

Advocating for Appropriate Pro-poor Housing

Policy in Tanzania: The Role of Activists



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Introduction

Housing which include shelter and services that go with it is central in poverty eradication initiatives. Adequate, appropriate and affordable shelter for all especially the poor low-income earners and in particular women and disadvantaged groups is a crucial matter. Shelter is one of the key existential concerns, is a basic human need. A person who lacks such basic need is identified as poor. Tanzania lacks a proper mechanism to address housing needs like housing finance , secure tenure,the building materials and industry ,standards and regulations,planning standards and plot sizes and even land delivery itself.

Advocacy tool is an important strategy for civil society organizations trying to interact with the government on issues beneficial to the communities. This is part of the healthy civil society exercising its rights and participating in the democratic process for poverty reduction. Advocating for better policy and full engagement of all stakeholders in policy process and issues related to housing and human settlement development is a crucial matter in Tanzania.

The advocacy strategies intends to engage the government and its agencies to enact housing policy and other related policies and laws which are pro-poor and gives directions towards sustainable housing delivery in order to arrest the core problem of

Housing Sector for all especially for low and middle income earners. The process should involve all stakeholders and respect their roles.

This paper has five parts which cover the objectives of the paper too: The first part is the introduction the second part analyzes the shelter situation in Tanzania, then examines the core problems, followed by proposals for advocacy strategies for change and improvements of the situation lastly the Action Plan.

1 Shelter Situation Analysis

1.1 Basic General Data

Geography and Administration

Tanzania is among the East African countries, bordered by Kenya and Uganda in the north, Indian Ocean in the East, Zambia and Mozambique to the South, Rwanda, Burundi and Democratic Republic of Congo to the West.

The United Republic of Tanzania has a total area of 945,000 sq kms . Zanzibar and Pemba Islands have a total areas of 2,000 sq kms

Demography and Health

Tanzania has a population of 34.6 million averaged of 4.9 individual per household(census2002). It was estimated to have a population of about 37,445,392 inhabitants in (July 2006) that gives a population density of approximate 32 persons per sq kms. Data for population growth indicates that since 1988 the annual rate of increase is approximately 28%.

The rate of urbanization in Tanzania is between 5 – 10 % annual (NHSDP) The rural – urban migration is prevalent, contributed by search for employment opportunities and social amenities in the cities.

Life expectancy for the total population was 45.65 years while male have 44.93 years and female 46.37 years.

Child mortality rate total of 96.48 deaths /1000 live births – while males accounts 105.65 deaths / 1000 live births and females account 87.05 death / 1000 live birth in (2006 estimated).

Regarding to household composition women headed households are 25% (NHSDP).

Economy

Tanzania depends much on agriculture which contributes more than half GDP supported by other activities. GDP per capita was estimated at US 700 per annum(2005).

Table 1 - Economic Activities (Key indicators from the households Budget Surveys 2000/01)

Percentages of adults whose primary activity is agriculture	63%
Percentages of children age 5 – 14 years who are working	62%
Mean area of land owned by rural households (acres)	6.0
Percentages of households which a member with a bank accounts	6%

In Tanzania poverty is still widespread both in rural and urban areas. Tanzania is among the Poorest countries in the world (world facts book Tanzania). About 36% of Tanzanians are living below poverty line.

Table 2 – Consumption and Poverty (Key indicators from the households Budget Surveys 2000/01)

Average consumption expenditure per capita (2000/01 TShs. 28 days)	10,120
Percentage of consumption expenditure on food	65
Percentage of population below the food poverty line	19
Percentage of population the basic needs poverty line	36
Gini coefficient	0.35
Percentage of total consumption by the poorest 29 percent of population	7

1.2 Shelter Related Fact and Figures

Access to Shelter

Access to shelter in Tanzania is based on individual affordability. Authorities responsible for provision of housing to people for sale or rent failed to meet the demand. It is now access to shelter characterized by the growing informal settlement with no security of tenure and inadequacy of shelter delivery mechanism. According to a study conducted in 2000, 70% Dar es salaam and major cities' population live in informal settlements.

Housing stock

Housing situation in Tanzania is not yet conducive. Compared to rural residents the urban residents have more serious shortages of housing. These problems are a result of fast urbanization, which is mainly attributed to rural-urban migration and natural urban growth. The urban population increased tenfold from 1967 to 2002. In 1967 the urban population was 685,547 or 6.4 percent of the total population where it rose to 7.6m or 22.6percent in 2002. Therefore the housing need was about 1,844,482 units. In 2007 the absolute number of urban population was estimated at about 9.5 million or 2.3 million households. It is estimated that about 80,000 urban households are in need of housing annually. About 61,040 of them are expected to be tenants.

(MLHHS DP)

Housing deficit (quantitative and qualitative)

By the year 2000 house stock in unplanned settlement in Dar es Salaam was estimated to be 2,000,000 units. Countrywide, there are about 7 million housing units with an average occupancy rate of 4.9 (URT, 2002). The housing demand was estimated to be 2,200,000 units. To cope with the need of housing, individuals have been building to unplanned settlements.

Besides the housing needs and population density varies from region to region with the highest observed in Dar es Salaam the big city in Tanzania whereby there is about 1800 persons per square km.

Occupancy

According to the 2002 census household have shortage of bedrooms. An occupancy rate of more than 2.4 persons per room (according to recently study done by UCLAS occupancy is 2.5 persons per room), in the rural area is substantial with 38.4% percent of all households living in overcrowded conditions. The situation is more serious in urban areas where within an average household's size of 4.2 persons, over a quarter of urban households 25.5% live in one room and another 15.5% live in two rooms.(Kironde 2006)

Housing standard

The overall housing in Tanzania can simply be described as substandard. Building rules do exist but are outdated and costly. Because of poverty other reasons the majority construct using substandard and local building materials that is, 35 % of

the walls are built in temporary material; of mud, pole and timber, 52% of the roofs are in non-permanent materials, i.e., grasses (41.1%) and grass/mud (11.2%).

Tenure of Households

Tenants are in the rising side. Sometimes owners are sharing housing with tenants specifically in cities e.g Dar Es Salaam, Mwanza and Arusha to mention a few.

Table 3 – Tenure Characteristics of occupant's households, DSM

Tenure Characteristic of household's	percentages of households
Owner households occupancy a house	14
Owner household sharing a unit with tenant	13
Units renters	17

Source: Population census 2002

Rental (formal and informal)

Majority rent in informal settlement where are overcrowded buildings which lack adequate provision of basic services. However there is rental restricting Act is but not followed because is outdated.

Ownership (formal and informal)

Ownership is on the hand of individuals who can afford . Few rich people own better houses.

Housing affordability ratio

Majority (low income earners) can not afford housing expenses. A study conducted by National Social Security Fund (NSSF) shows that a low income earner like a primary school teacher or even a secondary school teacher or a nurse can save for ten years to build a two rooms house. Also a study conducted by an NGO (WAT-Human Settlements Trust) Which deals with credit service to low income earners shows that a low income earner saving 20,000 T-shillings per month can take 10 years or more to build a two rooms house. Generally a lower income earner can use 15_65 years to build a family house of about four rooms. (MLHHSD) Feb 2008.

Land (formal/informal)

Majority build in informal settlement because of inadequate surveyed land which are also very costly and cumbersome building standards and regulations. There also customary land ownership . However in 2003 the government initiated a 20,000 plots

project in urban areas now are more than 50,000 plots. Again a low income earner can not afford, need to reduce plots size to be affordable to majority low income people.

Housing construction

Tanzania still lacks a vibrant building industry. The construction is left on the hands of individuals. Only rich ones can construct houses through contractors. Housing construction lacks housing developers, financial mechanisms and coordinated house delivery. Construction is in a combination of traditional, conventional and modern technology in construction of housing according to affordability.

Building materials

Building materials are very costly esp. modern ones. Majority of the population cannot afford. Housing conditions vary significantly among individual families and geographic areas. However there is slightly improvement on the use of permanent building materials. But majority use locally produced materials due to the fact that modern materials (steel, cement, glasses) are very costly atleast to the rural areas. It is estimated that material cost is 60% while labour cost is 40%.

General Census figures show that 63.4% of the walls of the main building houses are permanent material, however, with regard to flooring only 26.4 percent of the main house have a cement floor over half of the roofing is of non permanent material particularly grass. Iron sheets, the materials used in roofing are used in 46.3% of the main houses. 75% of the houses have no proper foundations and 50% have no essential needs such as toilets. On the other hand housing in villages are not durable which needs renovation every time and thatched by grass

Access to and cost of Basic Services/Infrastructure

Access and supply of services such as water and electricity to private households is still an issue especially in the rural areas where the majority poor cannot afford. For example on average about 47.2% of private households country-wide get water from pipes/protected well; only 9.7% have connections to electricity and 0.9% use electricity for cooking.

Access to and cost of Education

There is free primary education and cost sharing to secondary education. It is 95% success to Education programmes in Tanzania since 2005. It is due to Governments efforts .

Housing Policy

In 1981 the Government issued the housing policy which has never implemented due to a number a weaknesses. The policy document was not inclusive. Again in May 2007 the Government started formulating another housing policy. The Housing Policy formulation efforts need to be supported by all actors and especially activists in the area. There is need for the document to be articulated loudly and Clearly by activists whose role is to advocate for pro poor policies. While there is a Land (1995) and Human Settlements (2000) policies, the issue of housing has not been adequately addressed in those two policies .

Generally the housing sector in Tanzania is faced by a lot of problems / challenges which need to be addressed by the new housing policy in the process of formulation started in 2007 atleast by all actors. Some of them being : high rate of urbanization, absence of housing finance ,lack of institution legal framework, public private rural housing ,Tax regime ,building regulations and standards ,planning standards and plot sizes ,building materials and the industry, land delivery /supply and even considering the gender equality /disabled groups.

These issues need policy to guide to the proper direction,

Actors in Shelter Delivery and their Roles

- **State / Central Government:**

Provide an enabling environment; Prepare inclusive housing policy and legislations; Facilitate and capacitate the local government; Fundraising for housing finance; Create awareness.

- **Local Government:**

Mobilize funds and build houses for rental purposes; Provide enabling environment for housing construction; Support community projects; Monitor and coordinate services in their areas; Increase vocation training centers; Support and carry out regularization schemes; Provide and maintain infrastructure services with developers

- **Financial Institutions:**

Provide funds/loans for housing; Develop secondary mortgage market.

- **NGO's, CBO's, and FBO's:**

Offer consultancy; create awareness on the housing agenda; Watch dogs, Provide and disseminate information, Identify priorities in the housing agenda, Mobilize community for micro-finance schemes (SACCOS), Train and organize exchanging programs for sharing best practices, Prepare research and disseminate best findings, Organize net work coalition for advocating the agenda, Lobby the government and the parliament members to put the agenda as a priority, monitor and evaluate

- **Research Institutions:**

To inform best findings, provide skills in the new research innovation, offer consultancy and advice, conduct training, initiate an alternative appropriate building material.

- **Private Sector**

Build the houses for renting and selling with the minimum interest rate, initiate strong PPPF and collaboration between enterprises, invest the money in housing.

- **Donors**

Support the agenda, they commitments they made in the HABITAT II conference in Istanbul of allocating a target of 0.7 of their Gross National Product as official assistance to the third world countries.

- **Politicians and others**

Political will to influence change, review policies and the law and to be friendly with shelter

Physical Planning

Governed by towns and country planning ordinance of 1956 revised both in 1961 and on 1993, master plans (descriptive in nature) replaced by strategic urban development plans which are performance oriented.

Land Use

There is proper land use planning system which spells out plot uses such as areas for residential, public playground, health service, market, open spaces, commercial and the plot are in three categories, High, medium and low density:

Table 5

Plot size	Density
400 – 600	high
601 – 1200	medium
1201 – 1500	low

source: MLHHS – 20,000 plots project

Population Density

Depends on the area and region

Shelter Quality

Poor designs, and majority do not meet criteria for quality – like durability, value, comfort, social context and even privacy.

Function

Many houses are multifunctional use, example with one room – can be used as both for sitting room and bedroom.

Safety

Mainly at the surveyed areas.

Comfort

Depends on the area and rests on the hand of the designer according to the affordability of the owner. some of the houses do not have even ventilation or toilets .

Social Inclusion

Vulnerable and persons with disability are not included.

Gender Issues

The construction sector is mainly dominated by men, few women are involved in the construction process or are heads of the house-holds. However, women and the vulnerable group (the poor, the children, and the people with difficult circumstances) are adversely affected by problems associated with inadequate housing delivery and planning. They need to be involved in the process of shelter delivery and hence sustainable development in the country

Sustainable Development

There is no sustainable development as far as housing agenda is concerned in Tanzania which can direct and guide housing issues

Norms and Codes

There is no sustainable development as far as housing agenda is concerned in Tanzania which can direct and guide housing issues

2 Organisation

Habitat Forum Tanzania (HAFOTA)

Habitat Forum Tanzania HAFOTA, is a Non-Governmental Organization, a coalition which has 25 member based organizations and more than 35 individual members. It was established on February 2002 with the aim to engage the government of Tanzania at its various level to take on board the habitat agenda by providing an enabling environment whereby adequate appropriate and affordable shelter is for all, particularly the poor and the disadvantage groups. Its mission is to voice the people's concerns in housing, lobby and engage the government to play a more proactive role in the housing delivery by all actors. HAFOTA's vision is to see adequate, affordable, and secure tenure are for all especially low and middle income earners.

HAFOTA members are located across Tanzania, the majority of which are professional organizations like ; National Housing Building Research Agency (NHBRA), Tanzania Home Economics Association (TAHEA), WAT – Human settlement, Kijitonyama Housing Cooperative, Mwanza Rural Housing Programme, Women and Children Improvement Agency, co-operatives community initiatives(CCI) to mention a few.

HAFOTA members have been actively engaged in the policy dialogue with the government even before its formulation through a loose coalition- Gender Land Task Force (GLTF). Member organizations like TAHEA and WAT human settlement vigorously lobbied to ensure that women ownership of the land was included in the land Act 1999 No. 4 and 5 village land Act. The coalition has also successfully lobbied the government to include the issue of human settlement in the National

Strategy for Growth and Reduction of Poverty (NSGRP) which come into effect in June 2006.

3 Shelter Problem

Need for Involvement of Stakeholders for Pro-poor Housing Policy

HAFOTA believes that the grassroots themselves know best their priority ,their voice must be listened. The poor should be involved in the policy development process, they have experience through best practices. The current housing delivery mechanism is not adequate for provision of affordable shelter for the poor –low income earners and the disadvantaged groups including women and people with special needs such as disabled, the elderly and children living in difficult circumstances. The existing policies that are related to land, human settlements development and environment do not adequately address shelter sustainability. Furthermore, the establishment of a comprehensive housing policy that is expected to extensively address the emerging problems in the housing sector is not involving all the stakeholders at the early stages. Hence, there is a need for lobbying the government to involve all stakeholders in the process of formulating housing policy and respect their roles so that the beneficiaries air their views towards an effective policy that would meet the expectations of the majority.

In addition HAFOTA believes that improved human settlement will be achieved through more effective policies and practices in the area of land and shelter. The network therefore is well positioned to influence the development of national housing policy legislation and regulations that will follow it.

Access to adequate housing is directly correlated with poverty alleviation. Sanitary living conditions contributes to health, safety, aesthetics and environment care of the population and prevent spread of disease. Security of tenure acts as collateral to access financial credit and contributes to individual productivity. Unfortunately, the growth of informal settlement undermines the quality of living in most of Tanzania urban areas, and houses in rural areas do not meet health and environmental standards. The policies and practices governing Tanzania's housing and shelter are not yet adequate for the proper development of the country

More needs to be done to improve the governance issues in human settlements. Currently, land and road policies are contradictory. Existing building regulations and codes are outdated. The government of Tanzania needs to clarify its policy and practice to reflect the reality of human settlement in Tanzania. Currently the ministry of lands, housing and human settlement development is in the process of developing National housing policy. HAFOTA is well positioned to influence and shape the direction of this policy, given its relationship of open dialogue with the responsible ministry (Ministry of Lands, Housing and Human Settlement Development – MLHSD) and other stakeholders.

Proposal for change and improvement

Lobbying strategies to improve the shelter problem

The above challenges need strategic actions so as to overcome them. It is necessary to all stakeholders to join hands through different strategies.

- **Organize steering committee meetings to inform about current situation and strategize on lobbying the Government.**

The coalition is directed by the Steering Committee Members. They are the ones who propose for stakeholders' consultative meetings to identify gaps of the first draft of Housing Policy and fully engage the government to work on those identified gaps.

- **Invite strategic stakeholders consultative workshops for putting together issues for lobbying.**

The Strategic stakeholders consultative workshop discussed on the document whether it was a pro-poor one and then the following list of recommendations were produced after which were sent to MLHSD for pro-poor housing Policy;

- Effective land market should be done carefully so that no room is created for **Tanzanians to loose their land.**
- Encourage and empower the poor economically **in order to access, affordable, decent and adequate housing;**
- Soundly involve women and vulnerable groups in decision making and to accommodate the needs of such groups in **house ownership, design, construction and service provision**

- To have a productive and effective housing development and management system that is responsive **to Tanzanians needs, allow use of available resources and environment friendly by 2025.**
 - Facilitate **easy access to surveyed Land**
 - The role of Government is to ensure availability and accessibility to housing **particularly for the low income groups.**
 - Policy Statement: **Government should survey more plots for low income earners to ensure affordability;**
 - **Lack of basic services in new surveyed areas** as issue of infrastructure;
 - Housing Finance Issues; **Lack of knowledge on how to manage land; housing loans with low interest rate;**
 - **Encourage borrowers are trained on how to manage loans;**
 - **Control rise of housing construction costs;**
 - **Ensure that regularization process id timely bound;**
 - **Ensure that best practices from Tanzania and from other parts of the world are recognized and applied where appropriate;**
 - **Advocate for environmental friendly building materials; to mention a few.**
- 95% of HAFOTA recommendations were taken care of.**

- **Form task force**

Five among ten dedicated Steering Committee Members had been entrusted to act as Task Team with the responsibility to make close follow up to the Ministry to ensure the inclusion of the recommendations hence pro poor housing policy.

Hold public rallies for lobbying the government to formulate housing policies and others related policies that address housing issues in the country that, should be inclusive by involving all key actors from the scratch. and respect their roles. Hold another consultative meeting to see whether the first recommendations have been included the second draft, to inform the stakeholder about policy process and formulation and to capacitate on lobbying and advocacy strategies and techniques and to strategize in engaging the government for pro-poor housing policy.

More gaps were identified in the second draft of the Housing Policy and sent to the responsible; Those were: The issue of revolving fund should be for

all Tanzanians and not government employee only; to consider low income earners in a special way and Government will: Re-engineer housing market to ensure supply of rental housing and housing for sell for all categories. Also to ensure the issue of affordability for building materials, plot survey and the place of CSO/CBO/FBOs to engage on monitoring and evaluation.

- **Enhance more meaningful dialogue between the government and other stakeholders the coalition .**

Dialogue have been strengthened to all stakeholders and HAFOTA has been acting as a focal point for housing issues between the government and CSOs and pro-poor policy is in the final touches. Dialogue have been strengthened to all stakeholders and HAFOTA has been acting as a focal point for housing issues between the government and CSOs and pro-poor policy is in the final touches.

- **Provide Civic education/awareness to the public using members of the organization so the public can engaged and participate fully in the policy dialogue process .**

Civic education/awareness imparted to the member organizations during consultative meeting and some who participated at the Government Housing Policy Meeting made a useful contribution and change.

What has been achieved so far

1. Two strategic consultative meetings held:

-Recommendations were sent to MLHHS and 95% of these recommendations were taken care of.

2. Several meaningful dialogue with MLHHS were conducted:

-HAFOTA members were now included in the Ministry Housing Policy Formulation Committees.

3. Members and other activists were trained in lobbying strategies and techniques:

-Members are making meaningful contribution to different meetings with the Ministry.

SWOT ANALYSIS

Consultative meetings as strategy

Strengths	Weaknesses
<ul style="list-style-type: none"> Professional members in different issues. Big coalition across the country Professional staffs Ability to dialogue and propose for change into pro poor document Trusted by the general public and covers wide range of the general public Media members within the coalition Volunteerism Strong steering committee members 	<ul style="list-style-type: none"> Limited funding Time consuming
Opportunities	Threats
<ul style="list-style-type: none"> Good exposure Signs of the government to engage non state actors, Readiness of the target group 	<ul style="list-style-type: none"> Change in governance system Donor funding focus

Training Members on Lobbying and Advocacy for policy change

Strengths	Weaknesses
<ul style="list-style-type: none"> Readiness of member organizations and other stakeholders to come together and advocate for change Availability of prepared fliers 	<ul style="list-style-type: none"> Lack of funds Different levels of education to members to understand and grasp trainings
Opportunities	Threats
<ul style="list-style-type: none"> Presence of qualified facilitators in different professionals 	<ul style="list-style-type: none"> Change of existing governance

Use of media for informing the public on policy process

Strengths	Weaknesses

<ul style="list-style-type: none"> Trusted by the general public and cover wide range of the general public 	<ul style="list-style-type: none"> Very costly, misinterpretation
Opportunities	Threats
<ul style="list-style-type: none"> A wide range of media practitioners based in Dar, Media people already capacitated 	<ul style="list-style-type: none"> Distortion of information

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