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**Title: THE PRESENT HOUSING CHALLENGE IN TANZANIA AND
EFFORTS TOWARDS PROVISION OF AFFORDABLE HOUSING**

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Abstract

Current housing situation in Tanzania is characterized with many challenges which call for collaborative efforts from many sectors. It has been observed that low quality housing is prevalent in rural areas while the situation in urban areas is that of low quality houses for low income groups, inadequacy and scarcity of dwelling space hence overcrowding and inability to access descent housing because of income poverty. This has been found to be compounded by rural-urban migration, natural population growth and uncoordinated efforts among the actors in affordable housing delivery.

According to the Household Budget survey main report of 2011/12, on average 60.6% of households were constructed with earth floors, with non-durable walls was 51.8% and those with non-durable roofs were over 50%. At the same time, previous research reveal that the housing requirement for the country in the next 10-15 years is estimated at 2,000,000 units in urban areas and about 7,000,000 units in the rural areas. The situation poses a big challenge to those involved in affordable housing delivery services for low income earners.

If Tanzania has to expand her housing stock for her continuously growing population, it will have to identify the least costly solutions, in terms of cost per unit housing unit. Furthermore, these solutions should be flexible to allow for new materials and technologies.

This paper highlights possible approaches to the challenge of provision of affordable housing in Tanzania. Furthermore, the paper underscores the importance of coordinated efforts among many service providers in housing delivery as the cornerstone of success in these efforts.

Key Words: Housing provision challenge, housing affordability

1.0 INTRODUCTION

The development of the building industry depends on the population growth and the effect of urbanization. According to the available statistics the current housing deficit in Tanzania is about 3 million units, the annual growth demand being around 300,000 units. The problem is pronounced in urban areas where the population growth seems to go on increasing day by day.

Due to economic and political reasons, population exodus from villages to urban areas and other places like the mines has taken place in Tanzania in the last 50 years. This event coupled with population growth has given the housing problem a gigantic proportion.

Urban growth rates in Tanzania, which are pegged at a rate of 3% to 5% over the next forty years, continue to outpace the global average. Dar es Salaam, Tanzania's commercial capital and primate city, is one of the world's ten fastest-growing large cities. Already failing to deliver housing and basic services to its urban poor, the Tanzanian government will likely be unable to catch up in the coming decades. Impending presidential and parliamentary elections provide a fresh opportunity for government to address these growing problems directly and immediately. The bulk of the population about 80% in Tanzania cannot afford to have a decent house because of economic hardships due to high cost of materials, labour and technical know-how.

The main challenge is to find out cheaper materials and improved construction techniques, so that the finished house will cost less than the conventional houses and which will be within the reach of the majority of people. This may be achieved by using cheap local materials or by developing new housing concept such as timber housing, concrete shells, etc. depending on area and available technology. The need for finding out a method for constructing proper dwelling at a cost within the reach of all concerned is, therefore, the most pressing need of today.

2.0 GOVERNMENT INITIATIVES ON PROVISION OF HOUSING

Article 24 of the National Constitution, the Government of Tanzania recognises the right of every citizen to own property including housing. The government declared housing as one of the basic necessity alongside food and clothes. As a result, various public housing institutions were established; and housing programmes, projects, schemes and policies were initiated to address the housing problems that faced residents in both urban and rural areas. Some of these initiatives are outlined below:

2.1 Housing Provision Initiatives

2.1.1 Government Housing and Tanzania Building Agency (TBA):

At independence both the Central and Local Government of Tanganyika inherited the houses built by the colonial government for its civil servants of different races and social status. In 1972 when the Local Authorities were abolished, the African quarters were entrusted to the National Housing Corporation (NHC) and were later transferred to the respective local authorities in 1990. Public houses owned by the Central Government were managed by the Ministry of Works until 1997 when they were transferred to Tanzania Building Agency (TBA)

which was established by the Executive Agencies Act No. 30 of 1997 pursuant to the Public Sector Reform Programme I (PSRPI). The Agency has the responsibility of managing and constructing houses for the civil servants.

2.1.2 National Housing Corporation (NHC)

The National Housing Corporation (NHC) was established by Act of Parliament No. 45 of 1962. Its establishment was a government response to mitigate the housing problem that faced the majority of African urban dwellers. Between 1962 and 1974, the Corporation constructed housing units in different urban areas under slum clearance and rental and tenant purchase (TP) schemes. The NHC was reconstituted through the Act of Parliament No. 2 of 1990 which dissolved the Registrar of Buildings (RoB) and entrusted its responsibilities to the NHC.

2.1.3. Registrar of Buildings (RoB):

The RoB was established by Act of Parliament No.13 of 1971 and was charged with the responsibility of managing buildings that were acquired under that Act. In 1990, the government dissolved this Corporation and entrusted its responsibilities to the present NHC.

2.1.4 Better Rural Housing Campaign:

This campaign was introduced in 1974 with an objective of encouraging the rural people to build better houses for themselves in the context of durability of dwellings, improved standards of hygiene, and better building skills. The Village Management Training Programme (VMTP) and Rural and Urban Construction Units (RUCUs) were started under the Prime Minister's Office. However, by 1980s, these units collapsed due to lack of equipment and proper management.

2.1.5 Housing Cooperatives

Since 1962, the government had encouraged people to form cooperatives in order to provide better housing for themselves. Examples are Mwenge Housing Cooperative Society and Sigara Housing Cooperative Society. The housing cooperative drive lost steam since the 1980s mainly due to mismanagement and administrative weaknesses.

2.1.6 Employer-based Housing

Due to housing shortage that faced the majority of employees, the government had encouraged public institutions and especially parastatals to construct houses for their workers. A substantial number of houses were constructed by these parastatals. However, by the 1980s the capacity of these parastatals to construct more houses had waned mainly due to the financial constraints that were caused by the economic difficulties.

2.1.7 Non-Governmental Organizations (NGOs) and Community-Based Organizations (CBOs)

The NGOs and CBOs play a major role in tackling the housing problem of the poor. These organizations seek to increase the capacity of local communities to improve the quality of their houses. Their activities include among others, micro-enterprise finance, secure land tenure, fund mobilization, provision of low cost infrastructure and sanitation and provision of housing loans. The government has created conducive environment for NGOs and CBOs to work with communities for their socio-economic development. Some of these are the ecumenical Habitat for Humanity, WAT - Human Settlements Trust and the Centre for Community Initiatives (CCI) which focus on assisting the disadvantaged groups to access housing and participate fully and effectively in all aspects of human settlements development.

2.2. Capacity Building and Delivery of Technical Services

2.2.1 Building Research Unit (BRU)

The BRU was established through Cabinet Paper ECC No. 7 of 1970 and charged with the role of providing technical support to house construction by increasing the use of local and readily available building materials through research. The Unit was transformed into a National Housing and Building Research Agency (NHBRA) through Act of Parliament No. 30 of 1997. The objective of this transformation was to enhance the institution's mandate and capacity to undertake research on building materials and technology for housing development.

2.2.2 Establishment of Ardhi Institute

In order to build capacity to address the increasing problem of informal settlements, the Departments of Urban and Rural Planning and the Centre for Housing Studies at Ardhi Institute were established at Ardhi Institute which was later transformed into Ardhi University.

2.3 Housing Finance

2.3.1 Establishment of Housing Loan Fund

After independence the civil service expanded extensively. The Government in 1964 established a Revolving Housing Loan Fund to finance construction, renovation, or purchase of houses for its employees to cushion the impact of shortage of government housing. It was however abolished following the establishment of the THB in 1972. The Fund was reintroduced through staff Circular No. 8 of 1992 in order to fill the vacuum created by the defunct THB. The fund was transformed into Government Employees Housing Company (Watumishi Housing Company - WHC).

Watumishi Housing Company (WHC) is a public entity established in 2013. WHC is a property developer and a licensed fund manager for management of the WHC Real Estate Investment Trust (WHC-REIT). WHC-REIT was licensed by the Capital Market and Security Authority (CMSA) in 2015 and became the first fully-fledged REIT to be established in Tanzania and East Africa. As a property developer, WHC-REIT is the main implementer of the Tanzania Public Servant Housing Scheme tasked with building of 50,000 housing units in five phases commencing from FY 2014/2015. Houses shall be sold under mortgage arrangements to public servants and other eligible members of the public across Tanzania. Investment in Real Estate Investment Trusts (REITs) is a new concept in Tanzania and yet it provides an immense opportunity for the general public to participate and create personal wealth as well as contribute towards overall economic development. WHC-REIT seeks to work with other national and international fund manager and other stakeholders to develop this market in a manner that is beneficial to all parties.

Is a Public Entity responsible for the implementation of the Public Servants Housing Scheme (PSHS) and management of Watumishi Housing Company Real Estate Investment Trust (WHC -REIT). Shareholders of WHC and the financiers of the PSHS are National Social Security Fund (NSSF), PPF Pensions Fund (PPF), Public Service Pensions Fund (PSPF), LAPF Pensions Fund (LAPF). GEPF Retirement Benefits Fund (GEPF), National Health Insurance Fund (NHIF) and' National Housing Corporation (NHC).

2.3.2 Establishment of Tanzania Housing Bank (THB)

It was established by the Act of Parliament No. 34 of 1972 following the dissolution of the Tanganyika Permanent Housing Finance Company (TPHFC) Limited which provided mortgage lending in the 1960s. The bank became insolvent and was liquidated in 1995

2.3.3 Establishment of Tanzania Mortgage Refinancing Company (TMRC)

TMRC is a non-deposit taking Financial Institution, authorized by Bank of Tanzania (BoT) for the purpose of conducting its business, and by the Capital Markets & Securities Authority (CMSA) for the purpose of bond issuance. The Charter of TMRC reflects its unique role in being a single purpose vehicle.

It restricts the Company from undertaking any other activities (such as taking deposits, commercial loan refinancing or lending directly) apart from the ones for which the Company is established. The restrictive charter is to ensure that the Company focuses on supporting the growth of the mortgage market and the bond market by limiting its activities to the refinancing of mortgage loans and the issuance of bonds in support of those activities.

2.4 Land Delivery Schemes.

2.4.1 Access to land and provision of Surveyed Plots: Sites and Services Schemes:

This programme was introduced in 1972 with an objective of providing serviced sites for housing development by individual households so as address acute shortage of housing in the urban areas.

2.4.2 Squatter Upgrading Schemes

This programme involved improvement of informal housing areas by providing social and physical infrastructures, as well as security of land tenure. This programme was also funded by the government and the World Bank.

2.4.3 The 20,000 Plots Project

The Government through the Ministry of Lands, Housing and Human Settlements Development in 2002 initiated the 20,000 Plots Project in Dar es Salaam City whereby, the survey plots are allocated on a cost recovery basis to ensure sustainability.

2.4.4 Regularization of Informal Settlements:

Pursuant to the Land Act No. 4 of 1999, since 2004 the Government has been undertaking a programmes of regularization of informal settlements. The objective of this programme is to promote secure tenure and provision of infrastructure and services in these settlements and to promote socio-economic development for the majority of the urban inhabitants in line with the National Strategy for Economic Growth and Poverty Reduction Strategy (NSGRP) in Swahili MKUKUTA. The government's target is to regularize all unplanned settlements in the country by 2020.

2.5 Policies and Legislations

2.5.1 National Housing Policy 1981

A National Housing Policy was formulated in 1981 with the objective of providing a framework for the housing sector development in the country. This policy was not implemented due to government budgetary constraints and a change in economic policy direction from central planning to market economy.

2.5.2 National Land Policy

In 1995 the government adapted a Land Policy that would be commensurate with the market economy. Modalities of operationalization of the Land Policy (and Land Law) were worked out in the World Bank sponsored Land Market Reform Project of 1999. Both the land policy and land market reforms are key catalysts for an efficient housing and housing finance markets.

2.5.3 National Human Settlements Development Policy

This policy was approved in 2000 with the objective of creating an enabling environment for all to access adequate shelter, advocates for efficient land delivery system, simplified building regulations and standards, upgrading of unplanned settlements, housing finance, infrastructure and service provision, and better rural housing.

2.5.4 Other Policies

The Government has enacted other policies and laws which support efforts to enhance access to housing. Such policies are the Tanzania's Development Vision 2025, the Construction Policy, the Community Development Policy, the Science and Technology Policy, the National Strategy of Growth and reduction of Poverty (NSGRPI&II), the mortgage finance policy, the unit tiles act and various other policies.

3.0 THE HOUSING CHALLENGE IN TANZANIA

The housing challenge for Tanzania can be sorted out in two categories, namely rural context and urban context. Despite the abundance of resources in rural areas, there is still hardly an attractive housing in rural areas to date except for some few villages which were established during the villagization programme in 1973 – 1975 and some have grown and continue to grow into urban centres. The same applies in some urban areas especially those places where the low income population live. This section highlights the kind of housing situation found in many rural areas as well as in urban areas.

In the 2012 Census, Dar es Salaam was found to have a population of 4.36 million accounting for 10 percent of the total Tanzania Mainland population. Some other urban centres have continued to grow into municipals and cities. These are Mwanza, Mbeya Bukoba, Tabora, Morogoro, Kigoma, Dodoma and Tanga. In these towns and cities, and today in some of the villages, about 50% of people are living in rented accommodation as shown in Table 1 below.

Table 1: Percentage of Households by Ownership Status of the Main House, Tanzania Mainland, 2012 Census

	Total No. of Households	%						
		Owned by Household	Living without Paying any Rent	Rented Privately	Rented by employer	Rented by government at subsidized rent	Owned by Employer (Free)	Owned by Employer (Rent)
Total	9,026,785	74.3	4.2	18.6	0.8	0.8	1.0	0.3
Rural	6,054,641	87.8	4.0	6.3	0.5	0.4	0.9	0.2
Urban	2,972,144	46.9	4.7	43.6	1.5	1.7	1.1	0.4

Source: Tanzania Mainland- basic Demographic & Socio-economic profile 2014

3.1 Housing Challenge: Rural Context

The prevailing housing conditions in many regions, districts, wards and villages today in Tanzania still leave a lot to be desired. Construction of rural houses is still based on self-help and community-help approaches particularly when traditional housing technology is concerned.

A bulk of the construction in the rural areas is done with materials such as bamboo, timber, round pole, straw, grass and mud or adobe and many of which are used directly without being processed for their quality improvement rendering them for attack by climatic conditions and vermins and hence shortening their lifespan. Due to population increase with subsequent overexploitation, such materials are becoming scarce at their sources, which requires builders

to fetch them at long distances. This challenge, coupled with poor construction skills has rendered poor housing in rural areas.

Examples of Rural Houses in pictures



Plate 1: An example of poor rural house. Source: Authors own files

EXAMPLES OF HOUSING CONDITIONS



Plate 2: An example of poor rural house. Source: Authors own files



Plate 3: An example of poor rural house. Source: Authors own files

3.1.1 Problems of rural housing are attributed to the following:

- (a) Lack of technical skills and knowhow on the choice and use of building materials;
- (b) Lack of building and construction skills,
- (c) Lack of supporting infrastructure especially for hauling of materials at large distances;
- (d) Climate and environmental conditions which dictate on the design and affect the materials;
- (e) Economic activities e.g. pastoralism;
- (f) Cultural norms, attitudes and prioritization on good housing vis a vis others like polygamy
- (g) Lack of exposure of good living conditions

3.1.2 Interventions Required in Rural Housing Challenge:

It can be observed that any intervention to address the housing challenge in rural areas will have to consider the complex nature of the causes mentioned above (3.1.1) and how they interact. The following are being suggested as necessary interventions to address this challenge:

Table 2: Interventions by Actors to the Rural Housing Challenge

S/N	Intervention	Advantages	Suggested Actors
a.	Facilitate effective implementation of rural integrated housing programmes	This will create employment and increase income through housing development;	GOT, CBOs and NGOs
b.	Introduce basic concepts on decent housing and building skills in primary and secondary schools.	Creation of awareness on the importance of decent housing since at a tender age;	NHBRA, ministry of education
c.	Improve basic infrastructure in villages e.g. road networks, water supplies and electric power supply.	These are among the drivers in construction technology and can revamp the efforts in housing improvement for villages;	Ministry of infrastructure, local councils,
d.	Introduce basic suggested simple house designs for different localities which conform to climatic conditions and cultural norms. Some few design alternatives can be made available with specifications of materials available locally at a modest price;	Villagers will have a wider room for individual choices of housing designs according to size and style and may get technical skills services;	NHBRA, local councils, NGOs
e.	Maintain a sustained sensitization campaign on better housing to grassroot levels in villages using local building materials;	awareness created towards better living conditions can stimulate the construction and maintenance of good standard rural homes;	NHBRA, local councils, media
f.	Use VETA centres as technology dissemination points on affordable housing by including basic technology in affordable housing in their curriculum.	This will enable their graduates to be used by individual home builders as experts at their localities ;	VETA, NHBRA,
g.	Training of youth groups in basic skills in production of materials and their use in construction of houses.	These skilled groups can be of much help to the self-help home builders and job opportunities created.	NHBRA, local councils, NGOs
h.	support innovative arrangements for mobilizing savings from the communities in order to encourage formation of cooperatives and building societies for housing delivery;	Easy access to funding, community help, technical services, and share of resources	GOT, CBOs and NGOs

Source: Authors own files

3.2 Housing Challenge: Urban Context

The urban poor people in most developing countries have posed another type of housing problem. The nature of the problem in urban areas is different from that in rural areas. Some of the house construction types of rural areas cannot be permitted in urban areas especially in planned areas. At the same time, low income people cannot afford conventional modern houses, constructed on well-arranged planned areas.

Examples of squatters in urban areas (in pictures)

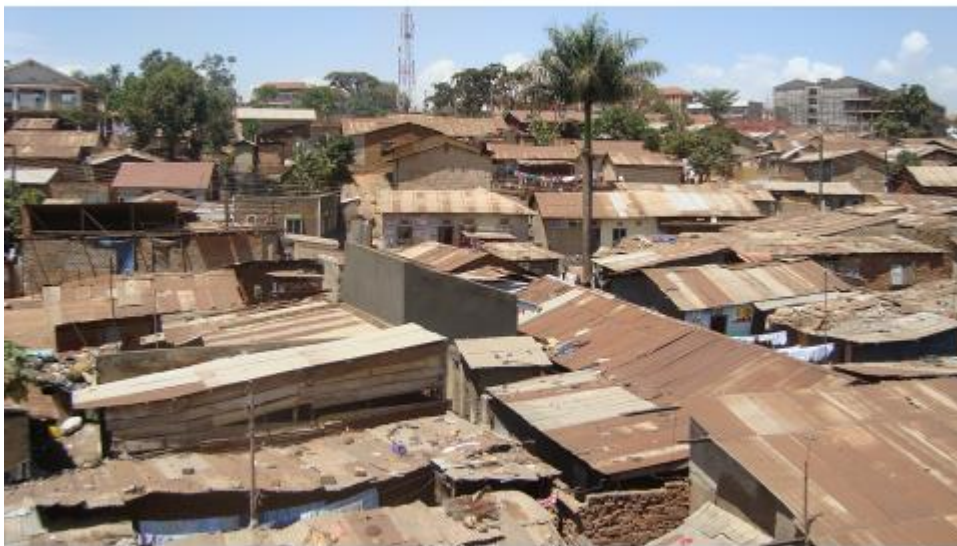


Plate 4: An example of Squatter area in urban areas

3.2.1 Problems of urban housing are attributed to the following:

- (a) Lack of surveyed plots for individual homebuilders;
- (b) High cost of building materials out of reach of many people;
- (c) Lack of a coordinated system to provide housing to the fast growing population of urban dwellers;
- (d) The above, have led to unaffordability of conventional housing and hence to mushrooming of squatter areas around town municipals and cities.

- (e) Rapid growth of population in cities and towns, has led to overcrowding in dwellings especially for the low income people largely compounded with large populations flocking to towns for better jobs and community service facilities;
- (f) Poor conditions of service infrastructure and basic services of water and sanitation pose another challenge of health wellbeing of populations involved, particularly the low income areas and in squatters. These people are exposed to hazardous living conditions of poor sanitary environment due to inadequate liquid and solid waste disposal systems;
- (g) Increased numbers of unemployed youths in overcrowded squatter areas has led to another social challenge on law and order with criminal occurrences keeping on increasing due to inadequate employment opportunities as the burgeoning population in towns and cities does not match with economic engagement opportunities.

3.2.2 Classification of income groups in urban areas in relation to housing accessibility:

In towns and cities, families can be divided into three major groups:

- **High income families**

Families in this group may not need any public aid for obtaining housing units. They may have their own posh residences or have good income to access high class accommodation. These may be political leaders in power, big businessmen and some high class public servants;

- **Medium income families**

Families in this group need direct governmental help such as subsidies for obtaining their housing units through mortgage finance arrangements with soft bank loans, but still they need some indirect public aid such as a suitable taxation policy to make them afford and access decent housing, etc.

- **Low income families**

These families are in the need of direct governmental aid. A great volume of direct subsidies is necessary for this group in order to meet their shelter need. A usual implementation method for this group is the “Sites and Services” (the likes

of Mabwepande in Dar Es Salaam) schemes where they can be assisted to access accommodation through progressive subsidized long term measures. This group include the urban poor, the unemployed people, the homeless, the disaster affected and other disadvantaged persons.

3.3 Low Income Housing Delivery Systems for Urban Areas

Like in many other developing countries housing market in Tanzania is characterized by the three subsectors viz. centrally administered public-sector, use motivated popular – sector, and profit motivated private- sector. All the three subsectors are inter-related and to some extent complementally to each other. The popular sector, which is perhaps the oldest of all the three, maintains the bulk of the housing stock for low income people in many urban areas in Tanzania at about 83.5%.

The heterogeneous public- sector through its institutionalized approach has been playing very critical role in the more recent years at about 10.2%. Various sub-systems in each of these sub-sectors have been identified and discussed in the paragraphs to follow.

3.3.1 Public Construction Subsystem

Public Construction subsystem represents the government efforts and interventions in helping the majority of urban dwellers to access decent housing. Among these efforts particularly those taken after independence was the establishing of public institutions each with their own specific mandate to contribute in the alleviation of housing problems in the country (see 2.1 and 2.2). Under the public housing programs, housing in this subsystem used to be provided for the low income families on hire-purchase, rentals. In Tanzania, single-storeyed row houses under “crash program” is most popular.

3.3.2 Popular Sector

Low income housing in popular – sector has three main characteristics, namely incremental development, complete control by the builder family and self-financing of the housing construction. Housing in this subsector does not, to a great extent, depend on the other two subsectors except in terms of components like land and essential

services, both of which are institutionalized. Two main sub-systems can be identified: squatter housing, and non-squatter housing subsystem.

(a) Squatter Housing Sub-System

As the title suggests, it refers to the unauthorized occupation of land. Housing is found on variety of locations. Two types under this sub-system are pure-squatters and renting squatters. Families unable to get a piece of land “legally” on the price they can afford and at location near their workplace, occupy whatever land they can find and thus, live in a situation of uncertainty.

(b) Non-Squatter Housing sub-system

As against the squatter housing, the occupation of land in this sub-system is perfectly legal, particularly from surveyed areas with legal documents from the local authority. Low-income housing delivery system in the popular-sector demonstrate people’s own efforts towards satisfying their need for a shelter. Loans for the house are available from commercial banks, building societies, some social security funds like GEPF, and NSSF etc., and for government employees through their newly established Watumishi Housing Company.

3.3.3 Private Sector

Private sector is characterized by the housing produced through the profit oriented developers, contractors and other professionals which fall beyond the paying capacity of the low-income families. Within this profit oriented framework, some kind of housing is made available to the low-income families through the following three sub-systems:

(a) Owned/rented housing sub-system

Private property-owners while waiting for the right opportunity for a more profitable development and while speculating, sub-divide their property and rent out to the low income families. The units are generally overcrowded, small in size and at times with poor facilities.

(b) Welfare Housing Sub-System

Private organizations and foundations construct non-profitable charity housing maintained on donations. Examples are orphanages and “old folks” homes, a practice which is still at infancy stage in Tanzania.

(c) Employers Housing Sub-System

The first type included the housing provided by the employers to domestic workers, maintenance staff, watchmen etc. normally the housing is associated with the job. Also included in this type are the temporary shelters provided for the construction workers by their employers. The second type included the housing provided for workers in industries and plantations. Housing for the industrial workers is provided on nominal monthly rents.

3.4 Interventions required in urban Housing Challenge:

It can be observed that any intervention to address the housing challenge in urban areas should consider the complex nature of the causes mentioned above (3.2.1) and how they interact. The following are being suggested as necessary interventions to address this challenge:

Table 3: Interventions by Actors to the Urban Housing Challenge

S/N	Intervention	Advantages	Suggested Actors
a.	Improve the capacity of the public sector institutions to implement the sustainable human settlements development program through research and human resource development.	The nation will have comprehensive, implementable and sustainable programmes on housing development	The Central government,
b.	Improve the management of urban land, access to affordable urban services, and the living environment. Make surveyed plots available at affordable prices	Reduced bureaucracy and transparency will simplify access to land for individual builders and investors in estate development,	Local councils, private surveyors, Ministry of Lands
c.	Adjust taxation on basic building materials	Enhanced affordability	Government, TRA,

d.	Coordinate actors in provision of affordable housing supply	Each actor to contribute according to their mandate and expertise	NHBRA, NCC,
e.	Increase the number of affordable houses at affordable prices	Low income dwellers to access better housing	NHC, TBA, Watumishi Housing Company, Estate developers, Financial institutions,
f.	Provide basic social services all over the country	Reduced rural-urban migration, improved health conditions in urban areas,	Government, local councils,
g.	Train courses on affordable housing to youth groups	Increased job creation to the youth	NHBRA, higher learning institutions, private sector, NGOs,
h.	encourage mortgage lending for obtaining finance to provide liquidity among small scale contractors and single artisans	Availability of soft loans	Banks, commercial banks and other financial institutions
i.	Conduct research on alternative low- cost construction materials such as pre- cast construction panels, hydro form blocks, hollow concrete blocks, slabs and beams, light weight concrete tiles, compressed earth block in rural and urban areas.	Expanded knowledge on building materials	NHBRA, Higher learning institutions, Regulatory bodies

Source: Authors' own files

4.0 CONCLUSIONS AND RECOMMENDATIONS

4.1 Conclusions

- (a) Most housing challenges in affordable housing delivery are caused by the lack of appropriate policies and the corresponding legislation frameworks;
- (b) The individual house builders are contributing more than 80% of the low income housing stock, the public sector 10.2
- (c) Through its recent economic reforms, the government has refrained from direct house provision except for specialized institutions like schools and the security

forces. Therefore the government assumes the role of an enabler rather than a provider.

- (d) The challenge ahead is how to match housing development with demand especially created by high rate of urbanisation. Therefore the provision of adequate and affordable housing in urban areas is one of the most pressing challenges facing Tanzania at the moment.

4.2 Recommendations

- (a) In order to realise a sustainable housing delivery system the Government ought to create a favourable environment for all actors in housing development to play their roles. This is within the mandate of the Ministry responsible for housing development to initiate a process to prepare a Housing Policy, a Housing law, a National Housing programme and review the existing outdated building rules and finish the work already done on new Building Regulations for Tanzania.
- (b) The government through the Ministry responsible for housing should assist Local Authorities to establish Housing Departments in their councils and extend the same to lower levels.
- (c) The Government has to foster cooperation with other development partners and actors within and outside the country, and encourage them to collaborate, participate and invest in housing development using locally available resources and where necessary make use of externally sourced resources. Such actors include: housing financiers, producers, suppliers, consumers and enablers including, trainers, researchers and pressure groups.
- (d) Efforts to facilitate mobilization of finance, land delivery, research and institutional arrangement as the basis for the preparation of housing development programmes, projects and actions should be sustained. The Government, Local Authorities, NGOs, CBOs, Co-operatives, Banks, Building Societies, Regional Administration and individuals ought to set their efforts towards ensuring that the present untenable housing situation is contained in both rural and urban areas.

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