

# Housing Poor Communities

## Proper Mechanism to Assess Income and Expenses of the Project Beneficiaries Reflects Reality of Affordability

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Housing is a basic need for human beings. Adequate housing means more than having a roof over one's head. It also implies having a place with privacy, physical accessibility, adequate safety, secure tenure, stability and durable structures; lighting, sufficient heating and ventilation; an adequate basic infrastructure that includes water supply, sanitation and waste disposal; appropriate environmental quality factors, directly related to health; and an adequate location which gives access to labour and basic services - all at an affordable cost (Habita Agenda 1996).

There are several approaches that are used to provide housing projects/programs; these include housing cooperative and self-help, social housing, rent to buy housing, rental housing etc.

In implementing such projects it is very important to have a proper tool to assess an income and expenses of the would be beneficiaries to have the reality of what they can afford. The objective of this paper is to analyse the existing shelter situation, identify the main causes of housing problem in my context and develop action plan for implementation which will bring some changes to improve the living condition of low income families.

This paper is divided into five sections, the first section is about shelter situation analysis, followed by section two that identified the critical housing problem of plot sizes and affordability, section three explained analysis of the critical problem, section four is about proposal for change and improvement and last section is about action plan.

## Shelter Situation Analysis

### Basic General Data

#### Geography and Administration

- Country: Tanzania
- Region: Daar es Salaam
- City: Daar es Salaam

#### Location and Size

Tanzania is located in East Africa boarded by the Indian Ocean, Kenya, Uganda, Ruanda, Burundi, Zambia, Malawi and Mozambique. The area of Tanzania's is 945,000 sq kms divided into 881,000 sq km of mainland 62,000 sq kms of water and 3,350sq kms of forest. Zanzibar and Pemba Islands have a total area of 2,000 sqm kms.



## Demography and Health

### Population

The census of 2002 indicates a total population for Tanzania was 34.6 million and an average of 4.9 individual per household. The data for population growth indicates that since 1988 the annual rate of increase is approximately 28%. The total population is estimated at 37.44m by 2006.

### Age structure (estimated 2006)

0.14 years: 43.7% (male 8.2m, female 8.1m)

15 – 64 years: 53.6% (male 9.9m, female 10.1m)

65% and over: 2.6% (male 0.4m, female 0.55m)

### Urbanization

Urbanization is growing very fast, at 5 – 10% per annum (URT 2000). Population of Dar es Salaam is about 3 million with 594,747 household averaging 4.2 members (URT<sup>1</sup> 2002). People migrate from rural to urban for job opportunity and other social services.

### Population Density

The number of people per sqkm of land area. In Tanzania population varies considerably from region to region. People are particularly concentrated in DSM region (1,793 person per sqkm (URT 2002)

- Infant and Child Mortality: Total 96.48 deaths/1000 live births
- Life expectancy: 44.39 years, male 43.2 years while women 45.6 years
- HIV/AIDS: People living with HIV/AIDS 1.6m (2003 est.)
- Household composition: women headed households accounts for 25%

### Economy

Tanzania is one of the poorest countries in the world (the world Fact book, Tanzania 2006).

The economy depends heavily on agriculture, which accounts half of of GDP.

GDP per capital, estimated at US\$ 700 per annum (2005)

- Public expenditure: *revenues*: \$2.235 billion, *expenditure* \$2.669 billion including capital expenditures of \$NA (2005 est.)

Table 1 Average consumption expenditure levels in 2000/01 (28 days Tshs)

Measure	Dar es Salaam	Other urban areas	Rural Areas	Mainland
Mean expenditure per capita	21,949	14,377	8,538	10,120
Median expenditure per capita	16,349	11,561	6,860	7,523
Mean expenditure per H.Hold	117,893	78,079	52,649	59,935

Source: HBS2000/01

- Household income by source

Table 2 Total Household income by source

Source	Dar es Salaam	Other urban areas
Employment	41.7 %	24.5 %
Self-employment	29.1	32.8
Agricultural income	1.9	19.6
Rent, interest, dividends	2.0	1.3
Transfers	12.1	10.1
Other receipts	13.2	11.7
Total	100.0	100.0

Source: Household budget Survey 2000/01

Poverty: About 36 percent of Tanzanians are living below poverty line. Inflation rate was put at 4.3% per annum (2005 est.) but increasing due to increase in world prices of fuel, persistence drought and declining value of the Tanzanian Shilling.

## Shelter Related Fact and Figures

### Access to Shelter

#### Housing Stock and Housing Deficit

The urban Authorities have been unable to cope up with the rapid urban growth in provision of basic infrastructure and affordable housing. By the year 2000 the housing backlog was 2

<sup>1</sup> United Republic of Tanzania

million housing units in urban areas. To cope with the shortage individuals have been constructing houses in informal/unplanned areas. In Dar es Salaam City the largest Centre in Tanzania with about 3 million inhabitants, 70% of its population live in unplanned areas. (Sarah Kyessi 2006)

In Dar es Salaam, there are about 54 large informal settlements. Out of about 500,000 housing units, 400,000 units are built in unplanned areas (URT 2006 Ministry of Lnad Budget 2006/2007).

#### *Occupancy*

According to recently study conducted by UCLAS<sup>2</sup>, the occupancy rate is 2.5 persons per room.

#### *Housing standard*

The current standards and costs are very high. Tanzania still follows the colonial planning regulations and building standards. The requirements are very high in such a way that poor households cannot afford access to housing in such conditions and as a result they end building in informal settlements.

#### *Tenure of households*

*Table 3 Tenure characteristics of occupants households, DSM*

Tenure characteristics of households	Percent of households
Owner households occupying a house	14
Owner household sharing a unit with tenants	13
Unit renters	17

*Source: Population Census 2002*

Privately rented accommodation is most common in Dar es Salaam, and yet it is not given a priority by the government.

#### *Land (formal/informal)*

Formal land refers to surveyed and serviced plot with official documents (titles) while informal is spontaneous or unplanned area where people occupy without official papers.

#### *Housing affordability ratio*

The affordability analysis has been conducted by WAT considering the capacity to pay for a housing solution, the cost of housing components i.e land, infrastructure and house. The amount that a family can allocate from its monthly savings for housing payment say Tsh.20,000 per month will take 10 years to build two rooms of 25 sqm, this has been compared with family allocating Tsh 75,000 for housing; see the tables below:

*Table 4a. saving 20,000 per month*

Size of the unit in sqm	Cost of the Unit	Savings per month	How many months	How many years
25	2,500,000.00	20,000.00	125	10.4
50	5,000,000.00	20,000.00	250	20.8
75	7,500,000.00	20,000.00	375	31.2

*Source: Affordability analysis of housing cooperatives by WAT, 2005*

*Table 4b saving 75,000 per month*

Size of the unit in sqm	Cost of the Unit	Savings per month	How many months	How many years
25	2,500,000.00	75,000.00	33	2.7
50	5,000,000.00	75,000.00	66.7	5.6
75	7,500,000.00	75,000.00	100	8.3

*Source: Affordability analysis of housing cooperatives by WAT, 2005*

#### *House price to income ratio*

Generally, incomes and savings capacity are very low against the cost of housing. Most of the houses in Tanzania are built in phases (incrementally) Income levels are very difficult to assess firstly because of the absence of reliable data and secondly because of the existence of multiple sources of informal income.

#### *Land (Access to formal land)*

Acquiring land according to existing norms is a long and cumbersome procedure. In Tanzania the shortage of surveyed plots has been experienced for a long time. In 2003 the

<sup>2</sup> University College of Lands and Architectural Studies

government initiated a 20,000 plots project and so far 32,000 plots have been surveyed and yet the demand is high particularly for the high density plots. The tenants are not taken care of by the project because the Use Groups and classes (as per CAP 378) being offered are mainly for individual (privately owned) family housing units) Plots are categorized in high, medium and low densities. There is need for land delivery programmes that are earmarked for the poor. The minimum plot size allowed by law is 400 sqm. This size is too large, as it generates the sprawling of cities, which in turn makes more expensive the introduction and expansion of basic services and transport and therefore results in the exclusion of the poor from accessing to these plots.

#### *Building materials and Housing construction*

Industrial products such as cement, steel, glass, iron sheets etc are very expensive for low income people to afford. Building materials account for about 2/3 of the total cost of a house. An approximately break down of building cost of conventional housing could be divided into materials: 60%, labour and overheads: 40%

#### *Access to and cost of Basic Services/Infrastructure*

**Water:** According to the National Water Policy (2000), the water supply coverage in Tanzania in 1999 was estimated at 48% for rural areas and 68% for urban areas. However, due to poor maintenance programme, over 30% of rural water schemes are either partially or completely not functioning. In most urban areas water leakage is a major problem reaching up to 40%. The shortage or absence of water in housing areas has resulted into long distance travel and queuing for water by mostly women and children. Much time is wasted in looking for water reducing the productive time to other economic activities.

**Sanitation:** Large proportion of household have latrine but in most cases these toilets are not improved. The number of households using improved toilets (VIP)<sup>3</sup> is very low. According to the population census 2002 conducted in Dar es Salaam on household toilet facilities, 14 percent use flush toilets, 83 percent use pit latrine, 2 percent use VIP latrine and the rest have no toilets.

**Drainage:** Most of the urban areas lack drainage system; as a result there is frequency of flooding when it rains. Roads and natural drains are used as drainage channels)

**Household waste disposal:** Solid waste Management in most of areas in Dar es Salaam is inadequate. Improper dumping solid waste is very common, however through the Sustainable Cities Program public-private-partnership (PPP) approach have been introduced in most urban centres in Tanzania.

**Energy:** Energy is an important tool in enhancing economic growth, improvement of social services and poverty eradication (URT 2001). The main sources of energy in Tanzania are biomass fuels, petroleum products, electricity and coal. Biomass fuels include wood-fuel (charcoal and firewood), agricultural and animal wastes for energy and it accounts for more than 90% of the total energy consumption in Tanzania and with wood-fuel being the major preferred biomass fuel especially in rural areas and low income settlements in urban areas. Charcoal, which results from burning of trees, is sold in the urban areas and contributes greatly to environmental degradation.

**Transport:** The existing urban transport system is inefficient because of the increased car ownership without corresponding road capacity. Majority of people use public transport. There has been an increase of bus fair following the problem of petrol.

**Communication:** Use of faxes, emails and many individuals use cell phones.

**Primary Health Services:** Almost 100 percent of the urban population and about 75 percent of rural population live within 5km of a health centre.

Regarding hospitals, there are Regional, District and Referral hospitals

## Housing Policy

### **Policy Goals and Actual Achievements**

Tanzania has no a housing policy per se but a National Human Settlements Development Policy (NHSDP)<sup>4</sup> (URT 2000). The overall goals of the NHSDP are:

1. To promote development of human settlements that are sustainable
2. To facilitate the provisions of adequate and affordable shelter to all income groups in Tanzania.

(There is a need for a comprehensive National Housing Policy for Tanzania and a Housing Act)

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<sup>3</sup> Ventilated Improved Latrine

<sup>4</sup> National Human Settlements Development Policy

## Housing Programmes

Among the housing programs include:

- National Housing Corporation (NHC)
- The villagization (mobilizing people in a village)
- Clearance of slum and squatter settlements changed into upgrading system
- Site and services program

These programmes ended in the 1980s due to economic difficulties of the country. Since then there has been no national programmes for housing. The few national housing programmes in the last two decades have left housing production in the hands of individuals who are increasingly building with their own savings. Many people opted for unplanned settlements where land is available without much bureaucracy and construction of houses proceeds unregulated by public authorities.

## New Strategies for Housing Program

In 2002 the government initiated National Housing Development Programme focusing (not yet endorsed and put in use) on

1. Making land and shelter available through surveying and servicing new plots
2. Regularization and upgrading of unplanned settlements
3. Redevelopment of old planned areas
4. Servicing of un-serviced development planned areas
5. Promotes the use of locally available building materials
6. Advocates creation of a financial institution
7. Institutional arrangement and legal framework

## Financing/Funding Schemes

There is lack of formal mortgage housing finance facilities. This has made housing construction a difficult process for most households especially those in low income category. Housing is financed from personal and family savings over a long period of time.

## Poverty Alleviation

Poverty includes lack of adequate housing. Housing is a major factor determining the life and welfare of the urban poor. Although housing is not an isolated issue it is one of human basic needs, others being food, clothing and health care. A person who lacks such basic human needs is poor.

## Actors in Shelter Delivery and their Roles

S/N	ACTORS	ROLES
1	State/Central Government	Prepare policies and laws and issue guidelines Offer political support and bureaucratic will Prepare general planning schemes Solicit funds internally and externally Enabling conducive environment
2	Local Government	Initiate cost recovery mechanism In infrastructure provision Support community project and give approvals of bylaws Coordinate and monitoring services Issues approvals for construction Mobilize funds through collect property tax and land rent
3	NGOs	Identify local needs and priorities Offer information and experience sharing Mobilize community groups and political lobbying Train and organize exchange programs Establish credit scheme and enabling the poor to access land and shelter. Establish networking for sharing experience Dissemination best practices
4	Private Sector/Housing Producers	Initiate Public Private Partnership Invest in housing and infrastructure services Develop collaboration between enterprises (large and small)
5	Community Organizations	Identify problems and priorities Provide information and ideas Co-financing of capital cost Implementation and operation of services Routine maintenance Influence changes Community organization and lobbying

6	Research Institutions	Research to create baseline and offer advisory services Conduct training regarding land/housing/construction Research on local building materials and initiate alternatives Market research findings Establish outreach programs to disseminate appropriate technologies
7	Others Political leaders	Lobby for the support of the program Influence for policy changes and review of laws

Source: (National Human Development Policy 2000)

## Design

**Physical Planning:** In 1990s Urban Management approach changed from Master plan which was rigid to Strategic Development Plan which follow the concept of participatory approach.  
**Land Use:** Layout is based on clear zoning system, residential, public services like schools, religious, health care centre, market, open space and circulation. The road connection forms the link with the surrounding environment. Plots are categorized in high, medium and low densities.

Table 5 Densities and Plot size

Density	Size in sqm
High	400 - 600
Medium	601 - 1200
Low	1201 - 1500

Source: Ministry of Lands, 20,000 plot project, 2003/04

**Shelter and Quality:** Poor designs, majority do not meet quality criteria such as durability, aesthetic values, thermal comfort etc.

**Function and space use:** Many houses are multifunctional. For example for those who occupy only two rooms, the living room will be combined both living and sleeping functions. The corridors can also be used for cooking. Social/cultural requirement has a big influence on design.

**Comfort:** This depends on geographical areas. For example Dar es Salaam has high humidity, therefore design should have cross ventilation. However not all houses have enough ventilation and lighting

**Gender and equality:** Although existing policies and laws provide equal opportunity to access land for both men and women , but in practice women are discriminated against access to land and property ownership. Yet many development plans are not gender sensitive and do not take into consideration even vulnerable groups.

**Sustainable Development:** There is no sustainable development as far as shelter is concerned. First of all more than 70% of the housing stock are found in unplanned areas without adequate services.

**Norms and Codes:** The planning regulations, infrastructure standards, sanitation rules, building codes and building materials were inherited from the colonial masters which are not affordable for the majority of Tanzanians.

## Plot Sizes and Affordability

### Housing Shortage

In Tanzania there is an acute shortage of new and adequate housing, the urban Authorities have been unable to cope with the rapid urban growth in provision of housing and basic infrastructure. It is estimated that 70% of the population in Dar es Salaam live in unplanned areas (URT 2000).

By the year 2000 the housing backlog was 2 million housing units in urban areas (both qualitative and quantitative), According to the Housing Profile for Tanzania (2000), 67% of houses in Tanzania do not have foundation, 52% of the houses are constructed by mud and poles while 48% use other type of the building materials This means if the estimated population of 70% live in the informal settlements, the government and other stakeholders should address the qualitative problem, ie improving the existing housing stock. In Tanzania there is no formal housing bank finance (no mortgage financing) institutions for housing as a result individuals have been constructing their houses by their own savings which takes many years before the house is completed.

## Urban Sprawl

As you may see from the shelter situation analysis above, the minimum plot size allowed by law is between 400 - 600m<sup>2</sup>. This is too large and creates sprawled cities that are expensive to service and to live in and therefore exclude the poor. Although these large plots provides a source of income by gardening still the horizontal development is very expensive

## Affordability

Affordability is a detailed examination of an individual's ability to pay for a housing solution taking into consideration its income, liabilities, availability of funds, willingness to pay, loans etc. For any successful housing micro-finance project, affordability is a central issue which is related to the costs of land, services, house design, construction and the cost of the housing loans. The effort of WAT to create an incremental housing construction solution has been tested by constructing a demo house, however this is not the only solution because it does not cater for the majority of the poor. Only few members of, cooperatives are able to build a complete core house of 25 sqm and repay the loan during a period of 5 years. This has been realized after conducting affordability analysis and found that a person who is able to save and allocate Tsh 20,000 (approx.US\$16) for housing will take about 10 years to build just a two room house of 25sqm which is a long period.

WAT lacks a proper system to assess affordability of its cooperative members, as a result the organization does not get a full picture of the reality of a household income. The assessment is done by focusing on one person in the family and does not involve the other members of the household to get the TOTAL FAMILY MONTHLY INCOME.

## Background Information on WAT-Human Settlements

According to the National Human Settlement Policy the role of NGOs, among other things is to mobilize community groups and political lobbying, establish credit and scheme and enabling the poor to access land and shelter.

WAT-Human Settlement Trust is a non governmental organization whose objective is to empower low & medium income communities particularly women to build and improve their living condition by providing education, training, technical assistance on land rights housing rights self help construction in both formal and informal areas.

The organization is divided into three units, Administration and Finance Unit, Information Lobbying and Advocacy Unit and Housing Development Unit. The Author of this paper is a Program Officer of the organization and therefore easy to influence other staff to bring some changes for improvement

WAT promotes affordable shelter through housing cooperative strategy. In implementing its program, WAT with the help of her funding partners initiated Shelter Loan Revolving Fund (SLRF)<sup>5</sup> as a micro-lending to meet housing needs for urban poor (housing groups/coops) to build new houses in planned areas or upgrading the existing houses in the informal settlements. In planned areas, the organization has established incremental construction solution starting with a start up two room house of 25sqm which costs about US\$2500 . For the informal settlements WAT established a solution of upgrading the house step by step (one element after the other) according to what one can afford.

In the construction of new units, WAT has targeted the high density plots, but the dimensions of these plots is irrational in terms of resources. The minimum plot size (high density) allowed by the law is between 400 –600 sqm. In fact this is too big in such a way it excludes the poor and creates sprawled cities that are expensive to service and live.

*Table 6 Residentila plot size*

Density	Size in sqm	Plot coverage	Number of families
High	400 - 600	40%	Single family
Medium	601 - 1200	25%	Single family
Low	1201 - 1500	15%	Single family

*Source: Ministry of Lands, 20,000 plot project, 2003/04*

One may ask: Is the current high density plot affordable for poor?

If the government will not review the plot dimensions to realistic densities, WAT will not be able to full fill its mission and objective because only better off families can afford to pay for a housing solutions in these type of plots.

<sup>5</sup> SLRF – Shelter Loan Revolving Fund established by WAT with the help of supporting partners

## Analysis of Critical Shelter Problem/problems

Affordability is a detailed examination of an individual's ability to pay a house taking into consideration income, liabilities, available funds, willingness to pay loan etc.

For any successful housing micro-finance project, affordability is a central issue which is related to land, services, house design, construction and the the financial conditions of the housing loans. The effort of WAT to create an incremental construction solution has been tested by constructing a demo house, however, this is not the best solution because it does not cater the majority of the poor, only few members are able to build a start up house of 25sqm and recover the loan for a maximum of 5 years. This has been realized after conducting affordability analysis and found that a person who is able to save and allocate Tsh20,000 (approx.US\$16) for housing will take about 10 years to build just a start up house of 25sqm which is a long period. We should take a note that this assessment was done with a member of a family (household head) and not with the entire family of this member.

### Need for Affordability Assessment

WAT lacks **proper system/ mechanism to assess income and expenses of its cooperative members**. As a result the organization does not get the **reality** of the members' income. Good analysis of income and expenditure is not done because it does not take into account the income of all household members, apart from that the amount which is used for rental is also not taken into account.

The minimum plot size (high density) allowed by the law is between 400 –600 sqm. In fact this is too large in such a way it excludes the poor and creates sprawled cities that are expensive to service and live.

The start up house solution of 25 sqm seems to be expensive. Some members who have been allocated plots are facing a critical problem of water as a result they cannot develop their plots

## Proposal for Change and Improvement

- To improve the existing tool for assessing monthly family income and expenses, and saving capacities /i.e., affordability
- Improve the design solutions by creating a room for income generating activity (e.g rental room, as we observed at Alexandra project in J'burg)
- Strategize how to lobby with the government to review the standard of plot sizes as smaller plots will help to reduce the overall cost of the new housing solutions, especially for low income families.
- Strategize how to assist the cooperative members who have a problem of water so that they may start developing their plots

## Action Plan

### Short Term Plan:

	Activity	Expected results	Time frame
1	Hold a meeting with WAT staff to give feedback information about the Shelter Development & Development training (SDD)	Clear understanding of the proposed ideas and prepare for change among ourselves	May 2006
2	Review the existing tools for assessing income and expenses	To have an improved tool for both upgrading project and new construction	May – July 2006
3	Pre-test the reviewed tool with few families in Hanna Nassif (Housing upgrading project) and Dodoma (new construction)	The tool tested and difficulties identified for corrections	July – Aug 2006
4	Communicate with the Ministry of lands and continue to negotiate to get housing estate plots	WAT to use the plots to demonstrate the affordable infrastructure and proposed min. size plots	May/June 2006

### Long Term Plan:

	Activity	Expected results	Time frame
1	Strategize how to lobby the	Key stakeholders identified	



	government to change the size of the plots, for realistic densities, (discussion on approach or methodology)- how to link affordability and planning standards	Lobbying approach identified and agreed Alternative development to use space more effectively. Expecting to do things differently and new thinking.	Oct 06 – onwards
3	Lobbying action prepared for implementation	Involve national network known as Habitat Forum Tanzania	March – Sept 07
4	Use the new tool to assess affordability	The tool tested and in use	Feb 07 onwards
5	Develop more options for new design related to affordability	Various designs to be developed reflecting affordability (attaching house with livelihood activity)	Feb 07 – July 07
6	To lobby Water Authority to install water to the areas where housing cooperatives are allocated plots	Members of housing cooperatives have access to water	Oct 06 –March 07

## Implementation of the Action Plan (short term plan)

### What has been achieved so far?

- A meeting with WAT staff to give feedback information about the SDD training was held on 29<sup>th</sup> May 2006. The proposal for an improvement was understood by the staff and they supported the idea.
- Review of the existing tools for assessing income and expenses was done by the housing unit. It took about 3 weeks to work on the tool. Some information was collected from SDD participants for assistance. I contacted Maria Toricco (Bolivia) who provided lot of information about their approach. She was a great help. I also contacted Alfredo (my tutor) who provided valuable comments on the tool. The final tool which was agreed upon by WAT staff was divided into three parts; part one is about assessing household situation regarding social and economic values with an indication of the total household/family income. Part two is about type of tenancy either owner occupy, tenants or other type. Last part is assessing space use by the household, looking uses of the house space eg sleeping rooms, living room, kitchen, toilet etc.
- The reviewed tool was pre-tested with few families in Hanna Nassif (upgrading) and Dodoma (new construction). In Dodoma the exercise took place on 22<sup>nd</sup> – 24<sup>th</sup> May 2006. In Dar es Salaam, the exercise was done on 3<sup>rd</sup> – 6<sup>th</sup> July 06
- WAT communicated with the Ministry of lands and applied for housing estate plots. This was done through an official letter written on 31st May 2006 The letter was addressed to the Permanent Secretary. The Ministry of Lands has started to survey a new area called Kibada, Kigamboni.

The Ministry was supportive and promise to prioritize WAT, once plots allocation starts. WAT is now putting a very close eye on these plots. Two staff from WAT visited Kibada area on 12<sup>th</sup> October 2006. The purpose of the visit was to observe the site and at least to know type of services available. The area is flat with lot of vegetation. Kibada is 12km away from the Ferry point (Kigamboni). Kibada has a population of 3,295 inhabitants. The land survey exercise was still on the process. Several services are available in this neighbourhood such as one secondary school and one primary school, one health centre and 3 water boreholes.

## Emerging issues

- The exercise of pre-testing the tool was somehow difficulty because it was not easy to find all the members of the family at home as expected. In this exercise young people in the families were not able to contribute, they felt it was not part of their role. This was noted to be a problem of WAT who did not create awareness at the beginning.
- Households who are given loans do not keep separate book keeping accounts from normal household incomes and as a result the money is misused)

- African culture show that husband and wife keep their money separately. In the families, we observed that husband and wife do not budget together (lack of transparency).
- Participation and involving the members of the family is very important in housing development process especially when it comes to the issue of loans.

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