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**KAWE MPIJI HABITAT GROUP (KMHG) SELF
HELP HOUSING PRODUCTION PROJECT**

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**SOUTHERN NEW HAMPSHIRE UNIVERSITY IN
PARTNERSHIP WITH THE OPEN UNIVERSITY OF
TANZANIA**

**Kawe MPIJI Habitat Group (KMHG) Community
Self Help Housing Production Project**

BY

BALTAZAR MORRIS KIMANGANO

**A DISSERTATION SUBMITTED IN PARTIAL
FULFILMENT OF THE REQUIREMENTS FOR THE
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NEW HAMPSHIRE UNIVERSITY OF USA AT THE OPEN
UNIVERSITY OF TANZANIA, DAR-ES-SALAAM**

FEBRUARY, 2005.

(i)

SUPERVISOR'S CERTIFICATION

I, MARIALLE MARIA SAGUTI, I certify that I have read the dissertation and found it to be in a form acceptable for the partial fulfilment of the requirements for the DEGREE OF MASTER OF SCIENCE IN COMMUNITY ECONOMIC DEVELOPMENT (CED) OF THE SOUTHERN NEW HAMPSHIRE AT THE OPEN UNIVERSITY OF TANZANIA.



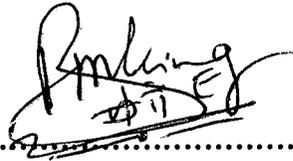
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DECLARATION

I, **KIMANGANO BALTAZAR MORIS** hereby declare that the contents of this project report are a result of my own study and findings and to the best of my knowledge, it has never been presented for a similar degree in any other University or academic Institution.

A handwritten signature in black ink, appearing to read 'Kimangano Baltazar Morris', is written above a horizontal dotted line.

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DEDICATION

THIS RESEARCH REPORT IS DEDICATED TO:

- **MY DAUGHTER: DIANA B. KIMANGANO** WHO WAS BORN WHILE I WAS ATTENDING A (CED) CLASS.
- **MEMBERS OF KAWE MPIJI HABITAT GROUP:** IN RECOGNITION OF THEIR PERSONAL EFFORTS AND DEVOTION IN TRY TO SOLVE THE CRITICAL HOUSING PROBLEM FACING THEM THROUGH COMMUNITY SELF HELP HOUSING PRODUCTION SCHEME.

(v)

ABSTRACT

Housing is one of the oldest problems facing human being. Yet housing is one of the three main human essential needs to life other being food and clothing. To date no single nation in the world has been able to provide its citizens with adequate housing. Inadequate housing has been mainly caused by limited resources due to the cost involved, which is always very high. Tanzania like many other developing countries is experiencing unabated high rate of rural urban migration. People are migrating to towns in search of employment opportunities, physical and social amenities and other services, which are abundant in towns as compared to rural areas. As a result of this, the housing shortage/problem emerged.

The Government could not be able to solve this problem because of the merger financial resources available for many other pressing wants. Efforts by the Government to solve the problem through various projects proved futile. The most hit group of the population is the poor who do not own collaterals to secure loan from financial Institutions for own housing construction.

Today the Government is reluctant to assist low income people to have access to their own housing. Instead the Government encourages CBOS, NGOS in collaboration with Local Authorities to address the matter.

In view of the above change of Government housing policy to poor people, it is now suffice to say that self-help community based housing production is one way of solving

housing due to lack of capital, expertise and guidance but they can participate fully by offering their labour force and other small contributions.

Self-help community housing production should be supported by the government through various aspects; such as providing land/plots for housing construction, providing technical assistance, tax exemption to the building materials used in the construction process and training of the poor communities on the importance of self-help programs. As well as financial assistance in order to boost the financial problems facing poor families. Self help community based housing production has proved to be a solution to the housing problem facing poor people in many developing countries Tanzania not excluded.

This research report will try to develop a proposal for program implementation to be partially financed by a Non Governmental not for profit organization dealing with poor communities in assisting to produce own simple, durable and decent housing, the Habitat for Humanity of Tanzania, at Mapinga village, Mpiji area in Bagamoyo District in order to enable its members about 297 to have access to decent accommodation through community self help housing production scheme.

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7. **Community Economic Development Program members of staff;** Many thanks goes to all CED members of staff for the maximum cooperation extended to me and my colleagues during the whole study period.

However, in case of any error, omission, shortcomings, faults or misrepresentation, I solely declare myself responsible.

KIMANGANO B.M.

JANUARY, 2005.

ABBREVIATIONS

CBO	-	Community Based Organization
CDA	-	Capital Development Authority.
DAWASA	-	Dar es Salaam Water Supplies Authority.
KMHG	-	Kawe Mpiji Habitat Group
LAPF	-	Local Government Provident Fund
NGO	-	Non-Governmental Organization
NHC	-	National Housing Corporation
NIC	-	National Insurance Corporation
UN	-	United Nations
NSSF	-	National Social Security Fund
ROB	-	Registrar of Buildings
(W & FHT)	-	Workers and Farmers Housing Development Fund.
TBA	-	Tanzania Buildings Agency
TANESCO	-	Tanzania National Electric Supplies Company Ltd.
THB	-	Tanzania Housing Bank

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CHAPTER ONE

1.0 INTRODUCTION:

Housing like food and clothing is one of the basic needs to human kind. It protects people from the elements of nature such as rainfall, wind, sun, cold, snow and others. The provision of shelter enables people to engage themselves in various activities with a sense of comfort, confidence, enjoyment, security and privacy. Housing is one of the oldest problems facing human being. Yet housing is one of the three main human essential needs to life other being food and clothing. To date no single nation in the world has been able to provide its citizens with adequate housing. Inadequate housing has been mainly caused by limited resources due to the cost involved, which is always very high.

Even the world organization (UN) has put the question of housing among its top agenda. The HABITAT II conference, which was held in Istanbul in June, 1996 deliberated on the housing issue and came up with what is called the HABITAT AGENDA. The HABITAT AGENDA enumerates areas of intervention and activities that are supposed to be carried out by Nations in order to achieve the major themes of the HABITAT II conference one being adequate shelter for all. In order to achieve this, governments all over the world are called upon to take appropriate action in order to promote, protect and ensure the full and

progressive realization of the right to adequate housing whose basis is recognized as emanating from the universal declaration of Human Rights in 1948.

Within the framework of an enabling approach, such actions are expected to include protection from discrimination in the housing sphere, providing legal security of tenure and access to land, effective protection from forced evictions that are contrary to the law, adopting policies aimed at making housing accessible, affordable and habitable.

1.1 HOUSING DEFINED

There is no single definition of housing. Many people have tried to advance their own definitions of housing. But all in all one thing is common among them; housing is not limited to the physical structure only. WHO (1976) define housing as a residential environment which includes in addition to a physical structure all that man uses for a shelter, all necessary services, facilities, equipment for the physical, mental health and social well being of the family or occupants.

Therefore housing, apart from the physical structure includes the neighborhood, ability to protect from bad weather, availability of essential amenities, safe from health hazards, protection of properties of the occupant, accessibility throughout the year, near to working place and must be durable.

1.2 GENERAL OVERVIEW OF HOUSING PROBLEMS IN URBAN TANZANIA

The population growth in urban Tanzania started to increase in a very faster rate. This was due to the fact that many new government departments and institutions were established to speed up provision of services to the independent citizens. Also restrictions which were imposed by the colonial rule to restrict rural urban migration were removed by the independent government of Tanzania, hence the influx of rural to urban migration.

1.3 GOVERNMENT EFFORTS IN SOLVING HOUSING PROBLEMS IN URBAN TANZANIA

Due the rapid population growth, which was experienced immediately after independence, the government of Tanzania was forced to establish policies, which aimed at alleviating the housing problem.

It is within this period when the government declared its intention to see to it that every Tanzanian live in a decent housing. To achieve this goal the government abolished the colonial system of allocating housing basing on race and income. The National Housing Corporation (NHC) was established by the Act of Parliament No. 45 of 1962 with the following main functions:

- (a) To lend or grant money to a local authority for the purposes of an approved housing scheme to be undertaken by the local authority.

- (b) To make loans and guarantee loans made to any person or body or persons, corporate or un-incorporate, for the purpose of enabling such person or body to acquire land and construct, such person or body to acquire land and construct thereon approved houses or other buildings or to carry out approved housing scheme.
- (c) To construct houses or other buildings and carry out approved housing schemes.

After evaluation of the performance of NHC, the government established the Tanzania Housing Bank (THB) in 1973 and assumed the first two functions of NHC. Since then NHC concentrated mainly on the construction of residential properties.

To make sure that every Tanzanian enjoys the fruits of Independence and removal of racial segregation in housing the Register of Building (ROB) was established in 1972. The Registrar of building was responsible for management of all residential, commercial and office buildings, which were nationalized by the government of Tanzania.

Despite all efforts made by the government housing problem in urban Tanzania continue to persist. This is so because of high rate of rural to urban migration, lack of enough resources to construct own housing units, lack of financial institutions to provide loans to housing developers and high cost of construction. On top of that many private real estate developers were discouraged due to the

government policy of acquisition of buildings under the general policy of nationalization.

1.4.0 BACKGROUND INFORMATION OF THE KAWE MPIJI HABITAT GROUP (KMHG)

1.4.1 LOCATION

The head office of the organization is currently located at Kawe area in Kinondoni District, within Dar es Salaam City. Later on the offices will be shifted to Mpiji area, which is located at Mapinga village in Bagamoyo District, Coastal Region, in Tanzania, where the community housing project will be executed. Mapinga village is located just after you cross Mpiji River to the left on your way to Bagamoyo Township, it shares boundary with Kinondoni District and it is approximately 30 kilometers from Dar-es-salaam city center to the east. Bagamoyo Township is about 15 kilometers from the site.

1.4.2 VISION STATEMENT

The Kawe Mpiji Habitat Group vision is to ensure that members are made to own decent, durable simple houses and enjoy better infrastructure, better community services through community self help project executions in collaboration with other organs and stakeholders.

1.4.3 MISSION STATEMENT

The Kawe Mpiji Habitat Group Mission is to provide appropriate and affordable houses through community participation in self-help housing production, personal savings/external financial assistance, fundraising or donations to assist in housing production and make sure that every member of KMHG owns his/her own housing in ten year period from year 2005.

1.4.4 ESTABLISHMENT OF KAWE MPIJI HABITAT GROUP (KMHG)

The CBO was first initiated by few Kawe residents after knowing of an organization know as Habitat for Humanity of Tanzania, which offers loan to poor people who do not own housing and currently are renting poor housing elsewhere to assist them produce own houses on community self help basis.

After mobilization process many poor people living in Kawe and nearby areas such as Mwenge, Sinza, Kijitonyama, Ubungo and few from other areas of Dar-es-salaam joined together to form the CBO.

The organization was officially launched on July 2002 as a voluntary, autonomous and independent, non-profit making, Community Based Organization under the umbrella of Kawe Development Trust Fund and without any political, religions, racial or tribal affiliation.

1.4.5 OBJECTIVES AND FUNCTIONS OF THE KAWE MPIJI HABITAT GROUP

- (i) The main objectives and functions of the organization are to mobilize members to construct residential houses for the organizations members on community self help basis approach. And in a systematic manner in such a way that each and every member of the association participates fully in construction of the house of each member of the organization.
- (ii) To link members on all matters that improve, promote and encourage social welfare development at the new residential area at Mpiji, Mapinga village, Bagamoyo District, Coast Region.
- (iii) To apply for sponsorship as an affiliate member from Habitat for Humanity Tanzania in order to obtain funds to finance the project.

1.4.6 STRUCTURE AND ADMINISTRATION / LEADERSHIP OF THE ORGANIZATION.

The organization has two main organs namely, the general assembly and executive committee. Normally the general assembly whereby all members of the group must attend is currently being held two times a month while the executive committee meets once a month. The executive committee comprises of 12 (twelve) elected members namely; the chairman, secretary, treasurer, assistant treasurer, construction member, assistant construction member, contributions member, storekeeper and assistant store-keeper.

1.4.7 CURRENT ACTIVITIES CARRIED BY THE ORGANIZATION.

- (i) The CBO has already opened a bank account with the National Micro Finance Bank, where all revenue collection and payments are made through that account. As at 22nd November 2004, Bank balance of the CBO was Tshs. 1.7 million, being various contributions from members for construction of organization's office premises at Mpiji area, Mapinga village Bagamoyo District.
- (ii) The Organization has already **acquired 75 acres** of farmland, which will be converted to 300 **residential** plots at Mpiji area, Mapinga village, Bagamoyo District, Tanzania where they paid Tshs 43million as compensation to the outgoing landowner from members contributions. The farm is surveyed and holds a thirty-three year term title deed, the houses will be built on the above said plots.
- (iii) The design of the land in order to get a new plan for the acquired land is in progress including legal change of use from the current one which is farm to a residential use. The transfer of the ownership of the land to the name of the organization is already completed.
- (iv) Another activity, which is taking place at the new area, is clearing of the farm ready for subdividing and demarcating the area in plots to be allocated to the members before start of construction exercise.

- (v) Designing of the office building for the organizations new offices to be built at Mpiji is ready and mobilization of members to contribute to various activities taking place within the organization is also being emphasized.

1.5.0 STATEMENT OF THE PROBLEM

It is evident in Tanzania, as almost any where in the developing world that one of the major problems facing the government is the insufficient provision of housing for the lower income groups which constitute the majority of the population in the rural and the urban areas. The urban population being the most affected population due to the fact that land is scarce resources and the cost of construction is very high, also the building construction standards and specifications are very high.

Housing condition of the Kawe Mpiji Habitat Group members like many low income earners in Tanzania and Dar es salaam in particular is very poor. According to house hold survey conducted recently about 76% of the Kawe Mpiji Habitat Group members live in inadequate poor rented houses which most of them are located in squarter/slum areas and lacks essential services such as; portable water, health facilities, schools, waste water drainage systems, rain water drainage system, access roads and some with no electricity services leave alone communication facilities.

As a result of lack of decent, safe and sanitary housing these areas are prone to communicable diseases such as cholera, malaria and tuberculosis and during rain season are floods prone areas. This causes poor health, poor productivity and prevalent of communicable diseases among the community members.

1.6.0 RESEARCH OBJECTIVES

1.6.1 GENERAL OBJECTIVES:

- (i) The purpose of this study is generally to evaluate the extent of housing problems facing Kawe Mpiji Habitat Group members and prepare a project proposal for the execution of the community self help housing production project in order to enable the CBO eradicate the critical housing problems facing its members.
- (ii) To reduce the number of members currently faced with housing problems
- (iii) To access various actors for financing and delivery of housing development facilities to the CBO.
- (iv) To examine community willingness and ability to participate in solving their own housing problems through self help basis.

1.6. 2 SPECIFIC OBJECTIVES

Specifically this study will undertake a needs assessment to establish the extent of the housing problems and the real housing needs for the Kawe Mpiji Habitat Group members (KMHG) and;

- (a) Design a project proposal which will facilitate construction of at least 150 houses in the first two years that is year 2005 and 2006 and at least 49houses for the third year, for the members and accomplish the project of producing 297 housing units within a period of 3 years, at the end of year 2008.
- (b) The implementation of the project should be on a community self help housing production scheme.
- (c) To adopt a simple, durable and cheap housing design suitable for urban areas in order to accommodate the housing needs of the modern society.

1.7.0 RESEARCH QUESTIONS

With the view of accomplishing the objective of this study, the following research questions were advanced;

- (a) How can poor people be able to produce own decent, durable and affordable housing without the assistance of the government?
- (b) Are the non governmental organizations NGO's, themselves able to alleviate the housing shortage problem facing poor people in the urban Tanzania?

- (c) Is the amount of housing loan offered by the non governmental organizations dealing with poor people community housing loan enough, given the general requirements of houses in modern urban areas?

1.8.0 RATIONALE AND SIGNIFICANT OF THE STUDY.

The significant of this study is that if the project is successfully implemented it will reduced the number of people with housing problems in Dar es Salaam and Kawe in particular.

The number of people living in squatter and slum areas which are characterized by lack of essential services will be reduced to some extent.

As of now 20% out of approximately 3.5 million of Dar es Salaam residents are living in unplanned areas, most of them living in squatter and slum areas. These areas are most affected with the problem of lack of services currently facing the city.

1.9.0 SCOPE AND LIMITATIONS OF THE STUDY

The scope of the study is based on community self help housing production/loan repayment project for the period of ten years which is basically limited for project implementation purposes. This study is limited to Kawe Mpji Habitat Group which is a community based self help housing production organization.

CHAPTER TWO

2.0 LITERATURE REVIEW

2.1.0 THEORETICAL REVIEW

Community self help housing production programs may be defined to encompass those situations in which participants use their physical skills, labour, organizational and management abilities in the production of their own houses (Rodger and Tan, 1990). It is the process where effort is contributed to the production of dwellings by their subsequent community members. Self help housing may involve participants from the earliest stages in the planning and design through to the building work on site, and even landscaping and future improvements.

The term has been linked to the process of self improvement by the inhabitants of spontaneous or squatter settlements in third world countries. Contemporary ideas and current policies on self help housing are the result of lessons learnt from these spontaneous settlements that grew rapidly in the 1950's and 1960's as a result of mass rural – urban migration and population growth in the third world urban centers (Turner) there was insufficient shelter and the resulting phenomenon of large numbers of people having to house themselves occurred.

It was through the people's ability to do so much with so little" (Turner in ward, 1982, P.102) that spurred writings and research in this field (Abrams, 1964; Turner, 1966, 1969, 1972).

The ability of the people to provide housing (and subsequently improve their housing situation) for themselves, at times or little assistance without any form of external assistance, became known as self help housing. The situation in these over crowded third world cities was particularly important as governments found it more and more difficult to provide adequate housing for the ever increasing number of families in need of it. Many “low cost” housing projects using modern technology and planning principles were undertaken but in most cases their success was limited. The majority of the new urban poor simply could not afford the repayments or rent for ‘popular’ or ‘social’ interest housing as it was frequently called”(ward 1982, P.2). In almost all cases (notable exemptions being Cuba, China, Singapore and Hong Kong) the private and public sector housing production capacity were unable to meet the housing needs (Laquian, 1989).

This failure by the formal sectors resulted in an ever increasing population of people having to provide their own housing. In the writing of Turner (1976) together with Phangin (1970) studied the housing processes among the urban poor and obscured the potential and resourcefulness of squatters. Turner was instrumental in promoting self help as a solution to the housing problems in Latin American countries and helped initiate many of the early self help housing programs. In the field, Turner found that, the only way to effectively simplify and generalize self help was to transfer the bulk of the administrative”

(Turner, 1972, P.139) and with self help, dwellings were built at far less cost to the public than those “built by commercial contractors in the direct construction projects” Turner, 1972, P.139).

Through the documentation of such findings in the field the self-help capacity of squatters began to be understood. Such findings were not restricted only to Latin American but were also found to be true in many other developing countries.

2.2.0 PRINCIPLES AND PRACTICE OF SELF HELP HOUSING

PRODUCTION SCHEMES

The success of any self help housing production scheme at the implementation level depends on the satisfaction of three basic points;

- (i) That is rules and regulations should be designed in such a manner that its members are required to spend a very considerable part of their leisure time each week on building activities. Principles and practice of self help housing production schemes where the target group is the poor low income communities requires that participants contribute at least 65% of the labour necessary to build their houses, the labour contribution help to reduce the cost of houses to a large extent. Normally, the labour contribution may be measured through a log of hours worked, or by awarding points for completing particular tasks.

(ii) That whilst their members are there, they have to be effectively organized, enthusiastic and hard working, and have sufficient experience in building trades within their membership, of the jobs which require to be done.

(iii) To take care of that their management policies, through ignorance, inexperience or other cause, do not dissipate the advantages mentioned above and that their financial policy is controlled in such a manner as to gain the utmost benefit from the system.

In most cases self help housing development organizations aim at building their houses cheaply, quickly and properly and the houses must be durable and decent.

This is coordinated by a committee formed by members of the CBO to supervise day to day's operations of the organization, there should be working regulations established by the CBO members which should be the guide line for all activities done by members. The committee is fundamental to the proper management of the self help scheme and its day to day decision should have a blessing of all members. The committee should comprise of between 10 to 20 members democratically elected by the general assembly and should be given time frame to be in the office. The committee structure should comprise; the chairman, secretary, treasurer, other committee members, the number of which should be determined by the organization depending on the necessity. The chairman should be elected by the CBO or by the committee themselves. He

should be able to control and organize meetings in an efficient manner, to allow complete discussion of a particular problem, but nevertheless keep the committee's attention on the particular point at issue. He should make sure that the discussion of a particular topic is brought together in a reasonable and logical way and that whenever possible a firm decision is reached.

Another member of the organization is the secretary who should be appointed by the organization, his/her duties are to keep accurate minutes and note carefully the decisions reached by the committee. The secretary should also be responsible for organizing the arrangements for keeping a careful record of the number of hours worked by each member, reporting to each monthly committee meeting the details of individual totals for the month including, as necessary, a full cumulative total for each member from the start of the scheme. In this regard, an assistant secretary should be nominated to assist the secretary in this very important task. The secretary is also responsible for ensuring that the rules of the association are complied with and should therefore make himself thoroughly acquainted with the rules and regulations of the organization.

The duties of the treasurer are to present to each meeting of the committee a detailed account of monies received and paid during the previous month, supported by bank statement and the books of account, a present list of

accounts outstanding to suppliers with a suggestion of the ones which are recommended for payment. Other members of the committee will be made up of those elected in accordance with the rules and regulations of the CBO, but the committee should co-opt on to it any member of the organisation who it is felt could assist in the decision making process.

A well run and balanced committee can contribute a very great deal to the success of a self help housing production scheme. It is a voluntary and thankless task, but must be done as well as possible. Committees must try to make rational, intelligent decisions, and when trying to find solutions to problems they should base their decisions on facts, experience within the organisation and finally other people's experience.

During the start of construction process some professional consultant may be engaged to assist in various technical issues such as; architectural, auditing, quantity surveying, legal and some times management consultants. Normally these are hired when they are needed and selection should be made of the most competitive one in order to minimise cost.

The organisations committee should arrange for various procedures on the implementation of the construction process and the duties of each member, procurement principles, storage of materials and equipment, disciplinary actions

for defaulting members, a system of loan repayment and a procedure on how to allocate completed houses to members.

2.3.0 EMPERICAL REVIEW

2.3.1 SELF HELP HOUSING PRODUCTION IN VICTORIA, AUSTRALIA.

In Victoria, Australia, self-help housing is seen by the state government as an appropriate enabling strategy for home ownership provision that is both viable as well as necessary. Victorian government self help housing programs began in 1982 and by 1990-91; there were 175 housing starts a year (Tan and Ingemann, 1991). The enabling strategy has been to provide sufficient technical assistance and bridging finance in a self help assistance package'. The self help package uses the participant's effort and labour to assist them in achieving home ownership through 'sweat equity'. The equity wealth is used to replace the cash deposit required by lending agents and also reduces the overall loan amount, which constitutes a significant cost saving over the term of the loan.

The success of this program was instrumental in increasing efficiencies and acceptance of self help housing ideas in Victoria. Victoria's self help housing programs were evaluated as the government's most cost effective ways of providing housing (inclusive of overheads). Therefore more housing could be provided, per dollar, than by any other public housing home provision scheme.

A further economic benefit, as yet not evaluated, is that housing formed through the self help programs will be maintained, not by public housing funds but by the owner builders themselves. These represent a significant long term saving to the governments. This effectively releases more of the annual allocated budget for other housing services or programs. The self-help participants gain home ownership and often learn new skills, which help improve their socio-economic position by increasing their job skills and options. These new skills also assist in the maintenance of their new homes.

The community self build housing program demonstrate that self help housing is an appropriate and necessary enabling strategy for housing provision. With decreasing government resources in the 1960's, the relevance of self help programs becomes much more important as additional wealth is created by the community, or third sector to complement the increasingly limited finance for social housing available from the public and private sectors.

It was observed that through this program, people, through group self help are offered the opportunity to take part in the process of housing. In so doing, they not only save on costs, but also contribute to the building of community.

2.3.2 COMMUNITY SELF HELP HOUSING PRODUCTION IN MALAWI.

In Malawi, Habitat for Humanity (Malawi) works with the local District and national government as well as with traditional authorities (Chiefs and headmen) in planning and implementation of community based self help poor people's housing schemes. In addition, each community where Habitat for Humanity (Malawi) works is required to form a locally elected committee to represent the community of its needs. In this way, everyone from beneficiaries to government leaders have a say in the operations of the programs. Habitat for humanity (Malawi) has an excellent reputation country wide for successfully constructing housing for low-income groups. The organization is overseen by an indigenous Malawian Board of Directors. The key to the program's success is that community is emphasized over output. The average constructing community builds less than 10 houses per month but as the work is facilitated at the community level, the combined number of people being housed grows exponentially. Further, by teaching people that they can overcome their own problems by forming local committees and developing self help revolving funds, thousands of poor people are being housed.

In the beginning, the Habitat for Humanity Malawi started its activities in the rural areas of Malawi where housing is one of major problems facing the poor people. Given the present biggest problem facing most Southern Countries, in

urban centers there is a need to address the growing need for shelter and sanitation in the revolving growing cities. By maintaining an active revolving fund, more and more families are being provided with adequate house in the growing cities of Malawi. Best of all, the poor are freed up from paying rent to greed landlord. Urban dwellers also gain access to land otherwise unobtainable to them. The government of Malawi has given blocks of land for the poor to be housed, and obtain their own land title.

Another outcome of Habitat for Humanity (Malawi) is job creation. Each of the 12 project sites has created approximately 50 jobs within the community. About 3,027 low-cost houses and latrines have been built to date in Malawi; 18,162 have directly benefited from the programme and an estimated 46, communities have participated in the scheme, encouraging self help and community organization. Through Habitat for Humanity (Malawi) poor people are encouraged to work together to address their housing problems. Instead of waiting for others to solve their problems, people are learning that success and change are vested in them.

2.3.3 TANZANIA'S EXPERIENCE IN SELF HELP HOUSING PRODUCTION

Immediately after Independence in 1961, the government of Tanzania announced that provision of housing, education of illiteracy, hunger, poverty

and disease would be the cornerstone of her domestic policy. Land was also nationalized and put under public ownership in order to control land uses and to enable easy accessibility to land ownership for all the people. Tanzania like many other developing countries is experiencing unabated high rate of rural urban migration. People are migrating to towns in search of employment opportunities, physical and social amenities and other services, which are abundant in towns as compared to rural areas.

In 1967 the government of Tanzania established the National Housing Cooperation (NHC) as a public agency responsible for construction of houses on its behalf. Provision of low-income housing was to be given priority in its programmes.

The government undertakes the slum clearance programme during the period 1964-69. The National Housing Corporation was assigned the task of constructing new houses to accommodate the displaced people from the areas where slums were being cleared. These units were for rented and outgoing tenant purchase in order to replace the demolished units. During the first five year development plan (1964-69) the NHC was assigned to construct 27,795 houses, that is about 5,559 houses per annum. During the plan period it was estimated that the shortage of housing in urban areas was 37,000 units (Mgweno, 1993). However, by 1969, the NHC had managed to construct only

6,327 houses or 22.8% of the target total. In Dar es Salaam alone, 4,682 houses (74% of the total) were built by the Corporation (Masha 1987).

In year 1969, the government abandons the slum clearance programme as the NHC had failed to construct adequate housing to replace the demolished ones. The Corporation faced financial shortage in execution of the project. For example during the first five year plan (1964-69), 70% of the targeted amount of Tsh.360 million was to be raised as loans from abroad. However, only 19.4 million (7.5%) was secured from this source (Materu, 1991).

All other programmes which followed failed to alleviate housing shortage in the urban areas and the hardest hit group was the low-income poor people. Self help housing production programmes which were initiated during the year 1970's to 1980's based on Co-operatives, under Co-operatives Societies Act of 1982 (No.14) under section 36 Housing Society.

In Tanzania self-help housing production programs started way back in 1974 where Workers and Farmers Housing Development Fund (W & FHDF) was established by Finance and Administration Act 1974. The workers and farmers Housing Development Fund was established with the aim of financing loans not exceeding Tshs 35,000/= per unit of borrowers. The Tanzania Housing Bank was charged with its administration, section 14 (1) of the (W & FHDF) Act stipulates that other beneficiaries of loans from this fund are housing Co-operatives, the National Housing Corporation for the construction of houses in

the new capital in Dodoma under sites and services programme and other Ujamaa Co-operatives.

A good example of the community housing Co-operative is the Mwenge housing Co-operative famously known as “Mwenge Village”, which was established in the early 1970’s, with a total 400 members. The City Council of Dar es Salaam set aside this area, which is adjacent to the sites and services project, for the purpose of accommodating a housing Co-operative. The government provided the members with a loan in form of building materials and a serviced plot consisting of a core foundation on which to erect a house. The members contributed their labour, and employed a building technician ‘Fundi’ in some cases during the construction period. A community center and a primary school were also built on self-help basis. Community participation has been continuing since the construction of the houses up to the present. This involves maintenance of the public building and other infrastructures of the community.

Problems with the housing Co-operatives in Tanzania (which is the basis of community self- help housing production in Tanzania) is that;

- a) Lack of clear government policy on how housing Co-operatives should operate.
- b) Institutional constraints especially when it comes to allocation of scarce surveyed plots.

- c) Lack of competent and honest leadership.
- d) Lack of building skills amongst the members to supervise construction work.
- e) Misappropriation of funds.
- f) Lack of savings to invest in housing especially with respect to housing Co-operatives formed mainly or exclusively by low-income earners.

In 1986, the Habitat for Humanity of Tanzania which is not for profit, Non Governmental Organization was established for the first time in the country, with its head offices located in Kasulu, Western Tanzania. This is a grassroots non-profit organization dedicated to eliminating the scourge of poverty housing through community self help basis. Over the past four years, Habitat for Humanity Tanzania worked with poor families in need and with volunteers to build houses that are now providing shelter to more than 2,300 people all over Tanzania, from rural areas now to few urban areas of Tanzania. Today, many people of Habitat families have escaped sub- standard housing and live in simple, decent homes they helped build and for which they pay affordable, non-interest mortgages.

This Christian-based organization isn't simply about housing. It is about changing lives and building self-esteem. Further, by teaching poor people that they can over come their own problems by forming local committees and develop in self-help revolving funds thousands are being housed.

The sustainability of the organization rests on the following precepts:

- i) Strong partnerships are formed at all levels, encouraging active participation.
- ii) Education meetings explain the scheme to the community and to applicants.
- iii) Home owners are required to provide volunteer labour, thereby increasing their commitment to their house and the scheme, and also decreasing house cost.
- iv) Homeowner are required to repay the cost of all inputs provided by Habitat for Humanity (Tanzania); while no profit or interest is charged, repayments are indexed to the cost of cement (the biggest input in the house). To protect the loan against inflation. Repayments are used to build more houses in the community, promoting social responsibility.
- v) Houses are in expensive and affordable, the house design is culturally acceptable.

Partnership is formed at all levels for the strengthening and furthering of the work. The problems faced with Habitat for Humanity Tanzania in developing housing programmes in urban Tanzania and especially Dar es Salaam where there is unavailability of land/plots and the government is unwillingness to avail land for the organization/communities where houses for the poor people can be built the

government insists on cost sharing on plots allocation regardless of inability for poor families to have access to the plots due to lack of capital base.

However, in rural areas it has been a success story because there is abundant of land and land there is owned by villagers.

2.4.0 POLICY REVIEW

In year (2000) the Government through Ministry of Lands, Housing and Human Settlements Development, revised its Housing Development Policy, which is now called National Human Settlements Development Policy year (2000). Reading between the lines of the National Human Settlements Development Policy (2000) the Government exonerates itself in dealing with the issue of housing to the poor people instead encourages CBO'S and NGO'S to participation in alleviation of housing problem facing the poor low income earners in collaboration with the Local Government Authorities.

Policy statement in regard to this aspect emphasize the promotion, support and encourage development of housing through Co-operatives, CBOs, NGOs and building societies; initiate research to establish reasons for poor performance of organized groups in housing production with a view to finding out how best to support and assist those groups. In this situation the government put itself in the important role of “enabler” instead of “provider”.

CHAPTER THREE

3.0 RESEARCH METHODOLOGY

The methodology of undertaking this study involves the following;

- a) Literature review and past experience was studied/undertaken in order to have background information on the past experience on the matter and what other people are doing to approach the problem world wide to the local situation of ours.
- b) Focus group discussions were carried out as a means of devising various ways of dealing with the housing problem facing the community about five such meetings were held. This was possible because the CBO'S general meeting used to convene once a month so I had an opportunity to attend those meetings and fully participate in the proceeding discussions.
- c) Observations and field survey was another method used to collect the required information.
- d) Interviews were conducted as a means of primary data collection. Both structured and unstructured questionnaires were used in the process of data collection.

3.1.0 RESEARCH DESIGN

In terms of its purpose and scope, this study tries to examine how the Kawe Mpiji Habitat Group members participate and manages housing production through community self help concept. The study explores and analyses the roles played by

various actors in community self help housing production activities. The analysis covers inputs or roles played in key decision making stages (i.e. at planning designing, implementation operational and maintenance stage). Habitat for Humanity of Tanzania is the key development agent in the production of houses for Kawe Mpiji Habitat Group members.

3.2.0 UNITS OF INQUIRY

In line with major research questions, the primary unit of analysis in the study is the community self help housing production for Kawe Mpiji Habitat Group. The process that led to housing production output are resource mobilization and use, participation, organization process, Institutional setup, resources and material contributions and local linkages are the critical variables for analyzing the project.

This study will focus on the actions and outputs, which will be realized by the project. The project is therefore looked at and studied from implementation process to output delivery and monitoring stage as a unit of analysis.

The important aspect in this study is to analyse the project through which community improve housing standards in the area. On the basis of this project generalization will be made if there are similar conditions obtained elsewhere in Dar es Salaam or other cities.

3.3.0 SAMPLING TECHNIQUES

During the survey an average of 55 members of Kawe Mpiji Habitat Group out of 297 members were randomly selected for interview through questionnaires administration, this represented 18.52% of the members. Five focus group meetings were also conducted each with approximately 50 members randomly selected. In total approximately 35% of members were sampled for interview. Also group leaders were orally interviewed. Stakeholders especially the possible financier (only one already identified) of the project was also interviewed through face-to-face interview with the senior officers.

3.4.0 DATA COLLECTION METHODS

Multiple data collection methods were used including; administering questionnaires, observations, interviews and focus group brainstorming. The focus group discussions were held with the community group members in order to understand and assesses their basic needs (or problems) and address the major one.

3.5.0 DATA ANALYSIS METHODS

Once the questionnaires have been administered, masses of raw data collected were systematically organized in a manner that facilitates analysis. Qualitative analysis was anticipated, therefore the response in the questionnaires were assigned numerical values. Coding, entering data and analysis was done using Statistical Package for Social Sciences (SPSS). Another package used in data analysis was MS Project and Accounting Package.

3.6.0 DATA ANALYSIS ON COMMUNITY NEEDS ASSESSMENT

3.6.1 BACKGROUND INFORMATION.

When commencing a work process in relation to a project whether we are developing a project idea or reviewing ongoing project we do not start from scratch. Generally speaking, it should be those who are expected to have or already have ‘Ownership’ of the project, that is, those who are responsible, or will be responsible or without whom the project cannot be expected to be successful. In the case of water supply project for example, should it be the potential users, the local water company and the national water authority. In case of housing production scheme the end user and possible financiers of the project.

In order to establish community needs a survey should be conducted to establish community needs according to priority and the most pressing one should be implemented first. There are several methods of conducting survey namely; administering questionnaires focus group survey interviews, observation and literature review. In assessing the community needs for Kawe Mpiji Habitat Group questionnaires were administered, interviews, focus group discussions, observations and literature review methods were used.

3.6.2 GENDER DISTRIBUTION OF GROUP MEMBERS

Gender distribution of group members refers to the number of both men and women in the group. As of now where both women and men are the head of household’s emphasis is put on the issue of gender balance in all aspects affecting human being in order to

eradicate segregation in form of sex. It is also important to understand sex distribution among member group in order to establish a good working relationship as most of the group activities are done on self help basis. From the data collected regarding sex distribution of group members it was found that both women and men were well represented in the group. This shows that the main important issue of gender balance was construed in this group.

TABLE NO. I: AGE AND SEX DISTRIBUTION

AGE GROUP	MALE	WOMEN
20 - 20	6	4
31 - 39	15	16
40 - 49	95	68
50 - 59	52	41
TOTAL	168	129

SOURCE: KAWE MPIGI HABITAT GROUP, AUGUST, 2004

From the above data it shows that the number of women members is 129 which represents 43% of the total organization's members, while the number of men is 168 which represents 57% of the total group members. Male and women of the age group ranging from 40 – 49 are well represented as it shows that in this group male represents 32% while women are 23% of the total group members. Basing on the above analysis the aspect of gender balance is well taken care of. This complies will the recent National

Human Settlement Policy, which emphasizes gender balance in all matters related with housing and land development to the disadvantaged groups.

3.6.3 TYPE OF CURRENT ACCOMMODATION.

Analysis of the data collected from survey shows that 72% of Kawe Mpiji Habitat Group members live in poor rented accommodation and 2% live in their own constructed houses of poor quality in squatter areas. 26% of the members are living with relatives or family members (See table no. II below).

TABLE NO. II: **CURRENT ACCOMODATION STATUS OF KAWE MPIJI HABITAT GROUP MEMBERS.**

MEMBER CURRENT ACCOMOTATION	NUMBER OF GROUP MEMBERS	PERCENTAGE
RENTED HOUSES	72	72%
OWN HOUSES	2	2%
EMPLOYER'S HOUSE	Nil	0
LIVING WITH RELATIVES	26	26%
TOTAL	100	100.00%

SOURCE: **HOUSEHOLD SURVEY, SEPTEMBER, 2004.**

From the above analysis of data collected from survey it shows that, 72% of the Kawe Mpiji Habitat Group members are critically in need of housing. They think they will be more comfortable if they own their own houses, which are durable, decent, and simple, at affordable cost and put to an end problems faced in rented accommodation which are

ranging from poor quality houses, lack of essential services, high rental fees and unhygienic environment. This can only be done through community self help housing production projects with the help of other organizations and the Government.

3.6.4 INCOME DISTRIBUTION FOR EMPLOYED MEMBERS OF THE GROUP:

Income of a member group is another element, which was analyzed. This enables us to establish the real purchasing power of the members from those employed and who are self employed. Knowing incomes of a member group assist in examining how he/she can contribute towards housing production and what type of assistance should be extended to him/her depends on the income. Again some donor organizations have their own ceiling of assistance for various people depending on someone's earnings/income.

TABLE NO.III: INCOME DISTRIBUTION FOR EMPLOYED MEMBERS.

INCOME RANGE IN TSHS	NUMBER OF MEMBERS	PERCENTAGE
41,000/= TO 50,000/=	6	3.0%
51,000/= TO 60,000/=	42	21.1%
61,000/= TO 70,000/=	6	3.0%
71,000/= TO 80,000/=	42	21.1%
81,000/= TO 90,000/=	39	19.6%
91,000/= TO 110,000/=	30	15.1%

111,000/= TO 120,000/=	12	6.0%
121,000/= TO 130,000/=	10	5.0%
131,000/= TO 140,000/=	9	4.6%
141,000/= TO 150,000/=	1	0.5%
150,000 and above	2	1.0%
TOTAL	199	100%

SOURCE: SOCIO-ECONOMIC SURVEY; SEPTEMBER, 2004

Table 3 above shows that majority of group member's income are those receiving an average monthly income of Tshs 84,500/=, the group represents 15.9% of the total sample group. This is followed by those drawing an average income of Tshs 94,500/= who represents 14.1% of the sample group.

From the above observations it shows that the majority of the members can not afford meeting the cost of constructing their own decent houses without the assistance of other persons/organizations.

3.6.5 EDUCATIONAL LEVEL OF KMHG MEMBERS

A survey of KMHG members' educational level was carried with the aim of establishing the level of education of members in order to have a record of the competence of people comprising the group. This will also be useful during assigning members various community participatory works. As per survey, out of 100 members interviewed, 12 of the members are holders of diplomas and degrees this represents 12% of survey sample. About 30 members are certificate holders of various disciplines, which is 30% of the

sample. Some 8 members which is about 8% of the survey sample have some form of technical studies. 30 members have completed primary education, while 20% of the surveyed group members have completed ordinary secondary education (form four).

3.6.6 INCOME DISTRIBUTION FOR SELF EMPLOYED MEMBERS

In this survey, we also have to analyze incomes from self-employed members. This is important because 38% of the group members are self-employed. This will assist in examining how capable is a person to pay loan installments if granted a loan to construct own housing.

Table IV below shows that 28.6% of self employed group members are earning an average income of Tshs 65,500/= per month. While those receiving an average income below 50,000/= represents 2.6% of the sample group.

TABLE IV: INCOME IN TSHS PER MONTH FROM SELF-EMPLOYMENT

INCOME	NUMBER PEOPLE	PERCENTAGE
41,000 - 50,000/=	4	2.6%
51,000/= - 60,000/=	13	8.4%
61,000/= - 70,000/=	44	28.6%
71,000/= - 80,000/=	26	16.9%
81,000/= - 90,000/=	18	11.7%
91,000/= - 100,000/=	10	6.5%
101,000/= - 110,000/=	17	11.0%
111,000/= - 120,000/=	0	0
121,000/= - 130,000/=	13	8.4%
131,000/= - 140,000/=	6	3.9%
141,000/= - 150,000/=	3	1.9%
150,000/= and above	0	0
TOTAL	154	100%

SOURCE: SOCIAL-ECONOMIC SURVEY; OCTOBER 2004.

3.6.6 TYPES AND SIZE OF HOUSES

A survey of the community housing needs assessment was done to know what type of houses members would prefer in order to solve the housing problems facing them. The type of housing here refers to the number of living rooms. It is considered that for the

poor families apart from normal bedrooms, living rooms includes even kitchen, sitting and dining room if at all is available.

The survey did not inquire into the type of building materials to be used because in most urban centers, building regulations specify the use of permanent building materials, which means the wall structure, should be of cement block walls with corrugated iron sheets/tiles roofing material.

TABLE NO.V: NUMBER OF ROOMS IN A HOUSING UNIT PREFERRED BY MEMBERS

NUMBER OF ROOMS	MEMBERS PREFERENCE
1	2
2	19
3	59
4	11

SOURCE: HOUSEHOLD SURVEY; OCTOBER 2004

At least more than 90% of the interviewed would like to have houses with more than three bedrooms. The remaining less than 10% would prefer 2 bedrooms with future possible extension to more bedrooms. The question here is the large size of families one household is having.

At least 65% of the household surveyed indicated that they are living with more than 6 members of family, 20% family members are between 4 and 6 and 15% family members are below 4 persons.

From the above table it indicates that the number of members in favour of a one bedroom house is 2.2%. Members in this group who favour at least a single bedroom housing units are mostly unmarried young people. 64.5% of the surveyed members prefer a house of 3 bedrooms while 12.1% prefer a house with 4 bedrooms. At least more than 76% of the survey sample prefers houses with 3 bedrooms and above. This indicates that poor communities have large extended families to take care off. The main question here is that how are they going to finance large housing construction given their merger incomes.

3.6.7 PREFERENCE OF HOUSING OVER OTHER SERVICES

An analysis of KMHG members' preference to other services after housing project is completed shows that, water is the second most preferred immediate need. Almost above 95% of the members interviewed indicated that the most pressing issue after housing is reliable water supply to the community, followed by electricity of which was supported by 87% out of 55 sample survey. However some members at least 8% of the sample group think that once the construction process starts at the site (Mpiji new community area), other services will follow them because it is a business, therefore those organizations charged with the provision of these services will have to follow where the

customers are. At least 3% prefer provision of other community facilities such as school, nursery schools, markets e.t.c.

3.6.8 WILLINGNESS OF KMHG MEMBERS TO WORK ON COMMUNITY BASED SELF HELP HOUSING PROJECT.

According to the survey, the willingness of members of Kawe Mpiji Habitat Group to work on self help community projects through intensive labour projects is very high. 95% out of 87 members, which were interviewed, accepts the concept while about 2% prefer money contributions as a means of making the project a success, citing mostly other responsibilities as the main obstacles. Such responsibilities are supervision of other business activities as most of the small businesses are owned under sole proprietorship, going to official working places is among the mentioned restricting issues. Of the remaining 3% shows that they are willing to contribute in terms of offering labour when time allows and monetary contributions when they cannot be available to offer labour contribution. This is because in urban areas most of the time people attend to their daily official working places. If they don't go to working place or their business areas it means they will not be able to meet other necessities of life including monetary contributions to the project.

CHAPTER FOUR

4.0 FINDINGS AND RECOMMENDATIONS

4.1.0 FINDINGS

Findings of the survey conducted on community needs assessment based on a number of aspects namely; gender issues, income distribution, type of current accommodation, type and size of houses, the level of education of members, willingness of the community members to work on community based self help projects, willingness of NGO's to finance the project.

4.1.1 IN TERMS OF GENDER

Findings of the study indicate that 129 of the community member group which is 43% represents women and 168 are men representing 57%, which shows that both women and men are well represented in the group. According to the survey there were no gender restrictions during the registration of members. Entry was free to any one who meets the admission regulations/criteria regardless of their sex, religion or tribe. The aspect of gender has satisfied all the requirements of the government's human settlement policy which specifically stipulates that there should be no gender segregation in formation of community based groups, in particular pointing out that women should not be segregated.

4.1.2 INCOME DISTRIBUTION

According to the findings, average income distribution among member group was divided into two; for those employed members who receive regular monthly income (salaries) and those self employed. For the employed ones average income for this group amounted to Tshs. 89,500/= per month while for self employed one the average income amounted to 65,500/= per month. This, therefore, indicates that major contribution from the members will be in form of labour contribution.

4.1.3 TYPE OF CURRENT ACCOMMODATION

The survey revealed that 72% of the sample group occupies rented accommodation located in squatter/slum areas. These areas lack essential services such as water, roads, electricity, health centers, and drainage systems. Most of them would like to see this problem comes to an end immediately by constructing own housing through community self help housing production scheme. As per the survey about 64.5% would like to have 3 bed-roomed houses. Only few about 2.2% would like to have one bed-roomed house with possibility of future expansion.

4.1.4 WILLINGNESS OF THE COMMUNITY MEMBERS TO PARTICIPATE IN COMMUNITY SELF HELP PROJECTS.

This survey shows that 100% of members are willing to participate in community based projects, this is evidenced by the fact that all 297 members have already contributed about 100% of the contributions required towards purchasing of a parcel

of land for the housing construction project. Each member was supposed to contribute at least Tshs. 147,000/= towards compensation fees for the out going landowner and other related costs. This shows that members are committed in getting ride of the problem through their own efforts, by contributing in terms of money and labour.

4.1.5 WILLINGNESS OF NON GOVERNMENTAL ORGANIZATIONS TO FINANCE THE PROJECT

According to the survey, Habitat for Humanity of Tanzania which is a non governmental organization is willing to finance the project after all eligibility criteria's have been meet by the CBO. The major criteria are for the CBO to form a local committee for mobilization and to construct one demonstration house after acquiring a land for the project. The CBO has already acquired enough land for the project and currently working towards design and changing the use of the plot from farm to residential use. Habitat for Humanity Tanzania has shown interest to finance the project by offering an interest free loan of up to Tshs. 1,500,000/= for one housing unit in terms of building materials towards the construction of the houses, interest free loan will be repaid over ten years period, and payments will be inform of bags of cement. This amount is not enough as the estimated cost of one unit is Tshs. 3.7 million it means that members will have to contribute the remaining 2.2 million in terms of labour, materials and money.

Obviously the amount which will be contributed by the Non Governmental Organization can not be sufficient to eradicate the housing problems facing poor people because of limited resources against the large number of people in need of housing, currently living in poor accommodation and would like to own their own houses.

4.2.0 RECOMMENDATIONS

From the above observations and analysis we have been able to establish that the Kawe Mpiji Habitat Group Community prefer housing production as their first priority which should be implemented first and on self help basis mission of the group. This is the most preferred need because more than 90% of the interviewed are living in poor rented accommodation and they would like to get out of this problem forthwith.

However, the incomes of the employed member group as per sample survey, earn an average income of Tsh. 89,500/= per month, and 55,000/= for the unemployed one, an amount which is not sufficient to enable them meet their day to days needs and at the same time finance construction of own housing, however, they are ready to contribute up to 45% of the construction cost inform of labour and materials contributions and 14% inform of money. This means that they need assistance of at least the remaining 41% to enable them produce own houses on self-help basis by complementing their meager incomes. Assistance needed should be in form of building materials, technical assistance and money. At least 64.5% of the interviewed prefer to have 3 bed-roomed

houses self contained. This is another challenge as to where the money to produce 3 bed roomed self contained houses will be obtained. The preference of self-contained houses in Dar es Salaam is due to the reality that security is one of the most important issues as the toilet will be used even during the nights. Therefore basing on the above observations a detailed plan for the project is necessary in order to show clearly what is available within the CBO and what kind of assistance is required from outside sources.

CHAPTER FIVE

5.0 IMPLEMENTATION STRATEGY

5.1.0 BACKGROUND INFORMATION

In order to implement the community self help housing production project, it is important to look into various aspects, ranging from the cost estimates of constructing one housing unit, SWOT analysis of the community based organisation (CBO), estimated revenue collection within the CBO and other sources of funds from donors or soft loans from other NGO'S. In this chapter we shall also be able to describe how is the housing construction process will take place.

5.1.1 SWOT ANALYSIS OF THE KAWE MPIJI HABITAT GROUP (KMHG)

SWOT analysis is basically an analysis on strength of the CBO, weakness, opportunities and threats, which may hinder or assist the CBO in the process of execution of the project. SWOT analysis was carried out by involving members in focus group discussions and members general meetings.

5.1.2 STRENGTH

Here we look into the advantages enjoyed by the CBO which if properly utilized will lead to good performance of the project, some of the identified strengths are;

- i) **Leadership:** The CBO has a committed leadership who are willing to work with the organization and lead others for success.

ii) **Executive Committee:** The executive Committee of the CBO, which is gender balanced is one of the strongest committee and committed to see to it that the objectives of the CBO are achieved as planned by sensitizing community members to play their part.

iii) **Awareness among community members:** members are aware of the importance of contributing in both cash and labour or materials in order to make the project a success. As of now members have already contributed more than 43million in terms of cash towards purchase of land and other related costs.

iv) **The composition of the members:**

The Kawe Mpiji Habitat Group comprise of members with various levels of education, employed, unemployed, educated to degrees and diploma levels, some members with technical skills, and only few who are educated to primary level which is an important composition in any project success.

v) **Assets owned by the CBO**

The CBO has already purchased a farm through members contributions of about 75 acres at Kawe Mpiji area in Mapinga village within Bagamoyo District, which is surveyed with a title deed for approximately Tshs. 43million including other associated costs. This is one of the most secure assets under the ownership of the CBO. Formalities are been completed before being accepted as proposing affiliate CBO that will assure them a loan from the housing NGO, the Habitat for Humanity Tanzania.

5.1.3 WEAKNESSES

- i) Due to the reality that members of the organization are currently scattered in many areas of the Dar es Salaam City makes it difficult to access them easily. During focus group and general meetings it was observed that only 25% or in few instances 50% of members do attend.
- ii) Another weakness is the low level of income received by most members both employed and unemployed and the large size of families they are having.
- iii) Lack of expertise in community based activities among members is another weakness. Most of members have not previously participated in a large community based activity like this one. Also they lack expertise in construction industry.
- iv) The location of the project site which is approximately 38Km² from the current office in Kawe is another weakness as it increases the cost of construction as members will have to arrange and pay for transport cost to and from project site during the project implementation period. This is so because members will be required to participate/ contribute in terms of labour during the construction process.

5.1.4 OPPORTUNITIES

- i) Housing has been given the first priority among other pressing needs of the community. This gives a room for the housing project to be effectively implemented.

- ii) There is a strong networking between the organization and the Habitat for Humanity Tanzania, which is the main financier of the project. Some important aspects are being finalized to enable the CBO qualify for Habitat housing construction loan.
- iii) Of the recent the government has realized that the housing problem to the poor families can not be solved by the government alone. The current policy is for the government to encourage formation of CBO'S and NGO'S to organize communities in order to deal with the housing problem facing poor communities through participatory approach.

5.1.5 THREATS

- i) The main threat of the CBO is poverty. This is due to the low level of incomes of members that would hinder cash contributions when needed especially for self employed members who receive incomes, which are not regular.
- ii) The frequent change of prices for building materials due to various reasons such as increase in taxes and production cost will possibly increase the cost of construction.
- iii) Another threat is the fact that there are other community based organizations some based in Dar es salaam and others in upcountry which deals with housing construction projects for their members. These organizations depend mainly on one financier the Habitat for Humanity Tanzania, which is also the financier of this CBO. The large number of people in need of housing finance

may result to less assistance extended to Kawe Mpiji Habitat Group (KMHG).

5.2.0 HOUSING NEED

(i) Community members living in rented accommodation

Currently about 72% of the CBO members are renting from the private sector. They live in inadequate or poor housing mostly located in squatter/slum areas of the Dar es Salaam City, which lacks most services, such as water, drainage system, refuse collection areas e.t.c. These areas are mostly prone to communicable diseases such as cholera and Malaria. This causes high health threats to the members.

(ii) The total number of people in need of housing:

The KMHG Currently has 297 members who are in need of housing. Among them women are 129 and the rest 168 are men. Given their low level of incomes it is obvious they can not neither be able to construct own houses or apply for housing loans from financial institutions because they lack collaterals, which are normally required by banks before loans are offered.

5.3.0 INFRASTRUCTURE:

(i) ROADS:

Mapinga Village where Mpiji area is located is well connected from Bagamoyo Township and from Dar es Salaam City. The recently

rehabilitated tarmacked, Bagamoyo Road provides excellent access to the junction leading to Mpiji area. From that junction there is a graveled all weather passable road to the area.

(ii) WATER:

The main pipeline feeding the Dar es Salaam City and Bagamoyo Township is crossing approximately 1 Km from the Village. In the nearby farm there is plenty of water supplies. Therefore there is no water problem in the area it is a matter of connection processes.

(iii) ELECTRICITY:

.As well the nearby farm is already connected to electricity supply, it is a matter of distribution when needs arise.

5.4.0 THE TYPE AND SIZE OF HOUSES

The type of houses that will be constructed will be durable, simple and decent. Three types of houses will be introduced. Each house is intended to have three bedrooms, 1 sitting room cum dining room, one toilet room and one shower, see house drawings (**appendix no. 2**). The total cost of a house is estimated to be 3.7 million. The houses will be built of cement, sand block walls, plastered both internally and externally. The foundation will be of strip type built of sand cement blocks and cement mortar. Its roof will be of corrugated iron sheets on locally treated timber members. Windows will be of

hardwood frames, fitted with antibuglar iron bars, welded wire mash and mosquito wire gauze, while doors will be of hardwood frames and wooden battened shutters for external doors. Internal doors will be flush type. The flooring finish will be of sand cement screed and reinforced concrete lintels. The toilet will be of Asian type with ventilated concrete louver windows.

5.5.0 CONSTRUCTION COST ESTIMATES

The houses will be of approximately 60m² and each house is estimated to cost about Tshs. 3.7 million on completion. Therefore the total construction cost for the 297 houses will be Tshs. 1,098,900,000million.

TABLE NO.VI: ESTIMATED COST OF BUILDING ONE HOUSING UNIT OF 60M²:

Rubble stone foundation footing	-	209,000/=
Sand cement blocks foundation wall	-	402,000=
Sand cement blocks (walling)	-	704,000=
C. I. S. roofing materials	-	426,000=
Roof structure for C.I.S	-	467,000=
Doors and windows	-	794,000=
Wall plaster & paint works	-	270,000/=
Other costs: labour, DPM, DPC and		
Scaffolding timber	-	<u>428,000=</u>
Total		Tshs 3,700,000/=

From the above table, the cost doesn't include the total cost of labour as most of it will be provided by members in form of personal participation or monetary contribution to pay for hired labour in case one fails to attend.

5.5.1 MEMBERS CONTRIBUTIONS IN FORM OF LABOUR

According to the philosophy of the CBO, members will be required to participate in the construction of houses on self-help basis. This will be done during the end of week and public holidays, by doing so the cost of construction will be reduced to an affordable level. If a member cannot attend he/she will be required to send a representative or to pay for a hired labourer. Each member will be assigned man hours which he /she will be required to work every month. The following activities will be done on the above-mentioned basis;

- Collecting of stones, gravels and fetching water.
- Curing of the houses during construction period.
- Providing food for artisans and those who come to assist in the construction activities.
- Clearing and digging of the trenches for foundation construction.
- Making sand cement blocks.
- Transportation of building materials like cement, iron sheets and timber for storage or to the construction site.

It is estimated that the above-mentioned activities including purchasing some building materials, would contribute about 40% to 50% of the total construction cost.

5.5.2 MEMBERS CONTRIBUTION INFORM OF BUILDING MATERIALS

Members will be required to contribute some of the building materials towards construction of their houses in form of making **down payment**. Each member will be required to contribute a down payment of 5% of the total estimated cost of the house which is 185,000/= payable in form of building materials or its monetary equivalent during the time of payment. This will be paid in three installments during the construction period to enable the construction process to take place uninterrupted.

This amount will be paid before the start of housing construction works. A total of Tshs. 54,945,000/= (297 x 185,000/=) will be collected from this source of income.

5.5.3 OTHER SOURCES OF LOCAL FUNDS.

The CBO will organise a fundraising initiative in order to enable the project achieve its goals and this will be executed as follows;

- Before a member is granted a housing loan, he/she will be required to pay for the loan agreement fee amounting to Tshs 10,000/=. This will be paid by the first 100 housing beneficiaries (that will be 100 x 10,000/= = 1,000,000/=). A total of Tshs 1,000,000/= will be raised.
- Members will be required to contribute some of the building materials which may be in form of sand, stones, gravels, cement

or bush poles. The estimated amount is Tshs 10,000/= per person per year or building materials worth that much. Therefore a total of Tshs $(10,000/= \times 297) = 2,970,000/=$ will be contributed by members. The aim here is to reduce the cost of construction and be able to go on with the project depending on a limited external source of financing.

5.5.4 HOUSE LOAN REPAYMENTS

Because it is not possible for the CBO to be able to construct houses alone, a soft loan will be secured from NGO'S or any other institution dealing with housing finance, which will agree to offer a soft loan in order to accomplish the project as planned.

The beneficiaries of the newly completed houses will be required to pay back the housing loan in installment for a period of 10 years. This will be paid on monthly basis and should be paid in form of building materials or monetary equivalent during the time of payment. Lump sum payment for any member will be acceptable. Loan repayments will directly go to the financiers who will use the funds for further financing the housing production project for other members. For the first year loan repayment will be as follows $(100 \text{ houses} \times 1,500,000/= = 150,000,000/=)$.

Again this amount will be paid in monthly installments and pegged to a standard popular building material (e.g. cement) in order to take care of the time value of money because there is no interest charged on the loan.

5.6.0 DETAILED FINANCIAL PLAN

Availability of funds is the most important part of project implementation. Without having a reliable and constant flow of funds throughout the project implementation period it is not possible to achieve the set objectives.

Also the non-governmental organization which will finance part of the project costs would like to have stable and reliable flow of income on the part of the CBO. The CBO will raise funds in the following manner;

5.6.1 FUNDS FROM FINANCIERS

The possible financiers of the project, the Habitat for Humanity of Tanzania promised to advance Tsh. 1.5million housing construction loan to cover for building materials for each house if the CBO manage to fulfill their criteria of being admitted as an affiliate member.

5.6.2 LOCAL SOURCES OF FUND:

Each member of the CBO will be required to contribute towards the construction of the houses as follows;

- At the end of year each member will be required to pay 5000/= as a contribution towards the construction process.

A total of Tshs. $297 \times 5000/= = 1,485,000/=$ will be raised annually.

- The CBO will arrange a fundraising/donations campaign of which prominent persons will be invited to contribute towards the project.

It is estimated that through these functions, including donations from well wishers a total of Tshs. 1,500,000/= net (after deduction of costs) will be raised annually.

TABLE VII: SUMMARY OF CASH FLOWS (FIRST YEAR PLAN)

SOURCE	1 ST QUARTER	2 ND QUARTER	3 RD QUARTER	TOTAL
LOCAL SOURCE; MEMBERS CONSTRUCTION CONTRIBUTIONS	18,315,000/=	18,315,000/=	18,315,000/=	54,945,000/=
FINANCIER'S LOAN	50,000,000/=	50,000,000/=	50,000,000/=	150,000,000/=
AGREEMENT FORM FEES	1,000,000/=	1,000,000/=	1,000,000/=	3,000,000/=
ANNUAL MEMBERSHIP FEES	500,000/=	500,000/=	500,000/=	1,500,000/=
MEMBERS CONTRIBUTION IN FORM OF BUILDING MATERIALS.	990,000/=	990,000/=	990,000/=	2,970,000/=
FUNDRAISING				

FUNCTIONS AND DONATIONS				1,500,000/=
TOTAL TSH.	70,805,000/=	70,805,000/=	70,805,000/=	213,915,000/=

From the table above, it shows that the estimated total annual cash flow will be Tshs. 213,915,000/= while the required amount for construction of 100 housing units will cost Tshs. 370 million annually.

Therefore the deficit of Tshs. 156,085,000/= will be contributed by members inform of direct labour during the construction process. The cost of labour in this case will make about 42.2% of the total construction cost.

5.7.0 CONSTRUCTION DETAILS

5.7.1 THE SIZE AND LAYOUT OF THE HOUSE.

Kawe Mpiji Habitat Group will have only one type of housing design. The house will have three bedrooms, one sitting room cum dining room, one toilet unit and one shower unit. The roof design and floor plan layout may be different in order to give a good view of the housing estate instead of having only a single type of roof and floor design. However, these different roof and floor designs will not change the estimated construction cost of houses. One house is estimated to cost Tsh. 3.7 million for a built up area not exceeding 60m² for each house.

5.7.2 CONSTRUCTION PROCESS

The executive committee will form three sub committees which will be charged with construction of 50 houses each for the first two years and 49 housing units for the 3rd year. Each sub committee will form a building gang, which will be responsible for the whole construction process. There will be a technical member who will be responsible for day to day execution of the building construction process. This member will be paid an allowance to make him be committed to the work as he/she will be the one to oversee all construction process every day. As we have mentioned earlier members will all participate in site clearance, digging of foundation trenches, collection of building materials such as stones, aggregates, bricks, sand and water for construction works.

The groups will employ a long experienced building Artisan/Technician conversant with building industry who will be responsible for seen to it that all material measurements and ratios are followed in accordance with the standard specifications and as described in the house drawings. He/she will be responsible to ensure that the site is correctly prepared before the start of construction works. Before starting actual construction an engineer will be approached to certify the strength of the soil and advice on the construction modalities before the setting out of the houses. The house layout will be set out to achieve the best orientation of the building taking into consideration the following;

- Wind direction.
- Exposure to intense sunrays.

- Topographical formation of the plot.
- Natural drainage for rainwater, wastewater and waste disposal.
- Closeness to water and drainage furrows.
- Accessibility.

5.7.3 FOUNDATIONS

The foundation type will be strip, constructed by using rubble stones/sand cement blocks. The digging of the foundation trench will start after the length / widths measurements and all the angles have been checked by the construction technician. Depending on the type of soil on the plot, foundation trench shall be 700mm deep or more. The mixing of the sand cement ratios will be 1:8 for stone footings or 1:3:6 for mass-concrete strip footing. The foundation may be plastered up to the plinth level 150mm to 200mm above the ground level, to protect the external walls against ground water.

5.7.4 WALLS

The plinth's level and square-ness of foundation will be carefully checked using building line and spirit level, before the first course is laid. A Dump proof course membrane (DPC) will be laid before the first brick course, sand cement mortar 1:10 will be used for bonding of sand cement blocks. Plastering will be of lime wash finish applied on 15mm thick sand-cement plaster as painting internally while externally will be tyrolean rendered.

5.7.5 FLOOR FINISH

The flooring will be constructed with concrete screed base, with sand cement screed finish throughout.

5.7.6 DOORS AND WINDOWS

Door and window frames must be fitted as the walls are raised. The plumb bob/sprit-level should be used to check the plumb (vertically) and level of the frames to avoid off balance with the wall structure. Props will be used to hold the frames in vertical position. Door and window frames will be hardwood, while internal shutters will be flush or semi hardwood, external doors will be hardwood. The windows will be fitted with anti burglar horizontal iron bar and welded wire mesh.

5.7.7 ROOF CONSTRUCTION

The roof type will be double pitched covered with corrugated iron sheets of 30 gauges. The roof structure shall be constructed of soft wood members, treated on the site using normal anti termites and waste engine oils. The construction of the roof structure shall be made according to the standard specifically and design.

5.7.8 TOILET AND BATH ROOM UNIT.

In view of the expected high rate of occupancy it is desirable to place the toilet, shower and kitchen in a separate structure or alternatively at the end of the main structure. Such layout will minimize inconvenience caused by smell and noise. The toilet shall be of Asian type. While the toilet slab and footrest raised 50mm above the rest of the floor of the room. Water from shower drains to another pit dug nearby and filled with stones French type.

The pipe draining waste from the toilet to the outside soak away French type soak away pit will be connected. The septic tank will be constructed using standard specifications and design.

5.7.9 MAINTENANCE AND REPAIR

On completion of the construction exercise the houses will be handed over to the owner with a direction on how to go on maintaining the house. A simple maintenance manual will be prepared later to guide house owners on how to carryout repairs, which includes;

- Repaint the interior walls to protect the walls.
- Ensure a good drainage away from the building including day to day cleaning of the drainage system.
- Re-Plastering peeled off plaster and repairing of cracks on the walls and floors.

5.8.0 MONITORING AND EVALUATION

The project will be monitored through weekly meetings whereby sub committee's will present progress reports to the main committee. The main committee will be required to prepare monthly progress report, which will be presented to the member's general meetings at the end of every month. Also various reports including construction estimates and project budgets will be used to monitor the progress of the project. Technician/Articians progress reports will also be used to check the progress of the project.

Evaluation of the project will be done twice a year. This will assist to know if the project is in the right track or wrong direction in order to change or improve the implementation strategy in order to achieve the planned objectives. There will be six month performance review with the aim of correcting mistakes as well as one year performance review all for making corrective actions.