database for determining housing situation at a particular time.
- Support and carry out regularization schemes and encourage the formation of civil associations for self help housing development and provide professional and technical support.
- Encourage vocational training Institutions to train artisans and produce standard designs especially for low income earners.

Financial Institutions

- Establish mechanism for creation of seeding finance to assist private sector investors in housing production and maintenance.
- Provide mortgage finance for housing development and purchase by developing secondary mortgage market and encourage investment in low cost housing.
- Encourage financial Institution to provide long term loans for housing and micro finance system to cater for low income earners
- Control the interest rates as Bank of Tanzania has the mandate over this.

The Private Sector

- Participate in the construction of housing for all categories of population either for sale or rent.
- Participate in research, manufacturing and supply of building materials and infrastructure development to improve their living environment within the community.
- Forge partnership with government or other institutions in housing and infrastructure provision.

The Civil Society Organizations

Non – Government Organizations, (NGO's), faith /Religions based groups, Cooperatives, Community Based Organization – CBO's, Savings & Credit Association;

- Assist members acquire land for housing development and encourage community saving for housing construction or improvement by individual member at community level.
- Encourage Communities and individuals to establish small scale building materials industries.
- Training of artisans and establishment of housing brigades in urban and rural areas by conducting seminars and workshops on housing development and improvement.
- Mobilize individual and community savings for housing construction and improvement.

- Mobilize communities for self help housing schemes and encourage community joint action development initiative between the government and communities in enhancing housing development in their respective areas.
- Raising awareness and building capacity for Tanzanians by providing soft loans to individuals or communities pertaining to housing development.

Public Institutions

- Engage themselves in public private partnership in the construction of market tailored houses and block of flats or bungalows for sale or rent.
- Engage in housing consultancy and construction services including establishment of building materials industries.

Training, Research Institutions & Agencies

- Develop knowledge and provide skilled and semi skilled labour for housing development in rural areas.
- Carry out research and propose pertinent solutions to housing problems organize demonstration and sensitization the use of local research findings.
- Offer advisory and consultancy services and organize conferences, seminars, workshops and symposia on housing supply, market and all related matters.
- Establish a mechanism for adopting best practices and disseminate information to targeted consumers.

Shelter Design

Physical Planning

Physical Planning is done by the Ministry of Lands and Local Government by identifying suitable area and declaring it ripe for development. The Ministry prepares the General Planning Schemes (Long term), Detail Planning schemes (Short and medium term). Currently there are new Detail schemes such as Urban Renewal schemes and Regularization schemes.

Land Use

Different land uses are incorporated in the plans thus prepared including Residential, Commercial, Public, Religious Sites, Institutional, Service trades, Industrial etc to meet the demand of the plan

under preparation. Change of Land Use of the plans after approval is entrusted to the Minister for Lands and the process begins at the respective municipality.

Population Density

Planning Standards and guidelines are used to determine and control the density in each given land use during development. The situation in the area understudy that is Kawe Mzimuni where 1583 house hold questionnaires were administered, the outcome is summarized in the Table No. 9 below.

Demographical Data

Table 9

Total Area (km ²)	Total Population	No of H/Holds	Average Inhabitants / Household	Average density Persons / km ²
1.02	9,165	2,710	3.38	8.985

Source: Social Economic Survey Data 2006

Shelter Quality

Shelter Quality is taken into account to ensure privacy, safety and security of user against dangers by use of the above mentioned guidelines which are governed by building specifications/ minimum requirements. The area under study of Kawe Mzimuni has a variety of houses with different quality and that have used different types of building materials mainly due to different levels of income of inhabitants as well as lack of financial access to improve their houses. However majority of the houses are completed in the sense that they are already occupied by owners and fairly habitable.

Table No. 10 below shows the housing conditions and profile of building materials used.

Building materials and Condition of Houses

Table 10.

	Completed houses	Incomplete /under construction	Sand cement /concrete blocks	Mud and Poles	Mud bricks	Roof tiles	Iron roof sheets	Thatch roof	Without Ceiling	Without floor
No of units	1537	43	1525	8	4	5	1528	1	13	12
Percentage	97.28	2.72	96.52	0.51	0.25	0.31	96.71	0.06	0.82	0.76

Source: Social Economic Survey Data 2006

Function

From the Social Economic Survey conducted by the Ministry of Lands it was observed that majority of the houses were for residential purpose while few were mixed commercial residential. It was also evident that very few houses were used for Public facilities and mainly concentrated on the main road while the interior had none; this gives a clear picture of the high demand for public facility buildings in such a congested area.

	Residential	Commercial	Commercial Residential	Public facility	Religions	Markets	Schools	Hospitals / Clinics
No of units	1566	7	4	1	2	2	1	1
Percentage	99.11	0.44	0.25	0.06	0.12	0.12	0.06	0.06

Source: Social Economic Survey Data 2006

Despite the unbalance in the functions required in any society the area also has various other problems regarding circulation whereby very few houses can be reached by a vehicle while majority are accessed by footpath and some are totally landlocked as it's shown in the Table No 12 below.

Accessibility of houses

Table 12

	Main Road / Central road	Minor road	Foot path alone	Without access
No of units	98.	410	744	328
Percentage	6.21	25.95	47.10	20.76

Source: Social Economic Survey Data 2006

Under such a situation it's evident that quite a number of problems are evident such as poor circulation, high risks of fire, uncomfortable climate due to congestion, poor drainage especially during rainy seasons, low level of privacy, high risks of waterborne diseases and many others. Due to such difficult situation installation of basic services to each house in the area in an orderly manner is next to impossible and this hinders access to such services to a big majority. Non electrification to most of the houses is not only a function of income but also encumbrances and high costs due to congestion and lack of defined access.

Basic Services Distribution: Electricity Distribution

Table 13

	With Electricity	Without Electricity
No of units	401	1179
Percentage (%)	25.38	74.62

Source: Social Economic Survey Data 2006

Water distribution is hindered by the congestion of houses and lack of access to such an extent that majority resort to buying water from neighbours pipes due to high cost of water installation from the main distribution line which in most cases runs along the main roads.

Few have managed to use shallow/deep wells but the issue remains to the safety of the water due to likelihood of contamination from the surrounding pit latrines.

	Piped Water	Buying	Communal Pipe	Neighbours Pipe	Shallow/deep wells
No of units	122	1263	14	162	15
Percentage	7.72	79.94	0.89	10.25	0.95

Source: Social Economic Survey Data 2006

Sanitation in the area is another serious problem since majority uses pit latrines of which they have no means of emptying them due to lack of access hence wet soils effect and vulnerability to waterborne diseases. However there are a number of houses without toilets which is a more serious problem that needs immediate attention.

Sanitation

Table 15

	With Flush Toilets	Pit latrine	No toilets
No of units	71	1497	12.
Percentage	4.49	94.75	0.76

Source: Social Economic Survey Data 2006

Safety

Shelter able to keep occupiers safe from natural calamities like wind, rain, fire, sun, even danger from external hazards – animals/ pests accidents etc. By opening up new roads and access to each housing unit quite a number of risks can be minimized such as fire, flooding and accidents.

Comfort

Habitable shelter having good consideration in terms of ventilation, heat loss/keep up, enough light and use of spaces. In this regard also air pollution due to congestion can create discomfort. New roads and drainage system to the area will allow in more light, ventilation and sanitation to the area hence improved comfort.

Social Inclusion

Shelter considering the surrounding buildings, neighbours and the environment. Despite lack of sufficient public facilities the area under study has no common playing grounds for children, this social right is denied of them and they resort to playing on the road which is extremely dangerous to their lives. At times they also play on the left over land which in most cases is used as dumping sites hence highly exposed to bacterial infections, injuries and many other contagious diseases.

Gender Issues

Involvement of Women and vulnerable groups in decision making regarding shelter design. From the Social Economic Survey conducted in 2006 majority of the inhabitants of Kawe Mzimuni depend on informal business Women being the largest composition of the informal sector and children they can usefully be involved in improving the area such as during planning of waste disposal systems and garbage collection means.

Sustainable Development

Creation of shelter in a manner that can be maintained in repair and further developed to generate more units. Sustainability of common services to be introduced in the area can only be achieved by involving the inhabitants from the planning stage and further more if they contribute either physically or financially they will own the project and lay down strategies to sustain the services.

Norms and Codes

Formulation of shelter guided by considering cultural, social and political aspect and inline with existing Rules / Regulation in a given area. To date there are no guidelines or regulations governing development in Unplanned areas. This is a major drawback to control of density in unplanned areas.

Organization

The organization is a Government Ministry, namely Ministry of Lands, Housing and Human Settlements Development; It has 8 Departments namely:-

Physical Planning, Housing Development, Administration & Human Resource Management, Land Administration, Surveys and Mapping, Accounts Finance, Policy and Planning and Management Information Systems.

The Housing Division is a new division formed in February 2008 with two sections, Housing Finance and Housing Development. The last one is the one I am allocated to work in. Currently the Division is finalizing the Housing Policy after the presentation to stakeholders meeting on mid February, 2008.

Before its formulation as Division, the Housing Section which I worked in did the following;

- Issue of Housing loan to civil servants under Revolving Housing Loan, until 1998 about 287 Civil Servants had benefited, about USD 378,333 (Tsh. 454million) loan issued.
- Prepared prototype designs of low cost houses in collaboration with Municipal Council Officers and distributed the model designs to the Municipal Councils of the country for alterations & adoption purposely to simplify issuance of Building permit.
- Reviewed space standards and design guideline for land development in Tanzania.

By April 2007 this exercise resulted in 20 different types of pre approved model houses to be used in Dar es Salaam to start with and later to other regions.

Shelter Problem

Despite the Government efforts to promote shelter in the Country there are several numbers of problems in line with those efforts.

- Insufficient allocation of funds in government budget for housing development, Poverty, Lack of sound Housing Finance Institutions and Policy hence shortage of conducive mortgage facilities.
- High costs of land acquisition and development procedures, exorbitant prices of building materials and lack of infrastructure services to mention a few.
- Inline with the MDG to improve security of tenure and housing condition for the poor, URT through the Ministry of Lands has identified, surveyed and issued residential licences to inhabitants of Kawe Mzimuni area as phase one of the project under Regularization exercise which is being carried jointly by the Ministry and donors Private Sector Competitiveness Project (PSCP).
- Like in many other Unplanned Settlements the area under study has no sufficient roads network and drainage for storm water, nor defined infrastructure services like water, electricity, waste disposal and garbage collection leave alone the poor conditions of the houses. Open spaces and children playing areas are rare in the area, despite the fact that other communal facilities which are in the area are inaccessible, insufficient and crowded.
- The second phase of the project is expected to be installation of sufficient road network and drainage for storm water and redesign of services layout like electricity and water distribution and later on improvement of house conditions on individual basis.

It is at this stage that upgrading projects comes to a halt due to resistance of owners to move to relocation sites to give way to expansion and extension of roads and drainage systems and also high costs for compensation of properties to be demolished and fluctuating costs of infrastructure installation.

- Some upgrading schemes have been partly successful in Tanzania (roads, drainage and street lights) like in Hannanasif and Manzese in Kinondoni Municipality under Community Infrastructure Upgrading Project (CIUP) due to involvement of the community but again the density has increased due to subdivision of previous lots by owner to the ones who were supposed to move to relocation site. Resistance to move is not only limited to distance of the relocation sites and lack of infrastructure services but also due to social ties and interaction. Lucky enough the Residential licences issued in this scheme restricts subdivision of the registered lots without the prior approval by the Ministry of Lands.

Proposal for Change and improvement.

The purpose of this paper is to attempt to highlight on improvement of individual housing by community participation and not give solutions to major problems that exist in unplanned settlements. Give the above mentioned problems, the proposal for change and improvement involves Participatory

Planning Approach, which entails involvement of stakeholders and the occupants of the area. This approach is crucial from the preparatory phase of the upgrading scheme to execution and evaluation of each phase. This will take into account the requirements of the people and simplify decision making hence support implementation and sustainability of the project.

From the Social Economic Survey conducted by MLHSD in 2006 the proposal for change and improvement for Kawe Mzimuni Area was prioritised by inhabitants through the questionnaire as follows:-

1. Improvement of water distribution systems
2. Installation of storm water drainage system and sanitation
3. Improvement of road network system
4. Introduction of garbage collection system and environmental management strategies
5. Introduction of street lights systems
6. Individual housing improvement schemes.

High costs of infrastructure installations due to delays of financial resources mobilisation and escalating price of materials can be reduced by subcontracting through open competition technical tasks like road construction and drainage to reputable contractors thereby increasing opportunity for job creation during implementation. From the Social Economical Survey 2006, about 35% of inhabitants agreed to contribute financially to support the upgrading schemes while 45% agreed to contribute physically by participating in communal works like trenching of drainage channels and new water installation systems.

High costs due to compensation and relocation of affected people to allow road expansion and provision of communal services like schools, markets, religious site and open spaces can be reduced to reasonable range by providing alternative accommodation in the same area instead of relocation. Sufficient area can be acquired and redesigned to provide accommodation apartments that will be owned by the affected inhabitants, hence strengthening their social ties as well as reducing the extra costs for infrastructure installation.

This kind of arrangement can be practical by involving/allowing investors in housing whereby the land so acquired will be developed on condition that in the building that he will erect he will give one apartment to the original owner and he be allowed to rent out the rest. Such a flat given to the landlord can be fully owned under the new Sectional / condominium law that has recently been approved by the Parliament of URT, 2008. Alternatively the land can be sold at market price, the original owner be partly compensated and the land be developed to provide accommodation flats whereby the original owners will be given first priority to rent in the new developments, as the case of Philippines and Bangladesh.

Formation of small communal groups within the area targeting low income earners will enable them to generate seed money for housing improvement and later can act as security to secure loan from the bank for housing improvement and raise their standard of living. Vivid example can be drawn from presentation and case study / tour by Dr. Tim Ndezi (September, 2008) to Centre for Community Initiatives in Tanzania (CCIT) where they have managed to form saving groups to address the shelter problem of 36,000 affected inhabitants due to eviction to allow for Port expansion in Kurasini Area, Dar es Salaam, Tanzania. Land already acquired, preparations for construction is underway. Different approaches can be used here eg the Savings and Credit Cooperative Society for Housing (SACCOS) where the group formulated can apply for loan for their housing improvement using their houses and residential licences issued to them as collateral.

Based on the lecture on *Shelter Finance, Grameen Bank in India, Prodel-Low income Housing in Nicaragua* by Johnny Åstrand Lecture (April 2008), improvement of housing standards implies having services like water and electricity close to or into the house. Streamlining the water supply poses a problem related to disposal of waste water in the area but with the communal approach mentioned above it can be solved by provision of shared waste water disposal tanks and soak pits which will be easy to empty (few) less expensive (shared cost) and can also be connected to central sewer system later on. This has proved successful in CIUP project in Manzese Dar es Salaam, Tanzania where shared water storage tanks and shared toilets have been constructed and operated by community (Presentation and case study/ tour by Lucy Kimoi September, 2008 on '*Community Infrastructure upgrading Program in Manzese.*') However the project is giving attention to Infrastructure services alone but house improvement is on individual efforts.

During a study tour in a Holma housing area in Malmo South Sweden, it is noted that garbage collection in the area can be tackled by using sorting and recycling procedure. To make it effective an incentive can be given for collection of recyclable wastes like metal cans plastics and glass. As mentioned above garbage collection and recycling of waste materials at times its a good source of income as well as job creation hence doing both cleaning the environment and raising peoples income, only that a little effort has to be put on the technology and means to reduce risks of infections.

Government should allocate sufficient funds in the budget and coordinate donor funds together with inhabitant's contributions in cash or labour towards the infrastructure installations to Kawe Unplanned Settlements since it's a prime area and close to the city. The Housing Policy that is nearly going to be passed by the Parliament of URT provides for full regularization and housing improvement in unplanned settlements not only on infrastructure but also on housing in general.

The Tanzania Land Policy 1995 emphasises that *'the existing squatters will not be cleared but will be upgraded and provided with facilities for adequate sanitation and other basic services except unplanned housing in hazardous areas'*.

In most of the Upgraded or Regularised areas in Dar es Salaam, Tanzania like Hanna Nassif (Labour Based, 1997) , ongoing project in Manzese (CIUP, 2008) Kinondoni Municipality particular attention is given to installation of infrastructure services alone, no efforts to improve individual housing neither by technical support nor motivation to communal group savings purposely to improve individual housing. This shortfall gives room to middle income group to buy off the poor and displace them to start new unplanned settlements, thus the vicious circle continues.

If Upgrading or Regularization schemes are meant to improve the housing condition of the urban poor, attention should be given to infrastructure provision and maintenance as well as offering technical support towards improvement of individual houses in order to enhance the security of tenure of the urban poor and raise their standard of living.

Personal Action Plan

The result of my individual work is an Action Plan that can be used by me in my job in my normal profession activities within my home organization to improve the shelter situation for the poor.

Before the Continuation, I will accomplish the following

- a: Study the data and analyze the data collected in the social economic survey conducted in 2006 and acquaint myself well with the area.
- b. Sensitization of community leaders and formation of communal groups at Kawe Mzimuni.
- c. Formation of Task Force to determine the special needs (priorities) of the inhabitants including various disciplines.
- d. Technical assessment of feasible options in providing water, sanitation, roads network and electricity.
- e. Formation of technical assistance group to advice on housing improvement within the communal groups.

Within 12 months, I will accomplish the following

- f. Follow up preparation of preliminary upgrading schemes and layout plans in participatory manner.
- g. Follow up presentation to community committee and discussion for improvement.
- h. Follow up finalization of upgrading plans and approval by ministry for implementation.

- i. Follow up preparation of tentative budget and implementation plan of the priorities.
- j. Design of tentative accommodation houses and sanitary improved facilities.

Within 5 years, I will accomplish the following

- k. Tendering, Evaluation and award of tender for water, drainage and road network infrastructure installation.
- l. Project implementation and monitoring,
- m. Individual housing Improvement and technical advice.
- n. Project Evaluation.

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Grundstrom Karin, *Gender and Development, Security and safety in Planning.*

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Misigaro Anna, *Housing Revolving Fund for Civil Servants,*

Mukandala Melkior, *Regularization of Unplanned Settlements.*

Kimoi Lucy, *Community Infrastructure Upgrading Program in Manzese*

Mero Clement, *20,000 Plots Project.*

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Prof. W. Kombe, *Informal Land management and Urbanisation.*

Dr. Lupala, *Dar es Salaam Spatial Growth.*

Dr. Sheuya, *Housing Transformation and Urban Livelihoods in Informal Settlements.*

Dr. Kessy Alphonse, *Infrastructure Provision in Unplanned Settlements.*

Annex: 1 SWOT ANALYSIS TABLES.

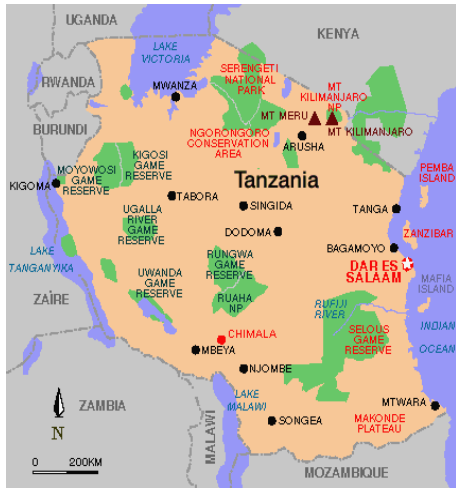
STRATEGIES.

SWORT Profile `Realistic List`

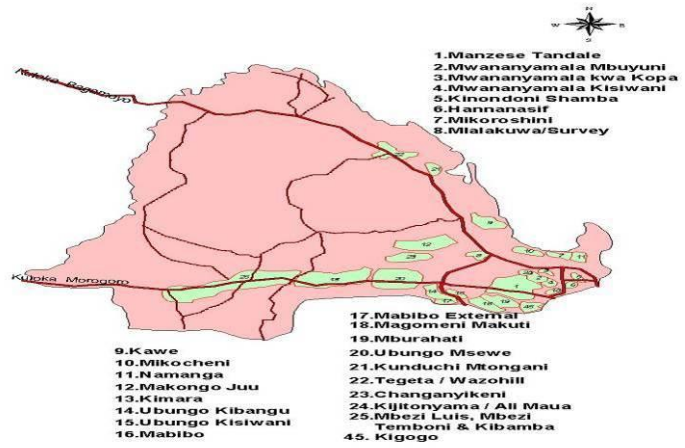
S.No	Strength	Weaknesses
1	Social Economic survey Data, parcels identified and licenses issued	Further subdivision and transfer of land or property
2	Government ,donor sufficient funds for infrastructure and services	Delayed or insufficient funds
3	Monetary contributions of inhabitants for infrastructure development	Reluctance of some inhabitants to contribute
4	Existence of Public services like schools, market easy to expand or improve	Narrow possibility of expansion
5	Existence of initial services like water, electricity	Reluctance of authorities to cooperate
6	Existence of nearby banking facility	Procedural delays in account opening
7	Technical Expertise from the Ministry and Municipal Council	Lack of cooperation
S .No	Opportunities	Threats
1	Existence of initial roads	High cost of road expansion due to compensation and construction costs
2	Existence of services like water, electricity	Reluctance of relevant authorities to cooperate
3	Existence of Public services like schools, market easy to expand or improve	High costs for compensation during expansion
4	Existence of ward or communal leaders	Unfaithful, non cooperative ward leaders
5	Easy access to finance after formulation of communal groups	Failure to register communal groups, bad debts
6	Collection of Revenue and Property tax for sustainability of services installed.	Tax evasion by inhabitants.

DETERMINING STRATEGIES		
	Threats	Weaknesses
	S-O	W-O
1	Use Ministry's experts, Local government and other actors to prepare feasible upgrading layout that can be implemented at affordable costs taking into account the existing services.	Formulate a task force including all necessary disciplines and involve ward leaders from the beginning.
2	Sensitize communal leaders in formulation of communal groups and solicit for loan to improve housing condition	Maintain proper register of members of the group and make all monetary transactions through the bank.
3	Consolidate the funds allocated by government and donors and prepare budget and plan for execution of the mostly required services.	Outsource labour for technical assignments like roads and drainage so as to fix changes in prices and misuse of funds.
	Threats	Weaknesses
	S-T	W-T
1	Make use of standard methods of valuation and compensation to compute the compensation and apply to all inhabitants of the area.	Make relocation plots available in time and in line with the compensation for affected parties.
2	Design alternative accommodation apartments within the same location for affected people which will later on be owned by the occupants.	Share the design proposal with the occupants from initial stage to include their basics needs.
3	Apply for incentives for housing improvement like tax relief & exemption for communal groups	Establish communal based control mechanism to minimise the misuse of exemptions

Annex 2 Maps and Photographs.



Tanzania



Kinondoni District Map- Kawe Ward is marked No 9.



Kawe Ward Aerial Photograph showing identified land Parcels.



Kawe Mzimuni House with cracks, residents emptying a pit latrine to a nearby external pit.



Completed house with fencing wall above, while adjacent house made up of mud and poles owner replacing mud walls by individual efforts.



Improved market by Kinondoni Municipal Council with drainage channel, plenty of informal business around and waste blocking the drainage channel.





Improved modern structures along Old Bagamoyo Road, depicting the potentiality of the area. However the existing drainage is not serviced properly



Community Infrastructure Upgrading Program at Manzese on roads, drainage street lights and clean water distribution. No efforts on Individual house improvement.



Communal water storage tank/ kiosk serving the community at affordable cost.



Garbage collection and disposal is still a problem at Manzese CIUP project area.



Hanna Nassif.Updrading scheme 1997, on roads, drainage and water supply, drainage is not well maintained, still mud and poles house exists in the area amongst improved ones.



Poor mud and poles house owner unable to make improvement due to lack of funds.



Well finished house opposite to poor mud and pole house.



House owner depends on rent by his tenants to improve his house step by step, retired army officer.



Demolished houses at Kurasini area in Dar es Salaam to allow for Port expansion.



Centre for Community Initiatives office (CCI), Tanzania. It advocates community savings, for house development.

CCI members sharing experience with SDD participants in Tanzania September 2008.



Representative of Donor Agency from UK highlighting on Technical assistance issue.



CCI members cheering up for unity and saving spirit.



House by NHC. At Boko in Dar es Salaam for middle income group, a dream house for poor urban population.



One of houses by Mutual Developers in Gezaulole Dar es Salaam for middle and high class,when then will there be such houses for the urban poor!

Annex 3:

Questionnaires for Regularization of Unplanned Settlements of Kawe Mzimuni in Kinondoni Municipality, Dar es Salaam Tanzania.

Household questionnaire for unplanned urban land property register project

Form Number.....

Date.....

1.1 GENERAL INFORMATION

NAME OF INTERVIEWER

NAME OF INTERVIEWEE

RELATIONSHIP

WITH OWNER

MUNICIPALITY LOCATION Prop. Tax No

WARD MTA A HOUSE NO.

	FIST NAME	SECOND NAME	LAST NAME	EMPLOYMENT
NAME OF OWNER	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> FORMAL <input type="checkbox"/> INFORMAL

ADDRESS Tel. No

e-mail

NO. OF HOUSEHOLDS: KAYA NO OF PERSONS NO OF ROOMS

1.2 TENURE AND DEVELOPMENT STATUS [MARK with "V"]

TENURE TYPE	
OWNER OCCUPIER	<input type="checkbox"/>
TENANTS ONLY	<input type="checkbox"/>
OWNER AND TENANTS	<input type="checkbox"/>

OTHERS	<input type="checkbox"/>
DEVELOPMENT STATUS	
VACANT LAND	<input type="checkbox"/>

COMPLETE	
UNDERCONSTRUCTION	
RENT PER MONTH	

BUILDING VALUE	

LAND USE	
Residential	
Commercial	
Comm/res	
Service trade	
Industrial	
ACCESS ROAD	

Primary road	
Secondary road	
Tertiary	
Footpath	
No access	
WATER SUPPLY	
On plot	

connection	
Neighbour's	
Public kiosk	
Water well	
Bore hole	
Buying	

Is your land surveyed? Yes/ No

Reg Plan No Letter of offer No. Title No.

Are you connected to electricity? Yes / No Do you have telephone? Yes/ No

1.3 BUILDINGS CHARACTERISTICS

Main Building area m²

Back building area m²

Mark "V" in the correct answer **M** Main building . **S** Small building

BUILDING TYPE	M	S	1	2	3
Single storey					
Maisonette					
Block of Flats					

BUILDING USE	M	S	1	2	3
Residential					
Guest house					
Bar					
Retail shop					
Grocery					
Pharmacy					
Hair Saloon					
Kiosk					
Livestock keeping					
Carpentry					
Garden					
Office					
Restaurant					
Nursery school					
Others (specify)					

WALLS	M	S	1	2	3
Concrete blocks					
Cement Blocks					
Burnt bricks					
Sun dried					
Mud and wattle					
Wood					
CIS					

Area for other buildings

1 (m ²)	2 (m ²)	3 (m ²)

ROOFING MATERIALS	M	S	1	2	3
Tiles					
Corrugated Iron Sheets					
Asbestos					
Tins					
Grass straw					

BUILDING CONDITION	M	S	1	2	3
Good					
Fair					
Poor					

SANITATION	M	S	1	2	3
Sewer system					
Septic tank					
Pit latrine					
No toilet facility					

2. How long have you lived in this area (years)

3.1 Does your household possess one or more of the following assets? Mark "V"

- | | | | |
|---------------------------|--------------------------|----------------|--------------------------|
| Radio cassette/c.d player | <input type="checkbox"/> | Bicycle | <input type="checkbox"/> |
| DVD Player | <input type="checkbox"/> | Motorcycle | <input type="checkbox"/> |
| Fan | <input type="checkbox"/> | Salon car | <input type="checkbox"/> |
| Air conditioner | <input type="checkbox"/> | Pickup | <input type="checkbox"/> |
| Refrigerator | <input type="checkbox"/> | Lorry | <input type="checkbox"/> |
| Electric cooker | <input type="checkbox"/> | Sewing machine | <input type="checkbox"/> |

Other assets
.....
.....
.....

3.2 Do you own land/house in Dar es salaam other than this one/ Yes/No

Asset	Location
House	<input type="text"/>
Farm	<input type="text"/>
A plot	<input type="text"/>
Garden	<input type="text"/>

Total value of (3.2) In TSh

3.3 Does your household possess animals/poultry? Yes/No
Number

Cattle

Chicken

Pigs

Goats/sheep

Others

.....

.....

.....

4.0 HOUSE HOLD INCOMES

4.1 How many members contribute to the household in come?

4.2 Household income per month (total income of all contributing members)

Source of income	No	Income <u>(TShs)</u>
(1) Employment (salary)		
(2) Production (.)		
(3) Business (shop, bar e.t.c)		
(4) Remittances/ Grants from relatives		
(5) Other sources		

5.0 COLLECTION AND DISPOSAL OF GARBAGE

5.1 How is garbage from your household collected and removed from the neighbourhood?

Write the correct answer.

- (1) Garbage is burned and /or buried in the yard
- (2) Garbage is deposited and kept outside the house
- (3) Garbage is thrown in the drain or nearby river or random
- (4) Garbage is collected by a private company
- (5) Garbage is collected by the Municipality

For No 4 and 5 above

6. What is the collection frequency per month?

7. How much do you pay per month TShs.

6.0 ENVIRONMENTAL CONDITIONS.

6.1 Are there any local factories/workshops or other activities considered to be environmental nuisance?

Yes/No

Activities and type of environmental nuisance. Mark "V"

Activity Waste water Dust Bad smell Noise

(1) Factory	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(2) Garage	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(3) Dump	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(4) Bar	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(5)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(6)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(7)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

7.0 PRIORITIES FOR DEVELOPMENT OF INFRASTRUCTURE AND OTHER FACILITIES IN THE NEIGHBOURHOOD

7.1 Priorities for development of infrastructure and other facilities

Type of service/Infrastructure	Priority	Suggestions for improvement
Water supply		
Drainage system		
Local roads		
Roadside drainage		
Solid waste collection		
Public toilets		
Street lights		
Environment		

List priorities 1, 2 or 3.

(1) Most needed (2) Needed (3) Useful

7.2 Is your household willing to participate and contribute for improvement program?

Select the correct answer

A. Contribute labour

B. Contribute cash

C. Contribute cash and labour

7.3 How much is your household willing to pay for the prioritized improvement?

(1) TShs

(2) TShs

(3) TShs

7.4 Do you have any suggestions on how to implement infrastructure/ service improvement programme in your community?

.....

.....

.....

.....

.....

8. Do you have any boundary dispute with your neighbours Yes/No
Boundary agreement form no

BOUNDARY AGREEMENT FORM

Mtaa

Ward.....

Name of Property Owner.....M/F

House Number.....

Date of agreement.....

Owner's Signature.

Witnesses

No	Name of Witnesses	Signature.
1		
2		
3		
4		
5		
6		

Signature of Mtaa ChairmanDate.....

Extra information

.....

.....

Plan/sketch

THANK YOU FOR SPENDING TIME AND PARTICIPATING IN THIS INTERVIEW.