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EVALUATION OF HABITAT FOR HUMANITY TANZANIA ON THE
WELFARE OF MARGINALIZED GROUPS IN DODOMA URBAN DISTRICT
THE CASE OF CHIDACHI AND CHISASA HOUSING PROGRAMME.

MWENDA INNOCENT RAPHAEL MWAKALALILA.
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BY

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2005.
SUPERVISORS CERTIFICATION.

I have read the project report with keen interest and found that, it is good, is in acceptable standards for a higher degree award.

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Date: 26-07-05
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I, Mwenda Innocent Raphael Mwakalalila, hereby declare to the Senate of Southern New Hampshire University and Open University of Tanzania that this report is my own original work and has not been submitted for a higher degree award in any other University.

Signature: ..........................................................

Date: 26.07.2005 ................................................
DEDICATION

To my wife Juliana and children who missed my presence for the whole period of the programme, sincerely wishes to thank them for their encouragements and patience. However, in the memory of my late parents Msemwa and Raphael as well as brother Bruno who cared not only for my background but also was a pillar of my spiritual strength. May God rest their souls in eternal peace.
This study was conducted in Chisasa and Chidachi, Dodoma Urban District, Tanzania. The general objective of the study was to assess the impact of Habitat for Humanity in housing provision to the marginalized groups of Dodoma on poverty housing alleviation. The specific objectives were to assess the impact of Habitat for Humanity and determine factors that influenced the completion of house construction, but also find out the problems that hindered the development of housing construction. The study used a random sample of 58 stakeholders. Data were collected using a structured questionnaire and analyzed using descriptive statistics and logistic regression. Factors that significantly influenced the completion of housing construction were: Educational level, Age group, Household Size, Marriage Type, Estimated Value of the house, Habitat Assistance, Source of Income and Housing Gains. The results of impact assessment indicated that 60% of the respondents benefited from the activities of Habitat Tanzania. This is a reasonable success in promoting low-cost housing. A total of 40 houses have been completed between 2000 and 2003. However, 50% of the respondents constructed and completed their houses in 2000 while 30% did so in 2001. In 2002, 15% constructed and completed their houses and 5% did so in 2003. With regard to Habitats initiatives in Dodoma, out of 40 respondents, 21 (or 52.5%) indicated that it was very good. As an equal opportunity institution Habitat Tanzania adheres very much to its vision and mission. It has been clearly evidenced that Habitat Tanzania deploys two mobilization methods to publicize itself. 82.5% of the respondents learned through Habitat low cost housing sensitization.
meetings while 12.5% of the respondents learned through media communication. In most consumption situations, the pattern has changed positively. This implies that the impact of the programme on food consumption in the study area has been positive as a result of savings obtained from not paying house-rent. The other implications, which emerge from the study, are that access to loans given by Habitat did not favour high-income earners because their capacity to repay was likely to be greater than low-income earners. Secondly, the low-income earners benefited more from Habitat loans than high-income earners and were given greater opportunities to access relatively bigger loans than high-income earners. Other related issues investigated in the study were whether beneficiaries faced problems in repayment of the loans acquired. According to the interviews made, 90% said that own monthly contributions in the form of local materials collected and payments made for brick laying was too high and this made low-income earners to suffer. This is a possible explanation for the decline in the number of houses constructed between 2000 and 2003. The loan repayment was in terms of two bags of cement per month. Since the price of cement has been rising due to inflation, one was compelled to pay about Tshs 20,000 every month in addition to expenses on brick laying and roofing. This was considered a burden to the low-income loaners. As a result it was suggested that the programme should meet bricklaying and roofing costs in order to solve this problem.
ACKNOWLEDGEMENT

I wish to extend my sincere appreciation to Public Organizations and Individuals who in one way or another supported this study, their encouragement and assistance made it very possible to complete this report. Particularly the Office of the President, Regional Administration and Local Government. Special thanks to the Director of Regional Coordination Mr. Richard Musingi and M/S.Susana S. Tarimo Assistant Director for making sure and creating an enabling environment for my studies. However, it is not possible to mention all by their names but it should be noted that all my work colleagues who worked hard in my absence should also receive my thanks. Special thanks should go to Professor Japhet Ndaro of the Institute of Rural Development Planning Dodoma for his commitment in supervising the whole Survey and report production and Dr. Kisusu for the untiring valuable guidance on the report. This work could not have been possible without their constructive criticisms, invaluable suggestions, generous guidance and the rich and tireless encouragement in the process of shaping up this report. Also appreciation should go to the Zonal Manager of Habitat Humanity Dodoma M/s.Matinde. The academic staff members of the Department of Community Economic Development, Southern New Hampshire University and the Open University of Tanzania are highly thanked for counseling and advice during the whole process of my study.
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Lastly, special thanks go to my wife Juliana and the children for their patience, support, encouragement and thorough understanding of my position, which enhanced the production of my report.

Signature

Date.....26.07.2005
### Abbreviations

<table>
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<tr>
<td>BTP</td>
<td>Build together programme</td>
</tr>
<tr>
<td>C.i.sheets</td>
<td>Corrugated Iron Sheets</td>
</tr>
<tr>
<td>CBO</td>
<td>Community Based Organisation</td>
</tr>
<tr>
<td>NGO</td>
<td>Non-Governmental Organisation</td>
</tr>
<tr>
<td>SDP</td>
<td>Sustainable Dar-es-Salaam Project</td>
</tr>
<tr>
<td>NHC</td>
<td>National Housing Corporation</td>
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<tr>
<td>NHSDP</td>
<td>National Human Settlement Development Policy</td>
</tr>
<tr>
<td>MHC</td>
<td>Malawi Housing Corporation.</td>
</tr>
<tr>
<td>CCDC</td>
<td>Capital City Development Corporation.</td>
</tr>
<tr>
<td>DMC</td>
<td>Dodoma Municipal Council</td>
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<tr>
<td>Sacco's</td>
<td>Savings and credit cooperative society.</td>
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CHAPTER ONE

COMMUNITY BASED ORGANIZATION BACKGROUND INFORMATION.

1.1 HABITAT FOR HUMANITY TANZANIA.

1.2 VISION:

Sustainable housing project-support low-cost housing to low-income families.

1.3 MISSION STATEMENT:

Habitat for Humanity works in partnership with God and people everywhere, from all walks of life, to develop communities with people in need by building and renovating houses, so that there are decent houses in decent communities in which every person can experience God's love and can live and grow into all that God intends.

1.4 MISSION FOCUS.

- Demonstrate the love and teaching of Jesus Christ.
- Provide a way of sharing between the affluent and those in need.
- Work in partnership with representative local leadership.
- Select families in great need first, without favoritism or discrimination (transparent).
➢ Demonstrate the love and teaching of Jesus Christ.

➢ Provide a way of sharing between the affluent and those in need.

➢ Work in partnership with representative local leadership.

➢ Select families in great need first, without favoritism or discrimination (transparent).

➢ Construct simple, decent and affordable houses together (unanimously).

➢ Sell houses at no profit, no interest and use payments to build more houses.

1.5 OBJECTIVE:

Promote sustainable human settlements and adequate shelter for all.

1.6 PROGRAMMES.

Habitat Humanity of Tanzania manages a Housing Programme in collaboration with communities in Dodoma region. The programme covers Dodoma municipality and Dodoma rural. At present there are five programmes namely: - Chidachi, Chisasa, Chamwino Ikulu, Mvumi Mission and Nkulabi.

1.6.1 ACTIVITIES.

The major activities are mainly house construction in Dodoma Municipality and Dodoma Rural.

- Housing construction.

- Tree planting.

- Pit latrine construction.

- Road construction.

- Water supply.
- Electricity supply.
- Furniture.
- Saving and credit.
- Small-food production and Horticulture/Gardening.
- Health and Education. (Primary and Secondary).

1.7 ASSIGNMENT

1.7.1 EVALUATION:
Looking into the activities that are carried out by the Communities in collaboration with Habitat Tanzania, while working with the groups the researcher was assigned to carry out an impact assessment of housing construction in Dodoma Region, Dodoma District has an intention of eradicating housing poverty among the poor families or among people who have low incomes. The intention was to evaluate and find out the extent to which the programme has impacted the poor communities women and their dependants, low and middle-income people and the aged of Dodoma Region. Special attention was given to economic, social, Environment, Gender and Financial aspects.
Organizational Structure of Habitat for Humanity Tanzania

1.8 BACKGROUND TO THE STUDY

This study is concerned with the impact of Habitat Tanzania on the provision of decent housing to marginalized groups. Although Habitat for humanity deals with many activities in its programmes such as tree planting, construction of pit latrines, road construction, water supply, electricity supply, furniture provision, health, education and horticulture and small-scale food production; this study will focus on only one activity, that is, housing construction.

In Dodoma Region, Habitat for Humanity manages a housing programme in collaboration with communities. Habitat for humanity has been operating in Dodoma since 1994. The programme covers Dodoma Urban and Dodoma Rural Districts. At present, there are five such programmes, which are based at Chisasa and Chidachi peri-urban areas; Chamwino Ikulu, Mvumi Mission, and Nkulabi in Dodoma Rural District.

1.8.1 Background Information to the Study.

Many developing countries have generally failed to come to terms with their housing problems, especially those of the low-income groups. The scale of the housing problem in the Third World as a whole remains enormous. Many people are homeless or live in housing, which have been described as a menace to health and an affront to human dignity. Whereas the inadequacies of much urban housing may be the most
visible, rural housing is often even more deficient. Locally, housing conditions may have deteriorated under the pressure of growing populations, increased urbanization and growing socio-economic problems. But globalization has forced governments of Third World countries to embark on privatization; as a result laws were enacted to protect foreign interests at the expense of indigenous people and thus creating a significant army of marginalized groups. In recent years, development has been re-interpreted to include a much stronger emphasis on the direct eradication of poverty and the satisfaction of basic needs. This reformulation of the goals of development is also leading to a re-appraisal of the importance of housing, since shelter is one of the most basic of basic needs.

Housing, then, rather than being a bottomless pit, can make substantial contribution to economic development and social welfare. Housing can be an indirect and effective means of redistributing resources. Improving the housing conditions of the lowest income or marginalized groups will bring about an overall improvement in living conditions. However, there are suggestions that housing programmes designed to promote the construction of house through low-interest loans or tax exemptions have not benefited the poor whose incomes are often too low to allow them to qualify. As a result benefits have often gone to economically strong groups, thus reinforcing inequality. The provision of subsidized housing for government and other public employees has had a similar effect. It is not unusual in developing countries
for up to 75% of subsidized low-cost housing to be allocated to civil servants and in some cases to military personnel (van Ray, H.G.T, et.al, 1989).

Given this background, it is no wonder that international organizations such as Habitat for Humanity International (HFHI) are working to ensure adequate permanent housing for everyone in the developing world. Like the Centre for Community Change in the United States, Habitat for Humanity helps people to improve the communities and institutions that affect their lives by developing their own strong organizations for creating housing opportunities and improve the quality of life in targeted communities. In line with this, the vision of habitat for Humanity is sustainable housing project-support for low cost housing to low-income families. The mission of Habitat for Humanity is to "work in partnership with people everywhere from all walks of life to develop communities with people in need by building and renovating houses so that there are decent houses in decent communities in which every person can live and grow." In short, Habitat for Humanity collaborates with community-based organizations to improve housing standards and consequently the welfare of low-income groups.

Through the mission, Habitat for Humanity focuses on a number of activities. These include the following:

- Providing a way for sharing between the affluent and those in need;
- Working in partnership with representative local leadership;
- Selecting families in great need first, without favoritism or discrimination.
Constructing simple, decent and affordable houses together with
Selling houses at no profit or interest and using the payments to build
more houses.

As indicated above, habitat for Humanity started its operation in Dodoma region in 1994. It is both a housing development and an environmental protection project. The project targets low-income or marginalized groups in the region. Since 2000 to 2004, a total of 614 houses have been built in Tanzania out of which 78 (12.7%) houses are in Rural/Urban Districts of Dodoma Region. However, we are not sure whether the objective of providing healthier housing has been met or not. It was expected that healthier housing would enhance healthier people, who would in turn engage themselves in productive ventures, like agriculture and animal husbandry, sustaining their environment by planting trees and building latrines. Not only that but also as a result of
good housing, people would increase the number of their assets in their houses, like domestic furniture say chairs, tables, mattresses, sofas and clothing. It was assumed that if all these were achieved, then, there would be an improvement in the livelihood of the people. So far there is no research done on the subject and as a result there is no evidence or data to prove that there is an improvement or not. It is because of that reason, the researcher wishes to inquire about it.
1.8.2 Statement of the Problem:

Basing on the background of the state of housing among low-income groups in Less Developed Countries and the interventions being made by Habitat for Humanity described above, the study seeks to assess the impact of Habitat on the provision of decent housing to marginalized groups in Dodoma urban district. There is little doubt that Habitat for Humanity Tanzania has done a commendable job in its housing programmes at Chisasa, Chidachi, Chamwino IkuIu, Mvumi Mission and Nkulabi in the last 10 years of its operations. However, it is not known to what extent these programmes have succeeded or what problems are preventing success. There is a general view among development practitioners that poverty housing and environmental damage are highly linked and that they are self-reinforcing. This view suggests that poverty housing and environmental damage occur in a “downward spiral” in which it is assumed that the only way to avoid degradation is to alleviate poverty. It also suggests that poor people live in poor housing and are forced to degrade landscapes in response to population growth, economic marginalization and existing environmental damage. An important consideration is whether or not Habitat has had any significant impact on individual’s quality of life or whether individual’s change in quality of life has produced significant positive effects on the environment. This study is designed to address these and other related issues in Dodoma urban district.
1.8.3 Objectives of the study.

1.8.3.1 General objective

The overall objective of the study is to assess the impact of Habitat for Humanity Housing programme in Dodoma urban district on the quality of life of marginalized groups by focusing on Chisasa and Chidachi housing schemes.

1.8.3.2 Specific Objectives

In specific terms, the study endeavors:

- To assess the extent to which Habitat Tanzania has been effective in promoting low-cost housing among marginalized groups in Dodoma urban district.

- To assess the impact of Habitat Tanzania on the quality of life of marginalized groups in Chisasa and Chidachi peri-urban areas.

- To identify problems and opportunities for community groups to participate in habitat housing programmes.

- To assess the factors that influenced the marginalized groups to complete housing construction.

1.8.3.3 Conceptual framework.

The Conceptual framework for this study consists of three variables, namely independent variables, intermediate variables and dependent variables. Independent variables describe causes (or the existing situation) while dependent variables describe effects, outcomes or results. On the other hand, intermediate variables are the interventions made. The framework is shown in figure 1.1.
It is assumed that intermediate variables such as access to credit, selling affordable houses at no profit has enabled marginalized groups to acquire quality houses, improved sanitation and the environment of the location they live. It is also assumed that as a result of improved housing standards, marginalized groups have used their incomes to acquire assets and other basic needs such as food and clothing. Moreover, improved sanitation and environmental surroundings may have resulted in improved health by not being amenable to frequent illnesses. In general, it is assumed in this study that the intervention made by Habitat Tanzania has improved the welfare of marginalized people in Chisasa and Chidachi peri-urban areas in Dodoma urban District.

1.8.3.4 Research questions

The main research questions that will guide the study are as follows:

- To what extent has Habitat Tanzania been effective in promoting low-cost housing among marginalized groups in Dodoma urban District?
• What has been the impact of Habitat Tanzania on the quality of life of marginalized groups in Chisasa and Chidachi peri-urban areas?
• What problems and opportunities exist for community involvement in the housing programme?

1.8.3.5 Research Hypotheses

In addition to the questions, the study was guided by the following hypotheses:

• Habitat for Humanity Tanzania interventions have enabled marginalized groups to acquire improved houses in terms of quality, sanitation and environment in the respective areas.
• Habitat for Humanity has increased the number of quality houses in the peri-urban areas of Chisasa and Chidachi.
• The Chisasa and Chidachi low-cost housing programmes have reduced the frequency and incidences of diseases among people in the programme areas.

1.8.3.6 Rationale and significance of the study

The study is based on the premise that housing provides important opportunities not only for poverty alleviation but also for healthier and sustainable development. It seeks to establish whether there has been any significant improvement in the quality of life of targeted population as a result of the Habitat housing programme in the area. Considering that the urban population is rising, it is quite obvious that a substantial housing output is needed to meet the growing demand for housing. However, taking into account the low levels of income to many urban dwellers, it is expected that
the study will provide empirical evidence on how low-income groups can benefit from housing programmes supported by non-profit organizations like Habitat for Humanity.

1.8.3.7 Limitations of the study.
Habitat for Humanity Tanzania is involved in many activities in Dodoma as explained in sections 1.1. Moreover, it is running programmes in five areas namely Chisasa, Chidachi, Chamwino Ikulu, Mvumi Mission and Nkulabi. Given the amount of time allocated for this study and accompanying financial constraints, this study was limited to housing construction activities in Chisasa and Chidachi peri-urban areas only.
CHAPTER TWO

LITERATURE REVIEW.

2.0 Introduction.
This chapter reviews the literature related to the subject of investigation, that is, programme support for low-cost housing to low-income or marginalized groups. It dwells mainly on the theoretical review and empirical literature review. The study starts by defining the low-cost housing, marginalized groups or vulnerable groups and people with special needs, reviews types of low cost housing and financing of the same; the policy and winds up with empirical literature review that is studies done elsewhere which have some similar impact.

2.1 Theoretical Literature Review.
2.1.1 Definition of low cost housing.
The term low-cost housing might mean different thing to different people. For example in a developed country, like USA, housing can be considered affordable for a low or moderate income earner if that household can acquire use of that housing unit (owned or rented) for an amount up to 30 percent of it’s household income (Miles 2000). Mortgage lenders also use this standard as one important criterion in qualifying buyers of market-rate housing for mortgage loans.

In developing Countries, only up to 20% of the population who in actual fact constitute the higher income earners would be able to afford such housing units.
The low-income groups in developing countries are generally unable to access the housing market through the mortgage institutions. Housing requirements for this group are both Urban and rural based. In 1991, statistics indicated that about 70% of
Nigerians fall in this category (National Housing Policy, 1991). This situation has not changed. Low-cost housing for the low-income group is developed by the informal sector of the economy through unstructured procurement system. Informal construction sector for the purpose of this study will be understood to embrace all those individuals or enterprises engaged in unremunerated or unregulated constitution activity including (but not restricted to) the self help construction activities of slum and squatter residents. It does not include any enterprises engaging in construction work undertaken by official recognized Organisations such as contractors (Wells, 1986). Low-cost housing schemes are also influenced by the characteristics of the construction environment. The definition of adequacy varies among countries because it depends on specific cultural sector, environment and economic factors. The people concerned should have a say in deciding what is adequate. All people, including disadvantaged and vulnerable groups, should have adequate housing.

Like the other aspects of human settlements providing adequate housing is not just the responsibility of governments. It requires action by all sectors of society, including the private sector, non-governmental Organisations, communities, local authorities, partners Organisations and the international community. By using the “enabling approach” governments should enact laws that protect people against any form of discrimination in housing. They should also provide all people with security of tenure and access to land and protect them from forced evictions. Governments need to develop policies to make housing affordable and accessible. That should include:

- Making regulations and offering incentive to the market.
• Provide subsidies and other types of housing assistance
• Supporting Community-based, cooperative and non-profit housing programmes.
• Producing support services for the homelessness and other vulnerable groups.
• Mobilizing new types of financial and other resources for housing and community development, and consulting with the affected people to come up with new policies and strategies.

Government must also monitor and evaluate housing conditions so that they know the extent of homeless and poor shelter conditions. They have to develop strategies and make changes with the full participation of the people affected.

Agenda 21, which promotes Sustainable Development, seeks the promotion of sustainable human settlement development. Chapter 7 of the agenda projected that by the year 2000, half of the World population would be living in cities. The urbanization of society is part of the development process, and cities generate 60% of gross national product. It is learnt that in industrialized countries, the consumption pattern of cities are severely stressing the global ecosystem, while settlements in the developing World need more raw materials energy, and economic development simply to overcome basic economic and social problems.
2.1.2 Types of low cost housing.

Recent concerns over housing affordability for low-income households appear to be difficult to resolve by developing policy options that focus only on traditional single-family owner-occupied dwellings and/or rental apartments. In terms of developing a housing policy that would improve the quality of housing for lower income families, it seems appropriate to explore the merits of an often-ignored alternative, namely manufactured housing. The American Housing Survey (AHS) made between 1993 and 2001 compared owned manufactured housing to rental housing and traditional owned housing as a tenure alternative for low-income households. This comparison for the three tenure types was made along several dimensions.

Initially, a general comparison was made regarding the quality ranking of the structures and neighborhoods, housing cost, and housing affordability.

Subsequently, regression models were used to determine the factors that affect the households' neighborhood and structural quality rankings and changes in those rankings over time. Separate equations were estimated for each tenure type. In addition, a model was proposed to consider the factors affecting household mobility and the extent to which these effects differed for the three tenure types. Finally, the appreciation of conventional owned housing was compared to the appreciation for owned manufactured housing in two cases. The two cases were, first, where the structure was owned but the land was leased, and second, when both the land and structure were owned.
The results contradicted several preconceived notions regarding manufactured housing. Specifically, there were four important observations that were implied by the results. First, manufactured housing was found to be a low-cost housing alternative. Importantly, it was observed to have higher average quality rankings across both the neighborhood and structural dimensions of housing services than rental units. These results held even when the sample was stratified by metropolitan and non-metropolitan location. As such, on average, manufactured housing appears to be a “good value” for low-income households.

Second, those factors that contribute to lower structural quality or lower neighborhood quality, as well as changes in those quality measures over time were similar between manufactured housing and owned housing. These finding suggest that a properly planned manufactured housing development will not automatically deteriorate over time and communities do not have to develop uniquely different policies to include manufactured housing in the mix of units that make up the housing stock.

Third, the factors affecting household mobility across the three tenure types were found to be quite similar. Of particular importance was the fact that like traditional owned units, and in direct contrast to rental units, the longer a family resides in manufactured housing at a specific location the less likely they were to move while holding constant other factors that influence household mobility. This finding suggests that having owned manufactured housing in a neighborhood will not inherently increase mobility among
Households living in manufactured units and, therefore, lead to neighborhood instability as associated with rental units. However, with manufactured housing as a generally lower cost alternative to renting, low-income households might be expected to accumulate more wealth (through savings and land value appreciation) while in manufactured housing than in a rental unit. In sum, owned manufactured housing appears to be a relatively attractive option for housing low-income families in a manner that would be beneficial to them and to the communities in which they lived.

2.1.3 Financinng of housing programmes

The interim report by Gunter, Middelmann and Wolfgang (2001). The following explanations show financing need for housing and housing related infrastructure. This is a model, which mainly depends on bringing together potentials of the private sector, the public sector and the future inhabitants of the settlement. The presented ideas might be suitable for financing a dwelling for the inhabitants. It is able to reduce costs for all participants so that the inhabitants will be enabled to obtain a higher standard of dwelling at lower expenses.

The main idea is to use the expertise of public and/or private housing is to make it possible for private sector to finance settlement schemes. As they have experience in their fields of business, it is possible for them to manage the scheme in a stable and sustainable way. Finance institutions may give loans to them. However, financial institutions are not prepared to do so when single applicants require a loan. This is due to the high risk
seen by the banks to give loans directly to low-income households who cannot provide securities and who want to invest in risky areas.

It is important for participants to note that:

> Households from the target group want to build new dwellings for themselves.

> Public sector and/or NGOs: provide skill trainings.

> Banks: re-finance the Cooperatives/companies acting as developers.

> Public or private housing companies.

> Public or private utility companies.

The companies /cooperatives will together act as developers for the new or upgraded settlement. A “management scheme” on how the co-operation between all these institutions should be organized has to be developed.

The project group will draft some different ideas, which have to be adapted according to the wishes and ideas of all parties involved.

Every participant has to contribute commensurate with his capabilities. The different groups can contribute: Inhabitants: savings, labour Public sector: subsidies, land, experience, education, Companies: capital and know-how. NGO: like Habitat for Humanity Tanzania in collaboration with Municipal Council to provide skills, education and awareness creation.

In developing low cost housing areas there is need for people to contribute to their own development. The value of the contributions might vary from one place to another. However, in Tanzania the people
contribute their Savings, provide self-help / sweat equity, and need the Public sector housing subsidy contribution. NGOs like Habitat/Cooperatives/Companies provide loans or capital investment, then that should equals to the total cost of the respective house, which one requires.

2.1.4 The future inhabitants / households.

The interim report (2001) goes on to say that the inhabitants need adequate housing, but are not able to acquire financial means for that purpose as interest rates, are too high and have not enough security which can be provided as collaterals; to get loans from financial institutions. However, as explained above, this might be possible for housing Cooperatives/companies.

The target group of low-income households with a regular low Income per month that is able to use Cooperative-housing purposes including infrastructure fees. These households have to meet the criteria for a state housing subsidy.

To get used to regular deductions, the inhabitants first will be trained in saving, for example, in a self-help saving scheme. These measures pursue the object of increasing self-confidence of their reliability. After being trained the inhabitants might be able to work mainly by themselves on the dwellings and the infrastructure of the settlement. Due to their new skills the inhabitants have better possibilities for income-generation and are able to maintain their houses mainly on their own.
2.1.5 Cooperatives/Companies.

Based on the interim report (2001), the housing and utility Cooperatives/companies usually build houses and infrastructure and run them. This can be done by raising fees or rents or by selling the facilities. The Cooperatives/companies can do this, however the needed capital investment is lower (only ca. 50% of the costs have to be carried by these investors). Therefore, the prices for customers of the facilities can also be reduced. There are two different business schemes for the participating companies:

a) Renting the dwellings/placing the infrastructure at disposal against rent/fees. This meets the needs of households with low saving potential and of those who do not plan to stay in the area permanently.

b) Selling of the dwelling and the related infrastructure on installments. This variant is suitable for those who want to acquire real property as a form of saving, as security for other investments and for the whole family in case of unemployment or for the retirement.

Rents or extinction have to reflect the worth of the initial investment. The following costs have to be taken into account: Interest on the invested capital, depreciation of the investment (as the dwellings get older), administration costs and profit for the Cooperatives/companies.
2.1.6 Public sector

The public sector is obliged to provide housing for all citizens. This aim is reached by providing help to poorer households. Therefore for example, the Housing Subsidy Scheme should be established along with other subsidy schemes. These funds should be used to lower the overall burden.

Besides, the public sector contributing land, which is suitable for dwelling purposes, this does not necessarily mean that the public sector has to carry all costs for this land; but should help by finding good locations and establishing planning law for the areas. The areas for new settlements should be located near to existing settlements, to make it possible to carry on existing social networks.

The main focus, therefore should lie on expansion and Up-grading schemes. Another task of the public sector is to realize education and skill trainings for the inhabitants.

The financial aspect for the institutions and the implementation process has to be designed separately. It is very important to note that all funds are managed well as they will have to be charged interest rates and loan amounts do not take inflation into account.
2.2 Empirical Literature Review.

2.2.1 The Mabote Project:
Coping with Rapid Urbanization in Maseru, Lesotho: Launched in 1982, the Mabote project is a major upgrading and settlement scheme in Maseru's largest informal settlement. In doing so, it developed a new system of land tenure and registration as it was realized that traditional land ownership methods could not keep up with rapid urbanization. In 1989 the Mabote project was incorporated into government as the new Department of Urban Development. Social Acceptance and Consensus LUUP was the first integrated urban development project undertaken in the country. Despite this, it demonstrated the Government's commitment to urban development, a commitment directed at improving the lives of the urban poor.

Its acceptance by the target group ensured that both its implementation and completion were not only on time but raised the public's awareness on Strategies, policies and programmes that enable practical and attainable improvements not only within shelter and neighborhoods but also the economy of the catchments (project) area. The project addressed immediate and practical problems as well as looking to the future in a progressive and imaginative way. It showed the importance of planning with and for the low income groups without sacrificing anything. 267 families built themselves starter houses. 134 of these families were female and heads of households with a minimum of three dependents. A further 183 families received sites only. Four housing developments for 450 families provided shelter for 2,250 persons. 20 to 25 households share a water
2.2.2 The National Housing Cooperation.

In Tanzania, the National Housing Corporation (NHC) was established in 1962. It was vested with the following responsibilities:-

(i) To construct Low-cost houses to rent for the urban Low and Middle-income people mainly under the slum clearance programme.

(ii) To construct houses for outright sale or for tenant purchase scheme.

(iii) To provide local authorities with housing finance.

(iv) To engage in production of building materials.

The construction of new housing by the corporation seemed to have been steady up to 1974 when it started to decline.

Before 1973, when the Tanzania Housing bank was started, the National Housing Corporation used to get its fund for housing project mainly from foreign grants and government subventions. From there on, it was supposed to carry out its project using loans from the bank. The Corporation could not cope with this new financial system because it had to repay the loan with high interest, which did not match with the low rents it obtained from its rental properties and high administrative cost. To date the National Housing Corporation accords promptly to building for sale and very few for rental purposes. However, the pricing system in place is very prohibitive, for the low and middle class people to afford buying housing units from the National Housing Corporation. They range from Tshs 15,000,000 to Tshs 25,000,000.
According to UN Habitat II, 1996, housing should be adapted to everyone's needs, say vulnerable groups and people with special needs. The definition of Vulnerable and disadvantaged people are those who are on the margins of society or excluded from the socio-economic mainstream and decision-making processes. They do not have equal access to resources and opportunities. Not all members of these groups are always vulnerable and disadvantaged. Their circumstances of life rather than any inherent characteristics make them vulnerable and disadvantaged. People in vulnerable or disadvantaged groups are especially at risk when they lack shelter, security of tenure and basic services. Children living in difficult circumstances, such as street children and child workers, should get special consideration.

Shlomo Angels, 2000 reported that 30% of the world's population live in slums under, deplorable conditions where people suffer from one or more of the following basic deficiencies in their housing: lack access to improved water and sewage facilities (not even an outhouse); living in overclouded conditions; or living in buildings that are structurally unsound; or living in a situation with no security of tenure ((that is, without legal right to be where they are, as renters or as owners)). However, 35% of the worker's rural population lives in unacceptable conditions. He says that more that 2 billions people are in desperate need of housing. In such poor housing, people face many unmet needs.
Joint studies between World Bank and UN-Habitat 1994, reveal that, these people don't have much space, but what they have is often of poor quality. The Universal Declaration of Human Rights in 1948 recognized access to adequate housing as a component of the right to an adequate standard of living.

2.2.3 Low-Cost Housing in Malawi:

Habitat for Humanity (Malawi) works in partnership with local communities and the government to build simple, decent houses and latrines. A locally elected committee chooses applicants based on total combined income, their willingness to provide volunteer labour, and their willingness and ability to repay the cost of the inputs. Habitat for Humanity provides all materials and skilled labour. Repayments are put into a revolving fund, which stays in the community to build more houses and latrines. By 1981 MHC had built 5,274 houses at an average rate of about 310 dwellings per annum with 45% of these houses in Blantyre, 48% in Lilongwe and the rest in the towns of Zomba, Mzuzu, Kasungu and smaller centres. In addition, the Capital City Development Corporation (CCDC) built 870 permanent houses during the period 1968 to 1980, in Lilongwe, mainly of the low-density type (www.sdnp.org.mw/enviro/soe-report, August, 2004).
2.2.4 Urban Poverty Reduction through Sustainable Development: The Katwe Case, Uganda:

The urban low-cost water, sanitation, drainage and waste disposal project in Katwe began in 1993. Unlike many other projects, which provide handouts to communities, Katwe Urban Pilot Project is geared to community empowerment by using community-based participatory approaches with special emphasis on sustainable development. The community ranks environmental problems according to priority. Workshops and seminars were conducted. A review of the project objectives, its mode of operations, and analysis of roles went a long way to improve collaboration and communication between different parties during the implementation phase. To date some of the success stories include the impact of the programme:

Twenty street youths, now trained in construction; increase plant sales by 700%; increase community centre utilization by 600%; increase in public involvement in the decision-making process; Walukuba Community Centre renovations Committee of Community Volunteers increase in tree planting and greening 18 staff members now computer trained (www.sdnp.org.mw/enviro/soe-report, August, 2004).

2.2.5 Health through Sanitation and Water, (HESAWA) Programme, Tanzania:

The aim of HESAWA was to improve the welfare of rural and urban populations of the regions bordering Lake Victoria through improved health education, environmental sanitation and drinking water supply. The government discovered that the high occurrence of water borne diseases among children was a community problem, which could only be tackled with high community awareness and participation through capability and capacity building at village and district levels ensuring long-term sustainability. HESAWA provided health education to improve the
environment. Improved health indirectly enabled people to actively participate in economic activities leading to improved incomes and reduction of poverty. About 1289 new jobs were created, most private local consultants. With the recent shift in government policy towards higher private sector involvement more jobs are foreseen in the supply of spares and carrying out of drilling operations of boreholes. As a result 1797 wells have been constructed, 289 wells rehabilitated, 65 piped water schemes constructed or rehabilitated, 850 traditional water sources improved and 1798 village health workers, both men and women (50%), trained. (www.unesco.org/most/africa7.htm, August, 2004).

2.2.6 Peramiho Home Makers League Tanzania (PEHOLE)
The Peramiho Homemakers league is an NGO aimed at improving shelter especially roof facing of most of the houses in that region. It is also aimed at eradicating poverty. Since its establishment to date the Impact are:

- 44% of the women in the village are involved in the project.
- PEHOLE has successfully created employment for 77 youth.
- 10 houses have been built on the credit system.
- 4 groups of women have received a total of $450 to establish small projects.
- A total of 97 houses have been roofed in different parts of the region.
- 2 classrooms have been built in the village.
- One rural hospital has undergone rehabilitation.
- In collaboration with other NGOs 12,400 tree species have been distributed to 150 families as well as the planting of 6 hectares of trees (http://www.unesco.org/most/bppover.htm, August, 2004).
2.2.7 Sustainable Dar-es-Salaam Project, Tanzania:

The rapid urbanization of Dar es Salaam has translated into the deterioration of environmental conditions in and around Tanzania's capital city. In 1991/92, Dar es Salaam City Council (DCC), with cooperation of UNDP and UNCHS held discussions with stakeholders within Dar es Salaam to establish a preliminary assessment of environmental issues. Working groups were established and nine environmental coordinators were appointed to deal with identified priorities.

Working groups are made up of technical advisors, representatives of government ministries, parastatals, commissions, and the private sector. Since 1992 the Sustainable Dar projects (SDP) has initiated significant changes principally at the community level and at the political and administrative levels; specifically, the development of a management process to identify crucial environmental issues and implement action plans in technical capacities mobilized involving the public, private, NGO, and CBO sectors.

Tanzania has put in place and undertaken several initiatives which can serve as building blocks for scaling-up slum upgrading.

The National Human Settlements Development Policy (NHSDP) of January 2000 summarizes the situation of human settlements in the country and outlines implementation strategies of key issues. It recognizes the importance of the New National Land Policy approved in 1995, the National Environmental Policy of 1997, the National

The current Poverty Reduction Strategy Paper recognizes the importance of shelter as one of its development priorities. The on-going Sustainable Cities Programme in 11 municipalities and 2 cities are focusing on strengthening the capacity of the councils to better plan, coordinate and manage growth and development through participation and in partnerships with all stakeholders (www.unhabitat.org/campaigns/tenure/documents/Tanzania.doc, August, 2004).

The Cities without Slums Sub-Regional Programme could capitalize the experience in Tanzania of people working together to improve their living conditions and specifically in the urban areas. The effort to do this needs to be developed taking into account the above mentioned cases as building blocks and current realities.

2.2.8 Build Together: The National Housing Programme, Namibia:

Following independence, the Government embarked upon the Build Together Programme (BTP) to improve the dismal housing situation. The objective was to make resources available for the development of infrastructure and facilities so that every Namibian family would have a fair opportunity to acquire serviced land as well as gain access to shelter in suitable locations at costs and standards affordable to families and the Government. The BTP is implemented and monitored by local authorities and communities together. The BTP is open to all, including the private sector, NGOs and CBOs and the target population is primarily low-income families
who now have access to serviced plots, shelter and credit from lending institutions.

The impact status to date stands as follows:

Households are involved at the rate of 1300 per year. People build according to own needs and priorities. Private sector play supportive role especially as supplier of cheapest materials. All loans disbursed and repayments collected by private banks and post office. Over 3400 housing units have been constructed, most are complete. (MostclearingHouseHomepage/www.unesco.orgmost/bppover.htm, August, 2004).

2.3 Policy Review.

The Government of Tanzania approved a National Housing Development Policy in (1981). However, in 2000 a National Human Settlement Development Policy was also approved. The Policy was in Many ways ahead of its time as it foreshadowed the enabling approach later to be adopted by the United Nations as part of the Global Shelter Strategy. However, the policy focused on housing, not on the broad aspect of human Settlements. Moreover, the policy was only partly implemented and has not made a significant impact.

The 1981 policy had a number of weaknesses in terms of conception and implementation. The Policy document was not followed up with the preparation of an implementation strategy and a realistic programme and plan for action at national and local levels.

The institutional arrangements were not clearly defined and the policy was narrow in that it did not consider housing within the wide context of human settlements. As a NHSDP going through the National Human Settlements Development Policy of
Tanzania 2000; the Habitat for Humanity sees that, “Cities and Homes” need to be for all. Because of that reason, governments throughout the world are advised to help end discrimination in the provision of shelter by doing the following:-

- Revising and enforcing laws to prevent discrimination
- Supporting Organizations of vulnerable and disadvantaged groups so that they can promote their interests
- Promoting affordable and accessible public transit
- Providing groups with access to information and the opportunity to participate in local decision making; and

- Providing increased coverage of water supply and sanitation services.

The government is urged to provide subsidies, social services and safety nets through income support to the most vulnerable groups.

Governments should cooperate with private and non-profit groups, which work with the vulnerable and disadvantaged, including people with disabilities and older people, to improve housing and access to services. Not only that but they should protect people from forced evictions and improve access to legal information and assistance for vulnerable groups.

Urban settlements hold a promise for human development and for protection of the world’s natural resources. This is because they are accessible to large numbers of people while limiting their impact on the natural environment. However, many cities have developed harmful patterns of growth and land use, of production and consumption. Cities are often associated with soil, air and water pollution, the waste of resources and the destruction of natural resources. Sustainable development in an
urbanized world will depend on the ability of cities to manage production and consumption patterns, and to develop the transport and waste disposal systems needed to preserve the environment. The development of sustainable human settlements depends on interplay of economic development, social development and environmental protection. Therefore governments at all levels should create partnerships with all interested parties to encourage the sustainable development and management of cities, towns, villages and homesteads.

Most housing finance institutions do not serve the needs of large segments of the population, particularly those belonging to vulnerable and disadvantaged groups, the poor and low-income people (Habitat 1996). The major question now is, when will the government address the really vulnerable who cannot repay the loans but need adequate housing? Efforts need to be made by different parties including government, NGOs, CBOs and local communities to assist such disadvantaged groups.

This study is intended to provide empirical evidence on how Habitat Tanzania has assisted low-income people to access decent housing.
CHAPTER THREE

METHODOLOGY

3.0 Research design.

Habitat for Humanity Tanzania operates both in Dodoma Urban District and Dodoma Rural District. In the two districts, habitat has 5 programmes located in different wards and villages. The purpose of the study was to assess the effectiveness of Habitat for Humanity Tanzania. In the study, the inquiry took place in Dodoma Urban. Both primary and secondary data collected from various sources including Habitat Offices, Town Executive Directors’ Office and communities in the local building areas.

This study took a period of eighteen months. The distance from Dodoma urban district to the programmes based in Mvumi Mission, Nkulabi and Chamwino Ikulu means that one has to travel to east, southeast and the south. Given the time allowed and financial constraints, it was considered an impossible task to carryout a study of this nature in all 5 programmes. As a result, the case study design has been used to solicit data and information.

The case study design is a powerful tool that enables one to make inferences from particular facts to general facts, that is, inductive to deductive approach. In other words, this research design enables one to make generalizations regarding a phenomenon after careful detailed study on a focused area. The case study has enabled the researcher to concentrate on only two Habitat programmes based at Chisasa and Chidachi peri-urban areas.
3.1 Units of analysis

Dodoma Urban District was the main unit of inquiry. This unit of inquiry was being divided into two sub-units of inquiry, which are Chidachi and Chisasa peri-urban areas. Respondents for this study were selected from among these sub-units as explained in section 3.2 below.

3.2 Sampling techniques

The two sub-units of inquiry for this study have been selected purposively and the selection is based on the knowledge of the investigator and accessibility to the peri-urban areas. In addition, Chidachi and Chisasa depict many of the characteristic features, which are considered here to be pertinent to assessing the impact of Habitat housing programmes on the livelihood of marginalized groups. Three categories of respondents have been identified for this study. These are Habitat personnel, local leaders and Individual residents.

Respondents from among Habitat officials, local leader and Individual residents were selected purposively because of their positions and experience in community work. These were selected from Dodoma urban district in concerned institutions or organizations. Respondents from the category of individual residents have been selected randomly. Officials of Chidachi and Chisasa peri-urban areas provided a sampling frame for this category of respondents. The distribution of respondents is given in Table 3.1, which indicates that the sample size of respondents was 58.
Table 3.1: Distribution of Respondents

<table>
<thead>
<tr>
<th>Category</th>
<th>Chidachi</th>
<th>Chisasa</th>
<th>Other</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Habitat Officials</td>
<td>-</td>
<td>-</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Local leaders</td>
<td>8</td>
<td>8</td>
<td>-</td>
<td>16</td>
</tr>
<tr>
<td>Individual residents</td>
<td>20</td>
<td>20</td>
<td>-</td>
<td>40</td>
</tr>
<tr>
<td>Total</td>
<td>28</td>
<td>28</td>
<td>2</td>
<td>58</td>
</tr>
</tbody>
</table>

Source: Survey Results, August 2004.

3.3 Data Collection.

3.3.1 Data Sources:
Two types of data sources were sought. These were secondary and primary sources.

3.3.1.1 Secondary data sources:
This source provided secondary data and information for use in the study. It comprised of documents, records and publications on low-cost housing and related aspects. The main source of such data was the Habitat office. Other sources of such data were the Dodoma Municipal Council offices, Chidachi and Chisasa offices. Review of existing documents on low-cost housing studies was traced from published sources in libraries in Dodoma and Dar es Salaam.

Some of the documents consulted included books, journals, magazines, works published specifically on habitat Tanzania and Internet.

3.3.1.2 Primary data sources:
This source provided primary information collected from respondents. As indicated in Table 3.1, respondents were drawn from Habitat, Dodoma Municipal Council, Chidachi and Chisasa peri-urban areas, religious institutions, CBOs/Civil society
organizations, NGOs and the donor community. A number of instruments were designed to facilitate the collection of such information. Such instruments are described in section 3.3.2.

3.3.2 Methods of data collection:

3.3.2.1 Questionnaire method:
Self-administered questionnaires were designed and used to get information from selected respondents from habitat, Dodoma Municipal Council and NGOs/Donors.

3.3.2.2 Individual interviews:
Interviews were made with local leaders, individual residents in Chidachi and Chisasa peri-urban areas, religious leaders, CBOs and representatives of civil society organizations. Interview guides were prepared for the purpose. The aim of individual interviews was to solicit as much information as possible, particularly information relating to their attitudes and perceptions on the issues of shelter, environment and involvement in the habitat-housing programme. The method generated discussion with respondents.

3.3.2.3 Observation method.
This method was used to relate responses given by respondents to the situation of their houses and their surroundings (i.e. environment they live in) and it provided information on poverty housing and environmental damage. In a way the observation method was used to get additional information to supplement the respondents' original responses.
3.4 Data analysis Plan.

3.4.1 Secondary data.
The secondary data were collected from Habitat files and journals, Council files and ward levels through face-to-face interviews. The data was analyzed qualitatively and not quantitatively.

3.4.2 Primary data.
Data from questionnaires and interviews were coded and summarized in order to give information pertaining to issues that have a bearing on low-cost housing and the manner in which Habitat Tanzania addresses such issues. Descriptive analysis of the data was done in order to provide simple statistical inferences, such as use of measures of central tendency particularly averages and frequency distributions, and measures of dispersion such as variance and standard deviations. Trend analysis was also made in order to identify significant trends and differences in the impact of Habitat Tanzania on the quality of life of the residents, especially among marginalized groups. Trend analysis covered a period of 10 years (i.e. 1994-2004).

It was thought that a span of 10 years was considered to be long enough for one to be able to discern important trends and possible differences in impact on quality of life of marginalized groups. This is despite the fact that, the span of 10 years sighted may not give sufficient results of trends in houses constructed. The 10 years span has been taken for analysis, since Habitat Tanzania started its operations in Dodoma District in 1994. It is thus logical that any impact of its programme in the area covers that period.
A contingency table analysis was used to identify relationships between variables such as poverty housing and environmental damage; Habitat Tanzania and poverty. The statistical package for social sciences (SPSS) was used to carry out the analysis.

3.4.3 Logistic Regression Model.

The logistic regression model was used to determine factors that influence an individual’s ability to complete housing construction. Logistic regression is useful for this kind of a situation where we want to predict the presence or absence of an outcome based on values of a set of predictor variables. The model is similar to a linear regression model but suited to models where the dependent variable is dichotomous. The logistic regression coefficient can be used to estimate adjusted odds for each of the independent variables in the model.

In the analysis, the outcome of the response: completion of housing construction or not, does not matter. The major interest was the likelihood or probability of the outcome. The binary response in this study is whether the respondent has completed house construction or not.

If we let $Y_i$ be the random response variable in this study, then we assume that $Y_i$ takes on the values 0 or 1, where 0 denotes the nonoccurrence of the event in question and 1 denotes the occurrence. If $X_1, \ldots, X_p$ are characteristics to be related to the conditional probability of event (i.e., that $Y=1$ given the values of $X_1, \ldots, X_p$) is as follows:

$$P(Y) = \frac{1}{1 + e^{-(\alpha - \sum \beta_i X_i)}}$$

To linearize the right hand side we apply a logit transformation by taking logarithm of both sides, therefore we have:

...
Logit $P(Y) = \alpha + \sum \beta_i X_i$; Whereas;

$Y_i = \begin{cases} 1 & \text{if success (respondent completed house construction).} \\ 0 & \text{if failure (respondent did not complete house construction).} \end{cases}$

C = Constant term.

$X_i$ = Independent variables (socio-economic factors).

$\beta_i$ = Logistic coefficients for independent variables.

$E_t$ = Error term.

For more details of the logistic models see Maddala (1983).

3.4.4 Data processing and analysis.

Data were scrutinized, coded and analyzed using statistical package for social sciences (SPSS) and a computer programme, where statistical parameters such as means and frequencies were determined. Later some selected predictors were regressed against the dependent variable (completion of house construction or failure) to identify the predictors, which highly influenced the observed situation of some families failing to complete house construction.
CHAPTER FOUR

ANALYSIS, DISCUSSION AND RESULTS.

4.0 Introduction.
This chapter provides an analysis, discussion and presentation of results. The chapter follows closely the research questions posed in chapter one. Data and information collected in respect of each research question is analyzed, discussed and the findings presented. Different categories of respondents as indicated in Table 4.1 were interviewed during the field exercise, social and economic characteristics of respondents are also presented in this chapter.

4.1 Social and economic characteristics of respondents.
The purpose of collecting information on these aspects was to obtain an in depth understanding of the kind of people who were benefiting from Habitat Tanzania housing programme in Chisasa and Chidachi peri-urban areas.

4.2.1 Social Characteristics.
The social characteristics investigated included gender, education, household size, age, marital status, and type of marriage. Respondents from Chisasa and Chidachi peri-urban areas were asked to provide information on the above aspects. A summary of their responses is given in Table 4.1

The table shows that out of 40 respondents interviewed, 23 or 58% were female while 17 or 42% were male. This shows gender imbalance in the number of people involved in the housing programme. A possible explanation is that most women lack reliable shelter and are marginalized due to their poverty conditions. Moreover, it is a known
fact that many women belong to the most disadvantaged group in society, meaning that Habitat Tanzania focuses on the poor section of society.

With regard to level of education, the table indicates that most respondents in the programme were primary school graduates (that is 60%) as compared to Secondary school graduates who were 13 or 33%. Higher education graduates comprised only 2% of respondents. This implies that a large proportion of people with low education were the major beneficiaries of Habitat Housing Programme in Chisasa and Chidachi peri-urban areas. This could also be attributed to the poverty conditions, which lowly educated people tend to experience.

On household size, the table shows that 62% of respondents indicated having family sizes ranging from 5-7 people. Cumulatively, 90% of the respondents indicated having a family size ranging from 1-7 people. By African standards, this size is considered to be a small household size. On the other hand, a family size of 8-10 people or above may be considered to be a large household size. This result reveals that the Habitat housing project assisted families with smaller households compared to households with large families. This may be attributed to the possibility that small household size tend to manage loan repayment better than large families because their per capita expenditure per day is likely to be small. Moreover, small household size may be considered to be a good indicator of poverty level.

The age group of respondents was another social characteristic investigated in relation to the housing programme in the study areas. From Table 4.1, it is clear that 50% of respondents belong to the age group of between 26 and 35 years while those aged 36 and 45 years were 23%. It is instructive to note that people aged 18-25 years
accounted for only 8%. It would appear that Habitat Housing Programme caters for all age groups since even those aged between 46 and 55 years had access to the programme. With this picture in mind, further analysis reveals that more than half of respondents (that is, 58%) aged between 18 and 35 years were in the housing programme. By Tanzanian standards, this age group is categorized as the youth. This means that the housing project provides assistance to more youths than other age groups. This could be attributed to a number of reasons. The first is that youths provide more labour than elderly people, and because labour is a pre-requisite for the project, it was just logical that more youths be involved in the project. Another reason was that most youths do not have reliable shelter as compared to the elderly. It was also possible that youths tend to have small families as compared to the elderly and therefore their per capita expenditure per day is likely to be low.

Marital status was another social characteristic that was investigated. It was found that 98% of respondents were married. This showed that an overwhelming proportion of respondents who were benefiting from the Habitat project were married. These were more likely to repay the loan and could organize their labour more optimally during the construction phase. In addition to marital status, types of marriage were also investigated. The result was that 88% of respondents were found to be monogamists while 10% were polygamists. A number of explanations were given. The first was that Christians who normally practice monogamy dominated the project area. Moreover, most employees who live in the study area also practice monogamy. It is worthy noting that respondents who were found to be polygamists were either
Moslems or believers in traditional religions. This implies that Habitat intervention did not discriminate against any religion.

Table 4.1: Social and Economic characteristics of respondents.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Gender:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Female</td>
<td>23</td>
<td>58</td>
</tr>
<tr>
<td>Male</td>
<td>17</td>
<td>42</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>40</td>
<td>100</td>
</tr>
<tr>
<td><strong>Education Level:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Informal education</td>
<td>2</td>
<td>5</td>
</tr>
<tr>
<td>Primary education</td>
<td>24</td>
<td>60</td>
</tr>
<tr>
<td>Secondary education</td>
<td>11</td>
<td>28</td>
</tr>
<tr>
<td>High school education</td>
<td>2</td>
<td>5</td>
</tr>
<tr>
<td>Tertiary</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>40</td>
<td>100</td>
</tr>
<tr>
<td><strong>Household size:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1-4 people</td>
<td>11</td>
<td>28</td>
</tr>
<tr>
<td>5-7 people</td>
<td>25</td>
<td>62</td>
</tr>
<tr>
<td>8-10 people</td>
<td>3</td>
<td>8</td>
</tr>
<tr>
<td>Above 10</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>40</td>
<td>100</td>
</tr>
<tr>
<td><strong>Age group:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>18-25 years</td>
<td>3</td>
<td>8</td>
</tr>
<tr>
<td>26-35 years</td>
<td>20</td>
<td>50</td>
</tr>
<tr>
<td>36-45 years</td>
<td>9</td>
<td>23</td>
</tr>
<tr>
<td>46-55 years</td>
<td>7</td>
<td>17</td>
</tr>
<tr>
<td>Above 56 years</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>40</td>
<td>100</td>
</tr>
<tr>
<td><strong>Marital status:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Married</td>
<td>39</td>
<td>98</td>
</tr>
<tr>
<td>Single</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>40</td>
<td>100</td>
</tr>
<tr>
<td><strong>Marriage type:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Polygamist</td>
<td>4</td>
<td>10</td>
</tr>
<tr>
<td>Monogamist</td>
<td>35</td>
<td>88</td>
</tr>
<tr>
<td>Not applicable</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>40</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Survey Results, August 2004.
4.2.2 Economic characteristics.

The economic characteristics investigated included respondents’ occupation and size of loan received. Their responses are summarized in Table 4.2. The table shows that a large proportion of respondents (70%) were employees who earned a salary each month, 18% were petty businessmen and 5% were farmers. These results show that most of the people benefiting from the project were mainly employees or salaried people. A possible reason is that many employees prefer to have their own houses instead of continuing to live in rented accommodation. Another economic characteristic investigated related to the size of the loan received from Habitat. For this purpose, four loan sizes were identified as shown in Table 4.2. The table shows that 56% of respondents received loans, which ranged from Tanzanian Shillings 1,000,001 to Tanzanian Shillings 1,300,000 while 26% received loans ranging from Tanzanian Shillings 700,000 to Tanzanian Shillings 1,000,000.

Cumulatively, this means that 82% of respondents received loans ranging from Tanzanian Shillings 700,000 to Tanzanian Shillings 1,300,000. The table also indicates that just a few respondents (8%) received loans above Tanzanian Shillings 1,500,000. This result shows that the majority of the project beneficiaries acquired small loans and a few received big loans.

A possible explanation for this state of affairs is that bigger loans are not easy to pay back on time given the economic difficulties facing marginalized people.
Table 4.2 Economic characteristics of the respondents.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Occupation:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Farmer</td>
<td>2</td>
<td>5</td>
</tr>
<tr>
<td>Employees</td>
<td>28</td>
<td>70</td>
</tr>
<tr>
<td>Petty business</td>
<td>7</td>
<td>18</td>
</tr>
<tr>
<td>Others</td>
<td>3</td>
<td>7</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>40</td>
<td>100</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Loan Group:</strong></th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>700,000 – 1,000,000</td>
<td>10</td>
<td>26</td>
</tr>
<tr>
<td>1,001,001 – 1,300,000</td>
<td>22</td>
<td>56</td>
</tr>
<tr>
<td>1,300,001 – 1,500,000</td>
<td>4</td>
<td>10</td>
</tr>
<tr>
<td>Above 1,500,000</td>
<td>3</td>
<td>8</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>39</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Survey Results, August 2004.

4.3 HABITAT SUCCESSES IN PROMOTING LOW-COST HOUSING:

4.3.1 Introduction

The interest here was to find out how successful Habitat Tanzania has been in promoting low cost housing among marginalized groups in Dodoma urban district. In this respect a number of aspects were investigated. They included support given to beneficiaries, houses constructed, Habitat initiatives in Dodoma urban district, and availing equal opportunity to different categories of people and Habitat publicity in the district. In investigating the above aspects, respondents from Chisasa and Chidachi were asked to provide information on each aspect. Their responses are outlined in the sections that follow:
4.3.2 Support given to beneficiaries:

Under this aspect, the interest was to know what support Habitat was giving to the target group in its housing programme. Forty low-income families were interviewed from Chisasa and Chidachi peri-urban areas. The responses of interviewees have been summarized in Table 4.3. According to the table, respondents indicated that the programme has enabled them to own their private houses and this has increased their freedom from the hustle of remaining tenants. The table also shows that 15% indicated that Habitat housing programme helped them to access building materials. In the same vein, 7.5% respondents indicated that the programme has enabled them to own houses, acquire building materials and greater freedom. On the other hand, 40% did not indicate any response.

All in all, the table reveals that 60% of respondents indicated to have benefited from the activities of Habitat Tanzania in the area.

This implies that Habitat Tanzania has recorded reasonable success in promoting low-cost housing among marginalized people in Chisasa and Chidachi peri-urban areas.
Table 4.3: Support given to beneficiaries

<table>
<thead>
<tr>
<th>Item</th>
<th>Frequency</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Owning houses &amp; increased freedom</td>
<td>15</td>
<td>37.5</td>
</tr>
<tr>
<td>Building materials</td>
<td>6</td>
<td>15.0</td>
</tr>
<tr>
<td>Own houses, building materials and increased freedom.</td>
<td>3</td>
<td>7.5</td>
</tr>
<tr>
<td>No response</td>
<td>16</td>
<td>40.0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>40</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: Survey Results, August 2004.

4.3.3 Habitat house construction:

Another aspect of investigation in relation to the successes of Habitat Tanzania in promoting low-cost housing in Dodoma urban relates to low-cost houses constructed between 2000 and 2003. Respondents were asked to indicate when they completed their houses under the support of Habitat Tanzania. Their responses are summarized in Table 4.4. The table shows that 50% of respondents constructed and completed their houses in 2000 while 30% did so in 2001. The table also shows that while 15% built their houses in 2002, 5% did so in 2003. The table indicates further that although half of the houses were built in 2000, subsequent years experienced little housing construction. This result suggests that Habitat Tanzania was successful in promoting low-cost housing in the initial stages and less successful in later years.

According to Habitat Tanzania in Dodoma, many programme beneficiaries failed to complete construction due to delays in loan repayment.
Table 4.4: Low-cost houses constructed

<table>
<thead>
<tr>
<th>Year of construction</th>
<th>Frequency</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>2000</td>
<td>20</td>
<td>50</td>
</tr>
<tr>
<td>2001</td>
<td>12</td>
<td>30</td>
</tr>
<tr>
<td>2002</td>
<td>6</td>
<td>15</td>
</tr>
<tr>
<td>2003</td>
<td>2</td>
<td>5</td>
</tr>
<tr>
<td>Total</td>
<td>40</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Survey Results, August, 2004.

4.3.4 Habitat initiatives in Dodoma urban:

The interest here was to know the perceptions of respondents on Habitat initiatives in the district in the provision and improvement of housing standards in Dodoma urban district. Respondents were asked to indicate how they perceived the initiatives of Habitat Tanzania in promoting low-cost housing in the district. Table 4.5 shows the respondents' perceptions on the subject. The table shows that generally, Habitat’s initiatives were very good.

Out of the 40 respondents, 21 (or 52.5%) had this perception while 47.5% did not. Reading from this result, it is evident that a simple majority of respondents perceive that Habitat Tanzania’s initiatives in the district have been pertinent and desirable in promoting low-cost housing.
Table 4.5: Perceptions on Habitat initiatives in the district:

<table>
<thead>
<tr>
<th>Perceptions</th>
<th>Frequency</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Excellent</td>
<td>8</td>
<td>20.0</td>
</tr>
<tr>
<td>Very good</td>
<td>13</td>
<td>32.5</td>
</tr>
<tr>
<td>None</td>
<td>19</td>
<td>47.5</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>40</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

Source: Survey Results August, 2004

4.3.5 Equal opportunity support:

Under this aspect, the investigator wanted to know whether Habitat Tanzania was an equal opportunity supporter or it was discriminating. Put differently, the study set out to investigate whether Habitat Tanzania availed assistance to people in Chisasa and Chidachi area equal access to the housing programme.

Evidence from interviews showed that Habitat Tanzania was not an equal opportunity supporter. According to Table 4.6, 87.5% of respondents interviewed indicated that the programme was not an equal opportunity supporter. The table also shows that 12.5% of respondents did not form any opinion. This result is not surprising given the vision of Habitat for Humanity, which is “Sustainable housing to low-income families (refer to section 1.2). This implies that Habitat Tanzania has recorded the intended objective of promoting low-cost housing by adhering to its vision and mission.
Table 4.6: Habitat Tanzania as an equal opportunity institution:

<table>
<thead>
<tr>
<th>Response</th>
<th>Frequency</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>No</td>
<td>35</td>
<td>87.5</td>
</tr>
<tr>
<td>No response</td>
<td>5</td>
<td>12.5</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>40</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

*Source: Survey Results, August, 2004.*

4.3.6 Publicity of Habitat Tanzania in Dodoma Urban District:

Under this aspect, the interest was to know how beneficiaries got knowledge about Habitat Tanzania and its operations in Dodoma district.

In other words, what mechanism did Habitat deploy in making itself known and acceptable to local communities in the district? According to Table 4.7, Habitat Tanzania deployed two mobilization methods:

- One method was through media communication. According to the table 12.5% of respondents indicated that they learned of Habitat Tanzania through the media.
- The table also shows that 82.5% of respondents indicated that they learned of Habitat Tanzania and its operations through Habitat low cost housing by making communities aware of its operations through the media and sensitization meetings.
Table 4.7: Publicity of Habitat Tanzania:

<table>
<thead>
<tr>
<th>Means deployed</th>
<th>Frequency</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Habitat low-cost Housing sensitization meetings</td>
<td>33</td>
<td>82.5</td>
</tr>
<tr>
<td>Media communication</td>
<td>5</td>
<td>12.5</td>
</tr>
<tr>
<td>Not revealed</td>
<td>2</td>
<td>5.0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>40</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Source: Survey results August 2004.

To summarize, in the above section, the successes or achievements of Habitat Tanzania so far in promoting low-cost housing in Chisasa and Chidachi peri-urban areas have been discussed. Several aspects have been examined in this respect. The discussion has revealed that Habitat Tanzania succeeded in supplying building materials to people in the study area and that it has enabled some of them to build and own houses. It has also been shown that Habitat Tanzania facilitated the construction and completion of not less than 40 low-cost houses between 2000 and 2003. Another achievement was that 52.5% of respondents appreciated that the initiatives started by Habitat Tanzania in the study area were pertinent and desirable in promoting low-cost housing. Moreover, Habitat Tanzania has succeeded in implementing its objective of promoting low-cost housing by adhering to its vision and mission.
These achievements have been made possible through the use of the media and low cost housing sensitization meetings. The latter implies that Habitat Tanzania in Dodoma has been close to local communities where its operations are in force.

4.4 THE IMPACT OF HABITAT TANZANIA ON QUALITY OF LIFE IN CHISASA AND CHIDACHI PERI-URBAN AREAS:

4.4.1 Introduction:

This section discusses the effects of the operations of Habitat Tanzania on the quality of life of communities in the study area. The purpose was to find out whether there have been improvements in the standard of living of the people. A number of indicators that may reveal such changes have been examined to isolate changes and impacts. They include economic, social, environmental and food consumption.

4.4.2 Economic impact:

The purpose here was to examine whether households in the study area experienced positive changes or otherwise as a result of Habitat operations. Two indicators have been identified for the purpose: housing gains and family livelihood indicators. They are discussed below.

(i) Housing gains: During the survey, respondents were asked to indicate the type of accrued gains that they realized from the housing programme. Their responses are shown in Table 4.8. The table shows that 62.5% were able to expand existing activities and start new economic ventures. In addition, the table shows that 15% of respondents were able to save money by not incurring money for rent purposes while 2.5% said that the
programme helped them to increase acreage for agricultural purposes. The table also shows that 20% of respondents said that the programme has enabled them to save money by not paying rent, expanded their farms and engaged in new economic ventures. This implies that the housing programme has increased the capacity of beneficiaries to save money and expand their economic well-being.

Table 4.8: Housing gains from programme

<table>
<thead>
<tr>
<th>Type of gain</th>
<th>Frequency</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Money saved by not paying rent other than house repairs</td>
<td>6</td>
<td>15.0</td>
</tr>
<tr>
<td>2. Agricultural acreage increased</td>
<td>1</td>
<td>2.5</td>
</tr>
<tr>
<td>3. New economic ventures started</td>
<td>25</td>
<td>62.5</td>
</tr>
<tr>
<td>4. All the above</td>
<td>8</td>
<td>20.0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>40</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Source. Survey Results, August 2004

(ii) Family livelihood: The intention here was to investigate the effects of the housing programme on family livelihood capacity and income. Respondents were asked to give their views on housing consumption, household capacity and income. Their opinions are summarized in Table 4.9. The table shows that 80% of respondents replied that the housing programme resulted in increased housing consumption, capacity and income. However, some of the respondents indicated that the programme had a negative effect leading to reduced home
consumption (5%); reduced household capacity (10%) and reduced income (2.5%). But all in all, these results indicate that the low-cost housing programme has had a positive impact on family livelihood.

Table 4.9: Impact on family livelihood:

<table>
<thead>
<tr>
<th>Type of gain</th>
<th>Frequency</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Reduced home consumption</td>
<td>2</td>
<td>5.0</td>
</tr>
<tr>
<td>2. Reduced capacity</td>
<td>4</td>
<td>10.0</td>
</tr>
<tr>
<td>3. Reduced income</td>
<td>1</td>
<td>2.5</td>
</tr>
<tr>
<td>4. Increased consumption, capacity &amp; income</td>
<td>32</td>
<td>80.0</td>
</tr>
<tr>
<td>5. No effect</td>
<td>1</td>
<td>2.5</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>40</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Source: Survey results, August 2004.

4.4.3 Environmental Impact:

The purpose here was to investigate the effects of Habitat housing programme in Chisasa and Chidachi peri-urban areas on the environment. In other words, did Habitat’s intervention lead to any changes in the attitude of people towards environmental conservation and general health conditions? The indicators selected for this purpose are the number of trees planted before and after the project and incidence of diseases associated with poor environmental sanitation and poor housing. These indicators are discussed below:
(i) **Tree planting**: It is common knowledge that Dodoma region is a semi-arid area. This means that planting trees is an important measure of environmental conservation. To investigate the effect of the housing programme on the environment, respondents were requested to provide information on the average number of trees planted by each household in Chisasa and Chidachi villages before and after the project. The responses are shown in Table 4.10.

Table 4.10 shows the number of trees planted before and after Habitat Housing Programme intervention in Chisasa and Chidachi villages. The table shows that in Chisasa village, an average number of 8 trees were planted per household before the project start. This number increased to an average of 10 trees after the project (or an increase of 25%). In Chidachi village, an average number of 3 trees were planted per household before start of the project, but this increased to an average of 8 trees after the project (or an increase of more than 166.7%). This implies that in both villages, the number of planted trees increased during and after the project. Hence the impact of the project on the environment has been positive from the point of view of tree planting.
Table 4.10: Average number of trees planted before and after the project:

<table>
<thead>
<tr>
<th>Timing of planting</th>
<th>Chisasa Village</th>
<th>Chidachi Village</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No. of trees</td>
<td>No. of respondents</td>
</tr>
<tr>
<td>Before the project</td>
<td>8</td>
<td>4</td>
</tr>
<tr>
<td>After the project</td>
<td>10</td>
<td>20</td>
</tr>
</tbody>
</table>

Source: Survey Results August, 2004.

(ii) **General health conditions**: The concern in this case was to investigate the effect of the housing programme on the general health of the community in the study area. But differently, the interest was to determine whether the project has any effect on the incidence of diseases associated with poor housing and sanitation. Diseases associated with poor housing and sanitation was identified as diarrhea, dysentery, cholera and meningitis among others.

The occurrence of these diseases in the study area before and after Habitat intervention is shown in Table 4.11. The table shows that before Habitat intervention, there were 7 cases of diarrhea reported per year. After Habitat intervention, the number of diarrhea cases declined to 2 in a year. This implies that the intervention contributed either directly or indirectly to reduction in the number of diarrhea cases in the study area. The table also shows that there was no improvement in the occurrence of dysentery since in either case, 2 respondents reported to have suffered from dysentery. In the case of cholera, the table shows that there was significant improvement since no case of cholera occurrence was reported after the intervention.
by Habitat Tanzania in the study area. Perhaps a more confusing situation was the case of meningitis where the table shows that the number of cases increased after the intervention of the project. This means that Habitat intervention in terms of improved housing standards has not resulted in positive changes in the case of occurrences of meningitis. This could be attributed to the fact that not all beneficiaries completed constructing decent houses in the scheduled time.

To summarize, given the situation revealed in Table 4.11, it is not easy to conclude that Habitat intervention has resulted in substantive positive changes in the occurrence of diseases associated with poor housing and sanitation in the study area. Additional positive measures need to be taken to effect such changes.

Table 4.11: Occurrences of diseases associated with poor housing and sanitation:

<table>
<thead>
<tr>
<th>Period</th>
<th>Diarrhea</th>
<th>Dysentery</th>
<th>Cholera</th>
<th>Meningitis</th>
<th>Malaria</th>
</tr>
</thead>
<tbody>
<tr>
<td>Before Habitat Intervention</td>
<td>7</td>
<td>2</td>
<td>1</td>
<td>1</td>
<td>34</td>
</tr>
<tr>
<td>After Habitat intervention</td>
<td>2</td>
<td>2</td>
<td>0</td>
<td>2</td>
<td>35</td>
</tr>
</tbody>
</table>

Source: Survey Results, August 2004.

4.4.4 Impact on food consumption:

The concern was to find out whether the housing programme has resulted in positive changes in food consumption patterns in the study area.

The assumption here was that after Habitat intervention, the beneficiaries would save money. The money so saved would part of it be used to buy more varied food
items for increased home consumption. Some of it would be used for re-investment while a little bit would be saved for emergencies. It was also expected that the pattern of food consumption would change for the better. To assess the impact of the programme in food consumption, respondents were asked to indicate the frequency of consuming their staple foods on a weekly basis before and after programme intervention. Food items selected for the purpose included rice, ‘ugali’ (stiff porridge), milk, meat, beans, vegetables and tea. A summary of the responses is given in Table 4.12.

From the table, it can be noted that rice consumption has changed positively. Before Habitat intervention, the number of respondents who consumed rice three times in a week was small (12.5%) compared with those who consumed rice twice a week (37.5%) or once (35%). After the intervention, the number of people who consumed rice three times in a week increased to 47.5%, twice declined to 30% and those who consumed rice once dropped drastically to 17.5%. This is a positive impact. Overall, the number of respondents consuming rice in a week increased from 85% to 95% after project intervention.
Table 4.12: Consumption of staple foods before and after programme intervention:

<table>
<thead>
<tr>
<th>Type of food</th>
<th>No. of time</th>
<th>Before Project</th>
<th>After Project</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Frequency</td>
<td>Percentage</td>
<td>Frequency</td>
</tr>
<tr>
<td>1. Rice</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Once</td>
<td>14</td>
<td>35.0</td>
<td>7</td>
</tr>
<tr>
<td>Twice</td>
<td>15</td>
<td>37.5</td>
<td>12</td>
</tr>
<tr>
<td>Thrice</td>
<td>5</td>
<td>12.5</td>
<td>19</td>
</tr>
<tr>
<td></td>
<td><strong>85.0</strong></td>
<td></td>
<td><strong>95.0</strong></td>
</tr>
<tr>
<td>2. Milk</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Once</td>
<td>7</td>
<td>17.5</td>
<td>9</td>
</tr>
<tr>
<td>Twice</td>
<td>3</td>
<td>7.5</td>
<td>4</td>
</tr>
<tr>
<td>Thrice</td>
<td>3</td>
<td>7.5</td>
<td>5</td>
</tr>
<tr>
<td></td>
<td><strong>32.5</strong></td>
<td></td>
<td><strong>45.0</strong></td>
</tr>
<tr>
<td>3. Meat</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Once</td>
<td>9</td>
<td>22.5</td>
<td>9</td>
</tr>
<tr>
<td>Twice</td>
<td>18</td>
<td>45.0</td>
<td>14</td>
</tr>
<tr>
<td>Thrice</td>
<td>6</td>
<td>15.0</td>
<td>13</td>
</tr>
<tr>
<td></td>
<td><strong>82.5</strong></td>
<td></td>
<td><strong>92.5</strong></td>
</tr>
<tr>
<td>4. Beans</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Once</td>
<td>4</td>
<td>10.0</td>
<td>2</td>
</tr>
<tr>
<td>Twice</td>
<td>5</td>
<td>12.5</td>
<td>5</td>
</tr>
<tr>
<td>Thrice</td>
<td>29</td>
<td>72.5</td>
<td>33</td>
</tr>
<tr>
<td></td>
<td><strong>95.0</strong></td>
<td></td>
<td><strong>100.0</strong></td>
</tr>
<tr>
<td>5. vegetable</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Once</td>
<td>1</td>
<td>2.5</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>Once</td>
<td>Twice</td>
<td>Thrice</td>
</tr>
<tr>
<td>---------------</td>
<td>------</td>
<td>-------</td>
<td>--------</td>
</tr>
<tr>
<td>Twice</td>
<td>6</td>
<td>15.0</td>
<td>12.5</td>
</tr>
<tr>
<td>Thrice</td>
<td>18</td>
<td>45.0</td>
<td>20</td>
</tr>
<tr>
<td>6. ‘Ugali’</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Once</td>
<td>1</td>
<td>2.5</td>
<td>1</td>
</tr>
<tr>
<td>Twice</td>
<td>4</td>
<td>10.0</td>
<td>2</td>
</tr>
<tr>
<td>Thrice</td>
<td>33</td>
<td>82.5</td>
<td>36</td>
</tr>
<tr>
<td>7. Tea</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Once</td>
<td>2</td>
<td>5.0</td>
<td>1</td>
</tr>
<tr>
<td>Twice</td>
<td>3</td>
<td>7.5</td>
<td>3</td>
</tr>
<tr>
<td>Thrice</td>
<td>30</td>
<td>75.0</td>
<td>35</td>
</tr>
</tbody>
</table>

**Source:** Survey Results, August, 2004.

With regard to milk consumption, the table shows that there were also some positive changes. Those who could afford to consume milk increased from 32.5% to 45%. The number of people consuming milk three times a week increased from 7.5% to 12.5% while those who consumed milk two times in a week increased from 7.5% to 10%. With respect to meat consumption, the table shows that before project intervention, only 15% consumed meat compared to 32.5% after project intervention. The table also shows that before project intervention, 45% could afford to consume meat two times in a week compared to 35% after the intervention. This indicates a decline of 15% in the number of consumers. It is also worth noting that the number of people consuming meat once in a week remained stable. In general, the number of people who consumed meat increased from
82.5% before the intervention to 92.5% after the intervention. This implies that Habitat intervention has had positive changes on meat consumption in Chisasa and Chidachi peri-urban areas. The table also shows respondents indication of the frequency of consumption of beans before and after the project. The table shows that there has been an increase in the number of people consuming beans three times in a week from 95% to 100%. This is a positive impact. With regard to the consumption, the table shows that the consumption pattern of beans has remained stable before and after the programme. This is because the percentage of consumers overall is the same before and after intervention.

‘Ugali’ is the most important staple food among marginalized communities. Respondents were also requested to indicate the number of times they consumed ‘ugali’ before and after project intervention. The table shows that most respondents consumed ‘ugali’ in both situations, that is, before and after intervention of the project with a slight increase in the latter. This result is a bit surprising and contrary to expectations. Under rational conditions, one would have expected the number of people consuming ‘ugali’ to decline as income increased.

The implication of this result is that project intervention has changed the pattern of ‘ugali’ consumption in the study area.

With respect to tea consumption, there is evidence that more people were consuming tea than before as the number increased from 87.5% to 97.5% overall.

To summarize, the table indicates that in most consumption situations, the pattern has changed positively. This means that the impact of the programme on food
consumption in the study area has been positive as a result of savings obtained from not paying house-rent.

4.5. PROBLEMS AND OPPORTUNITIES EXISTING FOR COMMUNITY INVOLVEMENT IN THE HOUSING PROGRAMME:

4.5.1 Introduction:
The main concern here was to identify the problems and opportunities existing for community involvement in the Habitat Housing Programme in the study area. The problems and opportunities identified comprise type of house before the programme, occupation of the beneficiaries, location of their homes, distance to markets and loan conditions. These aspects are discussed below:

4.5.2 Types of houses before the programme:
Under this aspect, respondents were asked to indicate the type of houses they lived in before the programme. A summary of their responses is given in Table 4.13. The table shows that 85% of respondents were living in houses built of burnt bricks or cement blocks and thatched with corrugated iron sheets while only 15% lived in houses built of mud or mud bricks but thatched with corrugated iron sheets.

This finding suggests that a large proportion of people in the study area had knowledge about the importance of constructing modern and hygienic houses.

In other words, opportunities existed for constructing modern houses in the area, although a reasonable proportion did not use such opportunity.
### Table 4.13: Type of house before programme

<table>
<thead>
<tr>
<th>House type</th>
<th>Frequencies</th>
<th>Percentages</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mud/mud bricks with C.i sheets</td>
<td>3</td>
<td>15</td>
</tr>
<tr>
<td>Burnt/block bricks with c.i.sheets</td>
<td>17</td>
<td>85</td>
</tr>
<tr>
<td>Total</td>
<td>20</td>
<td>100</td>
</tr>
</tbody>
</table>

*Source: Survey Results, August 2004*

#### 4.5.3 Occupation of beneficiaries:

The interest here was to identify the occupations of beneficiaries in the study area. Respondents from Chisasa and Chidachi peri-urban areas were asked to indicate their occupations. Their responses are summarized in Table 4.14. The table shows that a large proportion of respondents were salaried employees (70% overall). Since these earned a salary on a monthly basis, they were well placed to repay the loan without difficulty. This means that most beneficiaries had good opportunities for paying the loan they acquired.

On the other hand, petty business people and peasant farmers did not have such opportunity and were likely to experience problems in the repayment of acquired loans.
Table 4.14: Occupation of respondents

<table>
<thead>
<tr>
<th>Occupation</th>
<th>Chisasa Frequency</th>
<th>Chisasa Percentage</th>
<th>Chidachi Frequency</th>
<th>Chidachi Percentage</th>
<th>Total Frequency</th>
<th>Total Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>17</td>
<td>85</td>
<td>11</td>
<td>55</td>
<td>28</td>
<td>70</td>
</tr>
<tr>
<td>Petty business people</td>
<td>1</td>
<td>5</td>
<td>6</td>
<td>30</td>
<td>7</td>
<td>18</td>
</tr>
<tr>
<td>Peasant farmers</td>
<td>0</td>
<td>0</td>
<td>2</td>
<td>10</td>
<td>2</td>
<td>5</td>
</tr>
<tr>
<td>Others</td>
<td>2</td>
<td>10</td>
<td>1</td>
<td>5</td>
<td>3</td>
<td>7</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>20</strong></td>
<td><strong>100</strong></td>
<td><strong>20</strong></td>
<td><strong>100</strong></td>
<td><strong>40</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Source: Survey results, August, 2004

4.5.4 House location:

The interest here was to identify and specify the location where the houses built under the Habitat programme can be traced. Respondents were asked to indicate the location of Chisasa and Chidachi peri-urban areas in relation to the zoning system adopted by the Capital Development Authority (CDA), that is, low density, medium density and high density area. It was found that all respondents (100%) indicated that Chisasa and Chidachi peri-urban areas were medium density areas. This means that the surveyed houses were constructed in fairly spacious area which can provide opportunities for owners to engage in other income generating activities such as
gardening, poultry keeping and livestock raising under the zero grazing option (see Table 4.15).

Table 4.15: Location of surveyed houses:

<table>
<thead>
<tr>
<th>Location</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low density</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Medium density</td>
<td>40</td>
<td>100</td>
</tr>
<tr>
<td>High density</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Total</td>
<td>40</td>
<td>100</td>
</tr>
</tbody>
</table>

Sources: Survey Results August, 2004

In relation to the location of Chisasa and Chidachi peri-urban areas, the study also investigated accessibility to market centers. The issue investigated was whether or not communities living in the study area faced any transport problems in their efforts to obtain foodstuffs and other necessities of life.

This aspect is important since connectivity and accessibility to market centers can promote growth and development, especially economic and social activities. Respondents were asked to indicate whether they had reliable roads to market centers. As it was in the case of house location, all respondents interviewed (100%) indicated that there was a reliable road network to market centers in different parts of Dodoma Municipality.

This implies that opportunities existed for Chisasa and Chidachi areas to access other parts of the Municipality and beyond.
4.5.5 Loan access by different income groups:

It was the concern of this study to investigate whether the size of loan given to different income earners matched with their income status. Respondents were asked to indicate their income category (whether low or high) and the size of loan received.

A summary of their responses is given in Table 4.16. From the table, it can be seen that 88% of respondents who obtained loans through Habitat Housing Programme were low-income earners while 12% were high-income earners. The table also indicates that 53% of low-income earners received loans ranging from Tshs.1,000,001 to Tshs.1,300,000/= while only 9% of high-income earners received the same range of loan. The table reveals further that none of the high-income earners received loans above Tshs.1,300,000.

In general, high-income earners received smaller loans ranging from T.Shs.700,000 to Tshs.1,000,000.
Table 4.16: Size of loan by income group:

<table>
<thead>
<tr>
<th>Size of Loan (T.Sh)</th>
<th>High Income</th>
<th>Low Income</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Frequency</td>
<td>Percentage</td>
<td>Frequency</td>
</tr>
<tr>
<td>700,000-1,000,000</td>
<td>1</td>
<td>3</td>
<td>5</td>
</tr>
<tr>
<td>1,000,001-1,300,00</td>
<td>3</td>
<td>9</td>
<td>18</td>
</tr>
<tr>
<td>1,300,001-1,500,00</td>
<td>-</td>
<td>-</td>
<td>4</td>
</tr>
<tr>
<td>Above 1,500,000</td>
<td>-</td>
<td>-</td>
<td>3</td>
</tr>
<tr>
<td>Total</td>
<td>4</td>
<td>12</td>
<td>30</td>
</tr>
</tbody>
</table>

Source: Survey results, August 2004.

Two implications emerge from this discussion. The first one is that access to loans given by Habitat did not favor high-income earners just because their capacity to repay was likely to be greater than that of low-income earners.

The second implication is that low-income earners benefited more from Habitat loans than high-income earners and were given greater opportunities to access relatively bigger loans than high-income earners.

This means that under the Habitat housing programme, opportunities existed for low-income communities in Chisasa and Chidachi to access bigger loans for building modern houses.
A related issue investigated in the study was whether or not the size of the loan and repayment conditions slowed down housing construction. Respondents were asked to indicate whether they faced any problems in the repayment of loans acquired. A summary of their responses is provided for in Table 4.17.

According to interviews made, 90% of respondents indicated that own monthly contributions in the form of local materials collected and payments made for brick laying was too high and this made low-income earners to suffer. This could be a possible explanation for the decline in the number of houses constructed between 2000 and 2003 as noted earlier (see Table 4.4).

Loan repayment system as revealed by the study was in terms of 2 bags of cement per month. Since the price of cement has been rising due to inflation, one was compelled to pay Tshs.20,000 every month in addition to expenses on bricklaying and roofing. This was considered to be a burden to low-income loaners. As a result, respondents suggested that the programme should meet bricklaying and roofing costs in order to solve this problem.
Table 4.17: Loan repayment conditions

<table>
<thead>
<tr>
<th>Nature of Payment</th>
<th>High Income</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Frequency</td>
</tr>
<tr>
<td>Monthly payment</td>
<td>36</td>
</tr>
<tr>
<td>Installment or lump sum</td>
<td>4</td>
</tr>
<tr>
<td>Total</td>
<td>40</td>
</tr>
</tbody>
</table>

Source: Survey result, August, 2004.

4.6. FACTORS INFLUENCING COMPLETION OF HOUSING CONSTRUCTION:

4.6.1 Introduction:

Some respondents and not others conducted logistic regression analysis to ascertain factors that contributed, significantly to completion of housing construction. Out of a number of predictors hypothesized to influence families to complete house construction, only level of education, age group, household size and Habitat assistance were found to influence an individual household complete house construction. The results of the analysis are shown in table 4.13.
Table 4.18: Results of Logit analysis on completion of House construction.

<table>
<thead>
<tr>
<th>Variable</th>
<th>B Statistic</th>
<th>Standard Error</th>
<th>Significance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Education level (ELEVEL)</td>
<td>- 2.9566</td>
<td>1.7392</td>
<td>0.08991 *</td>
</tr>
<tr>
<td>Age group (AGROUP)</td>
<td>- 5.2196</td>
<td>2.4773</td>
<td>0.0351 *</td>
</tr>
<tr>
<td>Household size (HHSIZE)</td>
<td>3.0282</td>
<td>1.6282</td>
<td>0.0629 *</td>
</tr>
<tr>
<td>Marriage type (M&gt;Type)</td>
<td>-17.2412</td>
<td>65.0829</td>
<td>0.7911</td>
</tr>
<tr>
<td>Estimated value of house</td>
<td>- 0.0509</td>
<td>0.9137</td>
<td>0.9556</td>
</tr>
<tr>
<td>(EVALUEH)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Habitat Assistance (HASSIST)</td>
<td>6.9074</td>
<td>3.7249</td>
<td>0.0637 *</td>
</tr>
<tr>
<td>Source of Income (SINCOM)</td>
<td>20.0867</td>
<td>65.2124</td>
<td>0.7581</td>
</tr>
<tr>
<td>Housing Gains(savings)(HGAIN)</td>
<td>1.0991</td>
<td>0.8932</td>
<td>0.2185</td>
</tr>
<tr>
<td>Constant</td>
<td>- 51.2509</td>
<td>131.0936</td>
<td>0.6958</td>
</tr>
</tbody>
</table>

|                      |             |                |              |
| Log Likelihood ratio  | 16.461      |                |              |
| Chi-Square           | 33.187 (df=8)|               |              |
| Correct Prediction   | 92.31%      |                |              |
| Number of Observations| 40          |                |              |

Source: Survey Results, August 2004. Note: *Significance at 10%.
Table 4.18 shows that 4 out of 8 independent variables were significant at the 10% level. Age group was one of the significant variables, which influenced completion of house construction. The finding is not surprising since elder people tend to concentrate on their projects than young people. The increase in household size also influenced the target group to complete house construction. This is based on the fact that large families give more and adequate labour force to house construction than smaller ones. Kisusu (2003) in his study on “Adoption and Impact of Dairy and Irrigated Rice Technologies” reported a similar finding.

The analysis also found that decreasing educational level had a significant influence on the completion of house construction significantly. This implies that lower educated target groups completed their house construction as compared to highly educated ones. This is based on the experience that highly educated groups tend to ignore the importance of such projects and were likely to have extra means of owning a shelter. The analysis also found that decrease in Habitat assistance significantly influenced the completion of house construction. This result is not surprising as it looks that the target group had another source of supplementing income to the project. The result may be correct because Habitat for Humanity Tanzania provided financial support mainly to the needy groups.

The table on the other hand, also shows that the remaining four independent variables did not influence the completion of house construction significantly. These were marriage type, estimated value of house, source of income and housing gains. It appears that marriage type did not influence completion of house construction significantly because Habitat Tanzania did not discriminate between monogamists and
polygamists. The latter were either non-Christians or pagans. Habitat Tanzania provided support to all, despite the fact that the organization is a Christian organization.

Housing gains from the house construction programme are socio-economic gains to the household. Those gains are savings, which they used to pay as rent before completing the construction of their houses. The savings so realized can be used to invest in other economic activities like starting up a business or improving household nutrition. Housing gains have not influenced completion of house construction significantly, because in the period of study, not many low-income families under the programme were able to complete constructing their houses.

With regard to source of income, it appears that this variable did not influence completion of house construction significantly because a large number of respondents did not depend on Habitat assistance entirely for house construction. The respondents being supported by Habitat had varied occupations, which gave them an income. They included employees, petty business people and peasant farmers. This is verified in Table 4.14 where 70% of respondents were employees while 30% were either petty business people or peasant farmers. The latter experienced problems in the repayment of acquired loans and hence house construction.
4.7 CONCLUSION AND RECOMMENDATIONS

4.7.1 Introduction.

The overall objective of this study was to assess the impact of Habitat for Humanity Tanzania on the welfare of marginalized groups in Dodoma Urban District Tanzania, the case of Chisasa and Chidachi Housing Programme. More specifically the study was undertaken: (i) to assess the successes of Habitat Tanzania in promoting low-cost Housing, (ii) to assess the impact of Habitat Tanzania on the quality of life in Chisasa and Chidachi peri-Urban areas (on alleviation of poverty housing at the household level); (iii) to assess the problems and opportunities existing for community involvement in the housing programme; (iv) to assess the factors which influenced the completion of housing construction and (v) to draw necessary policy recommendations emerging from the analysis of the study. This chapter presents conclusions and policy recommendations.

4.7.2 Conclusion.

The major conclusion that can be drawn from the findings of this study is that the impact of Habitat Tanzania on the provision of decent housing to marginalized groups in both Chisasa and Chidachi peri-urban areas has been positive. Tactically habitat used both the Media and the low-cost housing sensitization meetings to be close to the communities. The positive impact to Habitat Tanzania on the welfare of the marginalized groups in Chisasa and Chidachi is revealed in the following areas: there has been increased housing consumption, capacity of beneficiaries to save money and expand their economic engagements; improvement of the environment and positive changes in food consumption and eating patterns for a variety of staples; Under the Habitat housing programme.
Improvement of the environment and the food consumption and eating patterns has been positive. Under the Habitat housing programme, opportunities exist for low-income communities in Chisasa and Chidachi to access bigger loans to building decent houses and change of attitude. In the overall, Habitat Tanzania for Humanity Housing Programme has contributed significantly to the alleviation of poverty housing in the study area. Despite this positive contribution to alleviation of poverty housing, the study also revealed a number of problems, which need to be addressed. The most notable ones include the following:

- Failure of beneficiaries to complete the construction of their houses as planned.
- The mode of repayment of loans in terms of bags of cement per month was considered to be a burden to low income earners due to inflationary tendencies in the economy.
- Low-income earners who were either peasant farmers or petty business people experienced problems in the repayment of acquired loans because of the irregularity of their incomes.
- There were still people in the study area that did not make use of the existing opportunities for building modern houses.

4.7.3 Recommendations

4.7.3.1 General.

The following are recommendations emerging from the major findings of the study:

- The findings of this study have showed that increased housing stock to the marginalized groups has direct relationship with food consumption patterns, since the Housing stock were significantly higher than before the programme
started. Therefore the technology and the materials introduced by Habitat Tanzania should be promoted in other rural areas of Dodoma Region and Tanzania. It is however, recommended that they should target the poor communities, especially the urban women.

If not properly targeted to the poor communities chances are that, the projects can benefit the urban people who are better off and continue to widen the gap between the better off and the poor communities.

- The results of the study have also shown that the majority of the programme participating beneficiaries can build houses but also people outside the programme can easily adopt the technology and build houses from their own resources, plant trees and make access roads. This implies that the technology from Habitat Tanzania can trickle down and diffuse among those populations around the programme area. It is however, recommended that coordinated and integrated efforts in their implementation should be made at the following levels: National, Regional, District, ward and village (community/local) levels.

4.7.3.2 At National Level.

- Land Regulation Act of 1948, the Tanzania National Agricultural Policy of 1983, the National Housing Policy 1962, the National Strategies on Poverty Alleviation 1998, all should be comprehensively integrated, strictly enforced and adhered to through government follow-ups and monitoring.

- The government should try as much as possible to increase the number of surveyed plots so that who ever wants to get one, can do so without wasting
time, so that it may accelerate the rate of getting loans for increased building of decent houses in all towns in the country.

➢ The government should sponsor more feasibility studies on low-cost housing materials, which are locally available and affordable so that all people can have adequate housing.

4.7.3.3 At Regional Level:

➢ Decent Housing construction campaigns should be promoted as a joint effort of planners, Politicians, Agriculturalists, Environmentalists, foresters, Civil Engineers and community workers.

➢ The government should see to it that more Non-Governmental and Community Based Organizations are encouraged to start up community based decent Housing constructions for the poor communities/segments.

4.7.3.4 At District Level.

➢ Decent Housing construction campaigns should be promoted as a joint effort of Politicians, planners, Agriculturalists, Environmentalists, foresters, Civil Engineers and community workers.

➢ District Councils in collaboration with Habitat Tanzania and other Housing research institutions should investigate the possibilities of getting cheap but durable locally obtained building materials for Decent Housing constructions.
4.7.3.5 At Ward and Village levels.

- The indigenous knowledge on building materials like the burnt bricks in Iringa, Mbeya, Ruvuma and Morogoro regions should be recognized and capitalized for use for the benefit of improving and increasing the housing supply in the country.

- The women and Children as well as the elders are the people who suffer more from the in-adequate housing crisis than men. They are the ones who stay back at home with elders, the sick and children. The women should be involved fully in the decision making of starting campaigns of decent housing construction.

4.7.3.6 At Community or Household Level.

This is the level, which matters a lot and could make a big difference if at all decent housing programme is to be successful. Households should democratically discuss priorities and reach consensus with an action plan, what to start with and ending so as to accomplish their housing needs.
CHAPTER FIVE

IMPLEMENTATION OF ASSIGNMENT.

5.0 Proposal:

The title of the proposal is "Institution and Capacity building for the Low Cost Housing Programme in Chisasa and Chidachi Villages."

5.1 Introduction.

The accessibility of low-income families to decent housing is a problem in many developing countries in the world today. Tanzania is not an exception to this situation. Since having decent shelter is a basic need to every human being, governments and development agencies such as Habitat for Humanity Tanzania have designed strategies for dealing with this problem. Interventions which Strive to enable low income families to access decent housing have been made so that such families can build houses which are affordable. Such houses have been termed low cost houses. As indicated in the above study, Habitat Tanzania for Humanity has been implementing a low cost housing programme in Dodoma Urban and Rural Districts since 1994 in collaboration with the concerned communities.

The study has shown that a considerable number of low income families in Chisasa and Chidachi peri-urban areas have responded positively to the initiatives of Habitat Tanzania. The study has also shown that a sizeable number of low income families have not utilized the existing opportunities provided by Habitat Tanzania, for constructing decent but low income houses. This means that housing consumption of decent houses among low-income families is still low in Chisasa and Chidachi peri-urban areas and elsewhere.
Among the reasons given, three are worth mentioning. The first one relates to loan repayment problems caused by irregularity in the income of low-income families. The second relates to the ever increasing cost building materials, particularly cement; and the third one relates to the absence of community based organisations (CBOs) which can mobilize, empower and create awareness among communities on the importance of building decent but low cost houses. These considerations, point to the need for institutional and capacity building; among the concerned communities in Chisasa and Chidachi peri-urban areas, and elsewhere in order to address them.

5.2 Justification.

Low-income families face a multiplicity of problems in their day to day living like poor health, education and housing. Their incomes are irregular, savings are negligible, and they have hardly any collateral that can enable them to access credit from existing financial institutions. They are not organized and above all they are poor and marginalised. This could be another possible explanation for the non-utilization of opportunities for building decent low cost houses, provided by Habitat Tanzania. In spite of these negative characteristics, they are eager to move out of this desperate condition.

It is assumed that interventions through institutional and capacity building programmes can assist these marginalised people to move out of housing poverty. Institution building will focus on the formation of CBOs and localized credit institutions while capacity building will put emphasis on training the concerned communities in the use of low housing technology like the interlocking and burnt bricks, the running and utilization of services of credit institutions in the relevant localities.
5.3 Objectives.

The general objective of the programme is to establish and run institutions that will champion the eradication of housing poverty in Chisasa and Chidachi peri-urban areas in Dodoma Urban District. In specific terms the programme endeavors to do the following:

- To prepare an institution building programme for Chisasa and Chidachi peri-urban areas;
- To propose a capacity building programme for Chisasa and Chidachi peri-urban areas;
- To propose an appropriate credit scheme for low-income families in the study area.

5.4 Activities.

In order to implement the programme, the following activities will be carried out.

5.4.1 Institution building.

Activities to be carried out under institution building sub-programme consist of:

- Formation of a CBO in each village. This will involve the community sensitization and mobilization; drawing up CBOs Constitution, rules and regulations; selection of office bearers and setting up fund raising modalities for the CBO.
- Establishing a credit scheme in each village. This will involve sensitization awareness creation among low income families; Formation of a SACCOS and drawing up its constitution; selection of office bearers; and related activities.
5.4.2 **Capacity building.** Activities to be undertaken in this sub-programme will mainly involve providing education and training to a selected number of people from the concerned communities in leadership skills, fund raising methods, record keeping, keeping and writing books of accounts and brick-making skills among others. Both institution and capacity building activities will be carried out in collaboration with a number of development agencies based in Dodoma Urban District. These will include Departments of Community Development, Gender and Children; Department of Cooperatives; Extension workers based in Chisasa and Chidachi peri-urban area and Habitat Tanzania for Humanity.

5.5 **Financing arrangements.**

It is anticipated that the programme proposed for Chisasa and Chidachi communities will not involve much external funding. In the main, implementation of the above activities will involve routine extension services provided by the Cooperative and Community Development departments from the Dodoma Municipal Directors’ Office and Habitat Tanzania for Humanity. It is assumed that any expenses be incurred will be raised by respective departments/institutions. What is indicated in the log frame is just an indicative of probable cost/investment (Table 5.1).

Moreover, the various activities will be undertaken within the villages and it is expected that no costs will be involved on the participating community, other than transport, stationery and preparation of training manuals. It is assumed that Dodoma Municipal Council will meet costs for these items. With respect to inputs needed in the training of burnt bricks making, the participating communities in the two villages will supply these.
The inclusion or rather the integration of Habitat Tanzania with communities and the Municipal Council is expected to bring about sustainability to the programme.

Table 5.1: Programme Log frame.

<table>
<thead>
<tr>
<th>S/n</th>
<th>Goal</th>
<th>Activity</th>
<th>Outputs</th>
<th>Responsible</th>
<th>Budget in Tshs.</th>
</tr>
</thead>
</table>
2. Drawing up CBO constitution  
3. Selecting Office bearers  
4. Selecting up fund raising modalities | CBO established:  
-Community sensitized  
-Constution in place.  
-leaders selected.  
-Fund raising modalities in place. | Community Development Department and Habitat for Humanity Tanzania. | 240,000/= |
| 2.  | Establishing Credit scheme | 1. Awareness creation  
2. Formation of SACCOs  
3. Drawing up Sacco’s constitution.  
4. Selection of Office bearers. | Credit scheme established:  
Constitution in place.  
SACCOs Committees formed. | Cooperative Department. | 240,000/= |
| 3.  | Capacity building | 1. Cooperative education and training in running SACCOs  
2. Training in making burnt bricks. | -Cooperative education provided.  
-Training in brick making provided. | Cooperative Development Department  
-Cooperative Development and  
-Community Development Department | 384,000/= |
| 4.  | Preparation of training manuals | Prepare training manuals | -Training manuals prepared | -Cooperative Development and  
-Community Development departments | 200,000/= |
2. Provide vehicle/fare. | -Transport made available.  
-Stationery provided. | Dodoma Municipal Council. | 200,000/= |
5.6 Implementation Schedule.

The implementation plan for the above programme is shown in Table 5.2. The table shows that the total cost for executing the project is Tshs.1,264,000/=.

The duration for carrying out most activities is 5 days. Training in making burnt bricks is planned for 7 days as it will involve activities such as making the mortar, drying of the bricks, selecting suitable soil, constructing the kilns and the burning of the bricks. These will mainly be done in the form of demonstrations. The Community Development Department has been selected to execute this activity because it has a construction/building unit, which has experience, knowledge and skills see Table 5.2 for details.

5.7 Training Manual.

5.7.1 Training manual for making bricks.

It is planned that the training will be prepared and implemented by experts from the Department of Community Development based at the Dodoma Municipal Directors' Office. The contents of the manual will comprise the following:-

- Training Objectives
- Types of low cost houses.
- Building materials, like Concrete, Mortar, Wall material and Roofing materials.
- Material production through self-help:
  - Burnt bricks: Molding the bricks, Drying the bricks, Building the kiln, Firing the kiln, and assessing soil suitability for brick making.
Table 5.2: Implementation Schedule.

<table>
<thead>
<tr>
<th>s/n</th>
<th>Goal/Activity</th>
<th>Duration</th>
<th>Responsible</th>
<th>Detailed Budget in Tshs.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Formation of CBO in each village</td>
<td>5 days</td>
<td>3 Experts from Community Development Department and Habitat For Humanity Tanzania.</td>
<td>8,000/=x3x5x2=240,000/=</td>
</tr>
<tr>
<td>2.</td>
<td>Establishing Credit Scheme in each village.</td>
<td>5 days</td>
<td>3 Experts from Cooperative Department and Habitat</td>
<td>8,000/=x3x5x2=240,000/=</td>
</tr>
<tr>
<td>3.</td>
<td>Capacity building:</td>
<td>7 days</td>
<td>2 experts from Community Development Department</td>
<td>8,000/=x2x7x2=224,000/=</td>
</tr>
<tr>
<td></td>
<td>- Training in burnt brick making in each village</td>
<td>5 days</td>
<td>2 experts from Cooperative Department</td>
<td>8,000/=x2x7x2=160,000/=</td>
</tr>
<tr>
<td></td>
<td>- Training in Cooperative Management in each village</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td>Preparation of training manuals</td>
<td>10 days</td>
<td>4 Experts from Community Development and Cooperative Departments.</td>
<td>5,000/=x4x10=200,000/=</td>
</tr>
<tr>
<td>5.</td>
<td>Transport and stationery</td>
<td>Lump sum</td>
<td>Municipal Council.</td>
<td>200,000/=</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td></td>
<td></td>
<td><strong>1,264,000/=</strong></td>
</tr>
</tbody>
</table>

➢ Cement sand blocks.

Building process:- Site selection, Setting out, Excavations and foundations, Brick laying, Roof construction and External dressing.
5.7.2 Training Manual for establishing and running a credit scheme.

This manual will be prepared and implemented by experts from the Cooperative Development Department based at the Dodoma Municipal Directors’ Office. The contents of the manual will comprise the following:

- Training Objectives.
- Meaning of a credit scheme.
- Types of credit schemes
- Formation of SACCOs credit scheme.
- Condition governing credit scheme.
- SCULLT: Sacco’s apex organization.

5.8 CREDIT SCHEME.

It is planned that a credit scheme for each village that is Chisasa and Chidachi will be established in order to enable low-income families to access credit easily. The proposed Credit scheme will be in the form of a savings and credit cooperative society (SACCOs). From this proposal, it is planned that each village Community, that is, Chisasa and Chidachi will form its own SACCOs. Each Sacco’s member will be expected to buy shares in accordance with the Cooperative Act of 1992 as amended. Members of each SACCOs will determine the number and size of each share. Donations from sympathetic organizations such as Habitat for Humanity Tanzania and NGOs may also be requested to provide financial support to each society. It is also expected that the Savings and Credit Cooperative Union League Tanzania (SCCULT), which is the apex organization for all SACCOs’ in Tanzania, will assist the
proposed credit schemes in each village. In the latter case, each SACCOs will be expected to contribute to a central fund from loans will be issued. It is planned that the formation of credit schemes in the form of SACCOs; will help low income families in Chisasa and Chidachi to move out of housing poverty.
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