

Income Generation Activities and Shelter in Urban Areas of Tanzania

Mixed land use as socio-economic strategy for
housing the poor

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Introduction

The situation of urban housing problems in Tanzania is getting worse despite of the investments made so far. High population growth rates, rapid urbanization trend, urban rural-migration and urban poverty are the contributing factors that seem unstoppable in the foreseeable future. The rapid growth of the urban population has already exceeded new employment opportunities. Informal sector is now a common phenomenal in urban centres superseding the formal sector. The occurrence of unplanned structures for income generation activities in modern urban areas countrywide has been reported.

The phenomenal is now mushrooming in the National Housing Corporations residential housing estates. Studies done so far by the Directorate of Estate Management of the corporation indicates that to every 10 houses there are 6 illegally constructed structures for income generation activities. Once we thought that by elimination of spontaneous squatter settlements would create a good urban environment to planned cities the situation have changed. Now we have squatters made purposely for income generation activities in the middle of planned residential areas.

Hence my main interest in this paper is to find some professional solution to this problem. What we Architects and Planners thought that by provision of decent functional houses was a good way to help the urban poor. We didn't go in depth to study the forms and dynamics of human settlements of the built environments as they behave under the pressures of socio-economic factors. The illegal structures occupying the urban areas are the result of poor thinking of planning of our environment we considered house as an end product.

My main objectives in this paper is to explore the constraints where they appeared and where they could be improved for better efficiency using the linkage between income generation activities and shelter from architectural point of view. I have been fascinated to take this topic because I believe that the housing problems now in Tanzania are not only housing but also its also urban poverty. There are many ways to tackle this problem but my main concern is to facilitate people to generate incomes by the provisional of space.

In fact my paper matter has been tremendously influenced also by my Architectural experiences of 20 years working with N.H.C. The Case Study presented is an in print of my personal role as the project architect and designer of the houses and having the opportunities to see the out come of the project. Hence in this paper I intend to stimulate an argument to the N.H.C. management team, policy makers, planners and my fellow architects that the time have come for new thinking in the field of housing development in Tanzania.

To make this paper understandable I have decided to structure the paper into five sections as follow below:

Section 1 Will discuss about information about urbanization history in Tanzania. It analyses the countries housing problems and the responses of government through its policies and programmes through various schemes.

Section 2 Deals with the Case Studies in one of the National Housing Corporation residential housing Estates. The section will be more concerned with the evolution of housing development in relationship to space use. The design processes, project implementation and institutional framework will be discussed.

Section 3 Is the evaluation of the Case Studies based on space use in relationship to activities seen. Furthermore it will evaluate the design process the community needs and the building and town planning regulations regarding the zoning of residential and commercial areas.

Section 4 Shows a proposal of future strategy to be used by N.H.C. Housing programmes to counter the effects shown in the case study. Design guidelines will be produced as tools for future housing designs for the low-income group.

Section 5 Concerns the summary and thereafter recommendations derived from the analyses of the past chapters and also aimed to help architects, planners and decision makers for proper land use planning.

The Context

General Aspects



□ Abstract of statistical information about Tanzania

Total area: 945234 sq km
 Population: 32 m
 Population density: 28 inh/km
 Life expectancy 53 years
 Fertility rate 6.2

Economic indicators

GDP growth rate 3.6
 Per capita income USD 330

Source: Tanzania in Figures, Bureau of Statistics 1991. Government Press, Dar-es-Salaam-Tanzania.

Urbanization Process

Despite Tanzania low economic base the rate of urban growth over the past three decades have therefore been very high. This unstoppable wave of urbanization that is sweeping across the developing world is direct result of the development process. The most change is caused from the process of a predominantly agrarian economy to urban economies. However National population increase and rural to urban migration are the causes of rapid growth in the size of urban population. Migrants are pulled to cities by the believe that urban areas provide better social and economic opportunities.

Urban population in Tanzania is currently estimated to be growing at the rate of about 9% per annum. In 1967 census classified 5.5% of the mainland population and by 1978 this had increased to 12.7% of the national population

Table 1 Urban population and level of urbanization in Tanzania from 1975–2025

Urban population in thousands					Percentage of population in urban areas			
Year	1975	1990	2000	2025	1975	1990	2000	2025
	1602	7230	9608	30344	10.1	24.4	28.2	48.3

Sources: UNCHS (Habitant)1994. *The human settlement conditions of the world's urban poor.*

It is estimated that approximately one-third of the population of Tanzania will be urban by the end of the century at that time implied year 2000. The process is inevitable and irreversible in the foreseeable future.

Housing Demand

Rapid urbanization has inevitably increased pressure over extended urban infrastructure and services. Since for long time now the National Development strategy assigns a low priority to urban areas this has compounded the existing housing shortages. The housing demand under the third five years Development Plan (1976-1981) was estimated to be about 600000 units. The Bureau of Statistics projected a figure of more than 2,000,000 units by the end of the last century. However failure of planned house delivery systems at time when demands has been growing rapidly has caused bottlenecks on implementing programme and led to extensive developments of squatter settlements.

The Government Efforts to Provide Housing.

The uneven performances in provision of housing in Tanzania is not in itself an indication that the government has not embarked on programmes addressed to solve the problem. In fact the provision of decent houses for all citizen has long been an important objective. Varying degrees of emphasis have been given to the issue since Tanzania attained independence in 1961. Since then a number of institutions were created to facilitate the provision of housing. The N.H.C. was the first institution established in 1962 for provision of house especially for low-income group.

The government also implemented two sites and services projects in 1974-1989. The two projects were aimed at improving the living conditions of the urban poor through basic improvement in their environments and creation of economical opportunities. The underlying objective being first to demonstrate replicability of approaches that respond effectively to shelter.

The National Housing Policy

The implementation of the sites and services and squatter upgrading projects stimulated the formulation and endorsement of the National Housing Policy in 1981. The policy were made after unsatisfactory performances by the N.H.C the sole corporation vested with the responsibility of assisting housing developments

The NHP policy guidelines were as below:

- The need to encourage people to build their own house through self-help efforts
- Making available surveyed and serviced land in urban areas to meet demand for and Encourage employers to assist in organizing their employees in mutual self-help and cooperative groups in house construction
- Increasing the capacities of local industries in production of basic materials
- Increase the capacities of financial institutions involved in providing mortgages facilities so as to solve more people

However after 20 years of the NHP study reveals that increased demand for urban housing, increased over crowding in the existing urban housing, decreased in the production of new housing by public institutions, continue growth of squatter settlements showing unsatisfactory performances in the housing sector. The performances of the housing schemes from NHC, THB and the sites and services schemes have been considerably poor to meet the desired goals.

Case Study

Tandika/Keko: NHC Housing Estate

Having discussed the impact of the failures of housing developments in Tanzania I have chosen a case study in one of the NHC housing estates. My analysis will

illustrate the income generation activities growth process and social-economical aspects. The case study has been made to reflect the stage of evolution of housing estate as well as representing cross-section profile of the urban pattern life in relationship with town planning regulation from city to dwelling level. The purpose of the study is to describe the past spatial form and the present space use in low-income housing estates, expecting that it will provide empirical evidence in support of assumption made in the text.

Background Information

Tandika housing estate is located about 7 km. on the eastern part of Dar-es-Salaam. The city is divided into three districts and Tandika is in Temeke district.

The estate is surrounded by three major commercial activities on the north is Pugu Road Industrial area, on the east is the main port and on the south is Mbagala area dominated by agricultural activities.

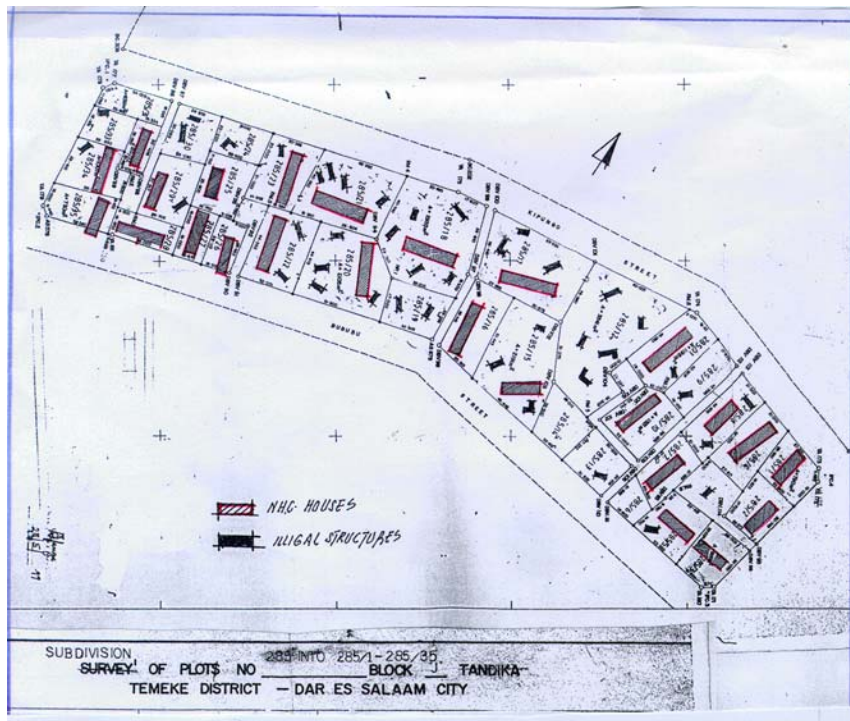


Fig 1 Tandika Housing Estates, Temeke District

The housing project comprises of 20 blocks of flats each with 20 families and 80 single storey semi-detached units and covers approximately 5 hectares piece of land.

The history of the estate goes back to 1970s during the slum clearance and mass housing programme. The project was initiated after getting housing loan from the THB in 1980 for construction of affordable low-cost housing in the country. The decision of putting four storey building and mixing with single storey building after finding that plans of constructing semi-detached single storey houses occupied more spaces at that time where land for housing development in urban area was scarce. The land was acquired from the City Council of Dar-es-Salaam.

Implementation of the Project

The implemented process of the project was undertaken by the NHC the sole government agency mandated to provide housing for the urban poor.

The main objective was to reduce the housing deficit which was a big problem prevailing at that time. However the strategy to reach this goal was to secure a loan from the financial institution and thereafter construct some mass low costing houses to accommodate the low-income group. It was expected that in the long run through rents recovery programme the corporation would generate some funds and replicate new project. Other actors involved in this programme were the THB, NBC, MLHS

Treasury. THB and NBC were the financing parastatal institutions for the housing loans in co-ordination with the treasury. To secure the loan the NHC have to mortgage some of the buildings. MLHS was acting for the role of the facilitator for the corporation to acquire land from the land bank and issue directives and Policies of the implementation programme. The RTC was concerned with the supply of building materials at subsidies government prices.

To see that the building regulations were adhered accordingly the DCC issued some building regulation and building specifications to the corporations and thereafter approval of architectural drawings.

The NHC architects were commissioned the job by the directorate of estate development together with developments condition from the ministry of Lands and Human settlements that the area mentioned is for residential purpose only. Hence the architects produced standard designs adopted by considering requirements as in other completed projects. The guiding principle was maximization of space standards, economy, health and safety standards.

Three designs were produced as follows:

- 1 Type A-Two bedroom house, with kitchen, wc shower, living and dining room.
- 2 Type B-One bedroom house, with one bedroom, kitchen, wc shower and living dining room.
- 3 Type C-Three bedroom house with three bedrooms, kitchen, wc shower and a living dining room.

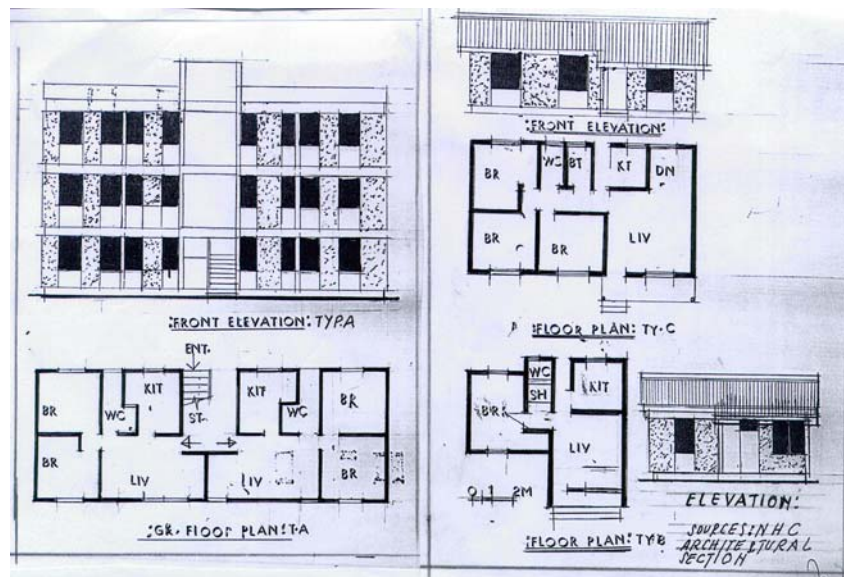


Fig 2 Designs of the housing estate

Project Implementation

The architectural drawings were presented to the THB thereafter approved for the loan. NHC submitted the same to the Building Research Unit before sending them to the city council Technical committee for issuing a building permit. The construction department of the NHC managed to complete the project in 24 months as targeted in the programme

The houses upon completed by the directorate of projects development the dwellings were handled to the Directorate of estate managements of the NHC for the allocation. Advertisements were made to the press with the most influencing factor as one should have a formal income. To qualify for the allocation the applicant has to substantiate his income in the formal sector by channelling his application through his employer.

Physical Organization of Space in The Estate

The housing units were designed purposely to serve the majority low-income by provision of residential houses. Space left between the blocks was planned for the provision of ventilation and lights to the tenants occupying the houses. But later on

the situation changed due to economic difficulties faced by the tenants, the area now is fully occupied by illegal structures constructed for income generation activities to support their household income.

Through my site observation in the estate I found that the conditions of the entire space between houses was in bad condition. In summary the structures combinations are in following characteristics:

- 1 All the structures are physically and technically in bad condition.
- 2 Majority of built in structures are made of salvage materials like sheets, wood.
- 3 The structures are built in the location earmarked for children playing grounds.
- 4 Lack of infrastructure services like water and electricity.
- 5 Waste management and ventilation was poorly organized
- 6 Environmentally hazardous and unhygienic.

Existing Activities in Relation to Space-use in the Estate

Through my observation in the area I found that most of the income generation activities were more service and consumer oriented. Majority of the customers were tenants in the housing estate however women and youths dominated the service oriented businesses. The nature of commercial activities in the area is as follows:

- | | |
|--------------------|-------------------------------|
| 1 Retail shops | 6 Newsvendors |
| 2 Hair saloons | 7 Weaving and fabric printing |
| 3 Barber saloon | 8 Tailoring |
| 4 Second hand shop | 9 Handicraft |
| 5 Carpentry | 10 Photocopy and typing |



The illegally structures were occupied by formal tenants of the housing estate except in few cases like the three constructed and occupied by disabled youths

Furthermore on my analysis will try to explore types of income generation activities going on in the city centre because the location of the Case Study is partially linked to the economies of the city. However due to scope and

Fig 3 Existing activities in the estate

time limits, my data will be based on study conducted by (Jacob 1996:123) in his text about urban design and space use in Dar-es-Salaam city through his reconnaissance survey he made to establish the ground for the failure of urban design with respect to space use. Furthermore he went on to distribute space among user group as follows:

- | | |
|------------------|-------------------|
| 1 Selling | 4 Watch repairing |
| 2 Catering | 5 Hair cutting |
| 3 Shoe polishing | 6 Car washing |

In summary we can conclude that the nature of commercial activities varies to different context. What were established in our case studies are consumers and service oriented activities.

Evaluation of the Case Study

In additional to my analysis in this section I found that it would be very important in this part to interpret my findings and give out my conclusion.

My evaluation will be based on the aspect of space use in relation to activities prevailing in the estate taking to account factors such as accessibility, planning, designing and social-economical parameters.

Accessibility and Socio-economies of the Beneficiaries

The allocation committee in 1982 allocated the houses to the low and middle-income group. One to qualify for the tenancy was to substantiate to the NHC through his employer that he have a formal employment. What I find with this procedure is that the process didn't take into consideration the macro –economies of the county because the rapid growth of urban population has already exceeded new employment opportunities and majority of the population depends their income in informal sector.

The Design Process

When making the designs the architectural section of the NHC did not involve the beneficiaries to participate in decisions. The standard drawings purposely made to the whole country was not a good solution alternatively should have been prepared to standards according to particular conditions in search for forms that will easily allow flexibility and adaptation relatively to future life cycle

(Nabeel Hamdi 1990: 56) had advocated the use of flexibility and participation in the design process. He perceived it as a series of interlinked activities and went further to condemn the universal designs. What we planned and designed in the estate are the results of assumption of planning how people should live now and in future which is against to participatory design process. This shows how architects and planners have failed in the housing development field.

Community Needs and Space Use

Evidence through the housing estates suggests that site planning layout did not take into consideration community needs in housing estate.

In the whole estate there are 200 families in the blocks of flats and 80 families in the single storey building around the estate. The household census done in 1980 by the MLHS Town Planning Department indicates an average figure of 7 persons per family. According also to Town planning regulation the corporation was supposed to provide some community facilities services in the area to cater for 1960 plus tenants.



Fig 4 The New Complex Market

The DCC authority after experiencing the growth of illegal structures in the residential area, constructed a multi-purpose modern market about 3km away from the estate. Since the completion of the market in 1998 it remained un-occupied. Majority of the population are reluctant to rent the premises due to its location, which is far from the normal path people take to get immediate consumer services. People in the residential areas are not used to and cannot afford to commute in search of meeting basic needs.

The Constraints of Building and Town Planning Regulations

The block plan layout of the neighbourhood depicts the grid pattern of the Dar es Salaam city. Most of the urban designs in Third World countries were made during the colonial times. In such cities colonial government imposed cultural and social segregation. This has led to many house designs and site planning at odds with socio-culture issues of the user; community needs cultural preferences and pattern of employment. Take the case of zoning regulation, which usually sets standards and kinds of activities, which can take place within specific zones.

Many authors have reacted heavily about the universal city. In one of his texts (Hardoy 1986: 16) argued about the illegal and the legal city. He mentioned that many of the government regulations are still based as registrations passed under

colonial rule whose main purpose was to keep the colonized out of the cities. From his ideas we can summarise that the colonial government forgotten the main factor which derives the city, actually it's the cultural setting of the society which forms the place.

We have seen from the past sections that the problem in Tanzania is the income that led to the current situation of urban poverty. There is a quite a big difference to keep norms to European standards because most of people who are out of work obtain subsistence income from the government to prevent them from starving. The poor majority in my country have no choice but to find some activities which allows income to be earned short of that it will create a strong urban movement of the poor.

Also (Paul Barros 1987: 9) when presenting his ideas about the future of informal sector, housing and its role in urban economies, discovered that informal sector and housing are two features in the developing World, hence there should be the linkage between formal housing and informal economic activities. Similar types of arguments have been put forth by (J. Jacob 1996: 65) in his text studying the performance of urban designs and space use in Dar-es-Salaam. He went on to analyse the urban space treatment by also considering the integration of informal sector activities in his final conclusion. Like other author his arguments were against the utopian urban designs.

The code or regulations are unjust when majority of people makes impossible for them to comply with. If for urban citizens the basic tasks of daily life: renting a shelter, earning an income to obtain food and clothing, are illegal it would be wise for the government to change the unrealistic laws.

Fortunately the MLHS in collaboration with DCC have observed the issue of the existing Master Plan after getting complains from the public. The ministry have formed a change of land use committee purposely for that goal.

Proposal of Implementation Strategy for the Future NHC Housing Estate

The paper has derived an alternative proposal for a project to integrate shelter and income generation activities in a future NHC project.

The aim this context is to create a constantly link between intervention and economical social benefits at implementation stage. At this juncture various actors ranging from municipal authority, central government, religious and community groups, architects, engineers planners, sociologists economists will each come in at appropriate points of intervention.

From point of reference for this nature of context I have decided to chose action planning as a strategy to reach the objectives because the problems have been well defined in the past section. In summary this paper will plan actions in a generic sense, to describe a planning support and operation geared to provide a range of implementation alternatives for explicitly identified coalition of actors.

As said in the preceding section that the main aim here is to integrate income generation activities with residential area in the NHC estates. The major constraint is that All the NHC estates are planned in areas for residential use purposes. Town planning and building regulation forbids mixed land use by a restrict zoning. However recently the Ministry of Lands Human Settlements lessened this restriction by introducing a special committee to review the regulations.

Strategy and Action Plan for Proposed Change of Land Use

NHC would prepare a comprehensive detail plan showing the intentions change of land use with supporting feasibility study, brief analysis showing the problems and reality facing the urban poor

The city council, Ministry of Trade, members of Parliament of the area, Ministry of Industry, district land officer be associated and informed about the plan. The next step is to prepare a layout plan, design guide lines and submit them to the director of town planning of the city council and latter to the director of Town planning of the Ministry of Lands and human settlements showing the intention why and how to be done. Upon acceptance the same should be submitted to the urban planning committee the powerful organ empowered by the ministry to give professional

advice to matters pertaining to town planning. This meeting entails all professional dealing with land from town planners, valuers, architects, economists, sociologists, quantity surveyors, land surveyors and other related as public health officers, estate officers. Upon approval the plan are submitted to the minister of Lands and human settlements for endorsement as an official blue print document to be used in land development.

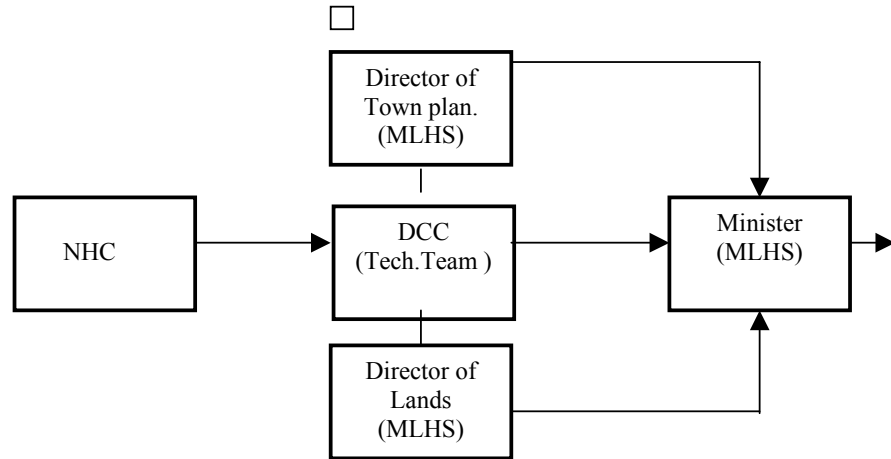


Fig 5 Flow functional chart the process of change of land use

After solving the problem of change of land use to activate a mixed land and accommodate our plan. The next step is a strategy of looking for the source of funds to implement our objectives. As mentioned before that action planning is investment induced it starts with an assurance resource base and resource generative. Capital is the fundamental element for the project to take off so we have to know the magnitude of resource so as to give us an alternative solution. Example with limited source of fund we can opt for designs which facilitates incremental growth of building.

Alternative Source of Funds

The major source of funds for this project will come from the NHC source from the corporation's annual budget for the year 2000–2001. The corporation uses 40% of its annual incomes for the developments of new low-income houses in the country.

The first step is the director of estate management in collaboration with the director of estate developments to submit an economical viable plan on cost recovery programme. In this context the proposal of mixed land use and creation of income generation activities would be a viable solution to acquire the funds

Due to complexity nature of the project an alternative source of funds as loans could be sought from the National Social Security Fund and Parastatal Provident Fund. The corporation in co-ordination with the parent ministry of Land and Human settlements in liaison with the Treasury to acquire short and long term loans but the loans interest rate of 22% are not viable for the low-income people. The collateral would be the existing NHC house.

Alternatively another funds can be sought from the Nairobi based Shelter Afrique an organization for housing funding in Africa. What is required is a submitting an economical viable proposal through the Tanzania Investment Centre and channel the same to the guarantor in this case the Treasury The interest rate of 12% is much less than the late. And the loan allows a grace period of two years of the repayment period.

For economical reasons funds should be from the corporation annual budget because of avoiding unnecessary interest rates and bureaucratic procedure of getting the loans.

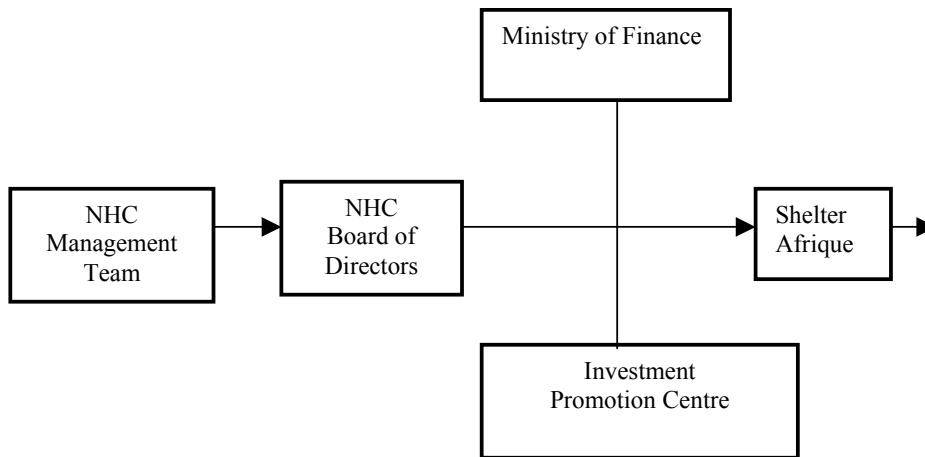


Fig 6 Functional flow chart showing housing loan process

Design Process and Users Participation and Implementation

The NHC would be the sole main actor of this project. The corporation labour force of 4 architect, 10 engineers and 6 quantity surveyors can complete the project within reasonable time. What is required is a series of variable flexible designs to fit for accommodation of income generation activities in the area, the NHC architects to liaise with the University of Lands and Architectural Studies and the Tanzania Building Research Unit and the National Construction Council to produce best workable drawings.

Upon completion of the sketch designs the next step is to submit the same to the leaders and representatives of the organizations in the proposed site for review and comments. A brief elaborating the designs and future intention of the idea should be included showing the expected costs and ways of loan recovery. The community leaders representative should be invited during the final presentations and be allowed to come up with comments and views of the designs.

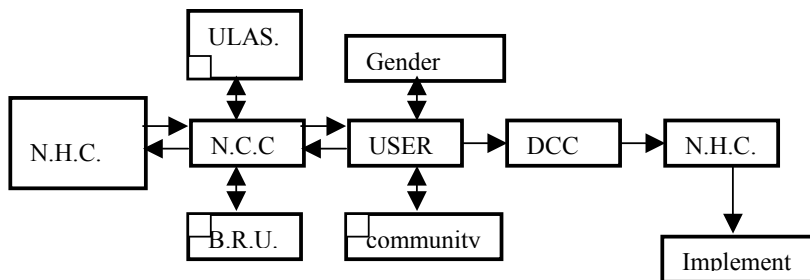


Fig 7 Operations flow chart of a strategy on design process

Execution and Monitoring of the Project

The working drawing is submitted to the city council committee for acquiring a building permit. Upon getting the permit the director of property development of the NHC together with the team of architects, engineers, quantity surveyors would prepare a working programme.

The corporation building brigade unit consists of Engineers, Artisans and Masons. However other parastatal construction like the Mwananchi Engineering Company could be considered. This corporation is well equipped for that purpose could complete the project within reasonable time. The two corporations can complete by means of tendering through the Constructors Registration Board, the concept of the lowest tender to be used. The supervision should be left to the NHC Architects and Engineers

Upon completion of the houses the units would be handled to the director of estate management of NHC for allocation. The Member of Parliament, ward

secretary, councillors, community organizations, disabled, women and religious organizations should be invited to attend the allocation committee.

The guiding principles for the allocations are as follows. Space for income generation would be left specifically for those people who would rent the flats. For the single storey semi-detached house would be arranged for tenants purchase with a proper agreement prepared by the Corporation on cost recovery. Example the two rooms for the court yard house with common facilities on the back for rental purposes should be paid directly to NHC as loan recovery.

House Design Guidelines

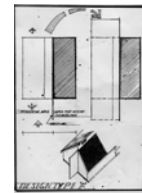
Likewise our focus will be directed towards the theory of Social Architecture (Hatch 1976: 7). He has observed that social architecture as a form to make legible the institutions relationship and values that are at heart of socio-culture life. Also from planners point of view still put an argument that the informal sector employment and income generating activities are two dominant feature that are at heart of the majority of people in the developing third world cities. Hence plan should be thought to accommodate these activities in the built environmental.

The design guidelines in this section are another step toward reaching our objectives in this text. My main aim is to give some a series of design guidelines for the architect to develop house designs for future housing development. The design principles have been derived from the investigation done in the Case Study about space use in relationship to activities.

Having examined the situation and activities we conclude that the design dimensions should be capable for change and flexible adoptable to any change in commercial activities. For that effect the following design guidelines for the future N.H.C housing developments to be as below:

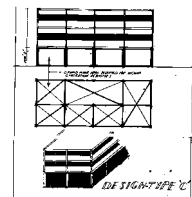
1-Expandable core

For all bungalow and semi detached houses the space for the income activities be at the front façade or side ways to allow future expansions expandable.



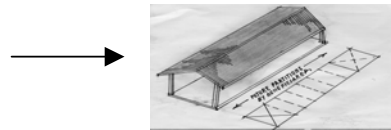
2 Storey Flats

The ground floor should be exclusively for income generation activities. A flexible module dimension to be adopted to accommodate different businesses.



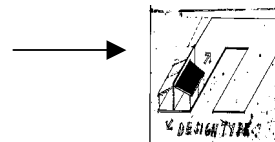
3 Shell Type

A roof plan shell for the house is made and roof provided. The allocated beneficiary can make space partition.



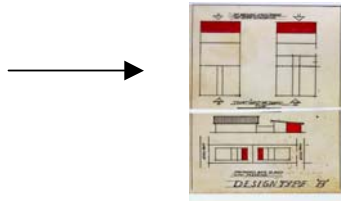
4 Incremental structure

The structures are made up to floor level and an incremental future design be supplied to prospective renters. A uniform building to be constructed by the individuals in latter stages according to their financial capability.



5 Bungalow courtyard type

Portion of the courtyard be for income generation activities especially for noisy and labour intensive works such as carpentry. Alternatively the house can be a Swahili house type, which comprises 6 bedrooms with common facilities put in the courtyard for sharing.



Design Typology

Each building to be flexible knowing that changes is the integral part of performance. The size and position of structural elements, windows, utilities should allow flexibility.

Summary and Recommendations

There are many multiplier-effects that results from the project that is planned with the concept of integration of income generation activities in residential area, but for this paper I have chosen few that are related to housing developments follows:

- 1 Provision of space for income generation activities will increase the social integration of the society living in the area and enhances community organization in the site.
- 2 Tenants who are occupying the NHC houses will generate income and afford to pay the monthly rents.
- 3 The place will create employment opportunity in the area and reduce number of the urban unemployed.
- 4 The programme will be in response to Habitant Agenda 1996 Chapter IV Sustainable human settlements development in urbanizing world Social development, eradication of poverty, and creation of production employment.
- 5 Creation of space for the income activities will create a good environment to the housing estate because it discourages the illegal structures which are unsafe and do not abide to health standards.
- 6 People in the area will generate income and in the long run invest on housing reduce the housing deficit and improve their living condition.
- 7 Because the designs are based on the concepts of participation, flexibility and enablement, hence for that effect it reduces the construction cost and at the same time is replicable.
- 8 Local government will collect evaded taxes from the small business and thereafter improve the infrastructure in the area.
- 9 Provision of income generation activities in residential areas will create a pull factor instead of the present push factor forcing small traders to go away to the city streets in the city center and at the same time reduce their transport costs.

We have seen from previous sections that the planning and house designs for the low-income ended fruitless because of the poor planning of our environment. The point of discussion can be put in two sides of the coin. On one sides of the coin is at macro-level the town planning concept we now see demonstrates the cities of the developing world is the result of colonial era. The concept used by the rulers then was aimed on quite different concepts that we are now confronting. On the other sides of the coin at micro level through my analysis of the case study, I come to realize that we should not see the house as a shelter alone. It is controlled by other factors dynamic in nature. Example the house utility we used to find in decades ago is not representing the needs of what we have now. The socio-economic parameters should be the foremost consideration and also the future of informal sector the countries income generating and employment sector. My paper reaches the following recommendations:

- 1 The old and out dated Town and Country ordinance should be revised to suit in the existing situation.
- 2 The designs provided by architects especially for the mass low cost housing should consider the integration of income generation activities by provision of flexible houses.
- 3 The Local Government Authority if possible provides infrastructure and legalizes the income generation activities in the residential areas. This is based on the concept that legality enhances chances of control. Bulldozing alone will not solve the problem but in long run will create consolidated urban movements.

My ideas may be considered inappropriate for technical reasons but if there is one message it has to be this: The time has come for new thinking in the field of housing development. It is my hope that this paper will stimulate some ideas and thereby play useful role.

Abbreviations

NHC	National Housing Corporation
NHP	National Housing Policy
DEM	Director of Estate Management (NHC)
DPD	Director of Project Management (NHC)
MLHS	Ministry of Lands and Human Developments
BRU	Building Research Unit
UCLAS	University College of Lands and Architectural Studies
DCC	Dar es Salaam City Council
THB	Tanzania Housing Bank
NBS	National Bureau of Statistics
NSSF	National Social Security Funds
PPF	Parastatal Provident Funds

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