

Tom Anyamba and Berit Nordahl

Housing development and women's right to land and property

Review of Women Advancement Trust's development programme and the partnership with NBBL



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Norwegian Building Research Institute

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Project report 393 – 2005

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Preface

This review report is prepared for Norwegian Federation of Cooperative of Housing Associations (NBBL). In 2003 they entered into a three years development co-operation with Women Advancement trust (WAT) in Tanzania. 2005 is the last year of this cooperation and NBBL wanted a review of the work. The overall aim of the report is to reveal the lessons learned and to give direction to a possible three years extension of the programme.

WAT's programme is diversified containing an information lobby and advocacy component, a housing development and upgrading component and a housing finance scheme. The extraction of lessons learned require knowledge of the activities as well as knowledge about the context in which these activities are carried out. In this report the lessons and recommendations are therefore interlinked with a description of the different activities of WAT.

The review team wishes to express gratitude to the members of the housing groups, the officers in WAT, and officers in different governmental offices, for their willingness to share their experience with the review team. We are also grateful to NBBL for the confidence shown by entrusting us the review of the programme. We have undertaken the task to the best of our ability and hope and trust that the views and attitudes of all interviewed persons, residents or officers, are reflected and interpreted in the manner they can identify themselves with.

We hope the report is of use for WAT, NBBL and the Norwegian development authorities in their discussions of development policy, especially on issues related to right to urban land and property, women situation and housing development.

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CHAPTER 1 - INTRODUCTION

The Norwegian development policy has started to engage in the urban settlement and urban poverty reduction efforts. Among the NGO's engaged in these issues, the Norwegian Cooperative Housing Association (NBBL) has supported poverty reduction and residents enabling activities in a 10 year period, by collaboration with local NGOs in several countries (South Africa, Kenya, Zambia, Tanzania). The collaboration encompasses financial support and technical advice.

NBBL started collaborating with the Women Advancement Trust (WAT) in Tanzania in 2003. At that time WAT had been active in strengthening women's situation in housing issues: ownership and inheritance rights and housing development through self help and co-operative organisation. In the last few years WAT has addressed activities on land regularisation and formalisation with a special emphasis on informal settlements, and by promoting sustainable and affordable housing upgrading.

This report reviews the work of WAT and NBBL in advising and supporting WAT in their activities. The first chapter covers the introduction and background information on urbanisation challenges in Tanzania and the structure of Women's Advancement Trust (WAT). Chapter two covers the components regarding the Housing Development unit, while chapter three deals with the information, communication, advocacy and lobbying activities of the ICAL unit. Chapter four discusses the administration and finances including the assistance given by NBBL for improving the administration of both WAT itself and the micro finance arrangement that is developed for shelter improvement. Chapter five discusses WAT's institutional development, regional networking and other partnerships. Conclusions and recommendations are summed up in Chapter 6.

1.1 Background—urbanisation and housing challenges in Tanzania

As a background to the urban housing challenges that WAT is addressing a brief review of the Tanzanian challenges is presented. Tanzania is one of the rapidly urbanising countries in Sub-Saharan Africa. The spatial structure of its capital city Dar es Salaam is a result of four distinct urban layers; the Arab trading centre from 1862, the capital of German East Africa from 1891 to 1918, the capital of Tanganyika a British protectorate from 1918 to 1961, while the fourth is the post-colonial layer from 1961 to date, which is predominantly African (Kironde, 1994; Lupala, 2002).

After independence the annual urban growth rate in Tanzania was approximately 8-10% (Kironde, 1994), this rapid urbanisation rate was associated with rural-urban migration and recently in large towns by natural growth. The city of Dar es Salaam, as a primate and capital city has a higher rate of urbanisation than other towns in the country. Since 1963, Dar es Salaam has grown both in size and population from 150,177 people to 2,497,940 people in 2002 (Lupala, 2002; URT, 2003). This rapid urbanisation process has had the peculiar characteristic of being predominantly informal (Rakodi, 1997; UNCHS-Habitat, 2003).

Unlike Western countries where urbanisation was fuelled by industrialisation, in many of the developing countries (Tanzania included), the type of urbanisation depicts rapid population increase and uncontrolled expansion of cities with limited economic or productive bases (Lupala, 2002). Thus the main features that characterise urbanisation in these countries and more specifically Sub-Saharan Africa include sprawling cities beyond the limits and capacity of local authorities to provide basic infrastructure and social amenities. They also depict a rapid increase in unemployment and urban poverty, growth and expansion of informal settlements, deterioration of existing infrastructure and social services, proliferation of the informal sector and growth of non-urban activity sectors such as urban farming (UNCHS-Habitat, 1996). This kind of urbanisation is taking place amidst abject poverty, a situation that has been called by some authors as urbanisation of poverty.

The challenges facing Dar es Salaam can be traced back to the colonial period. In the 1940s, Dar es Salaam experienced high densities, partly because the colonial policies were rather negative towards an African population living in cities. The city's spatial expansion was mainly limited within the extent of the planned city. The built up part of the city until 1945 was limited to 463 hectares of land with a total population of about 60,000 inhabitants. With the exception of a minor low-rise, low density development at Osterbay, the rest of Dar es Salaam was confined to the present city centre, Kariokor, Ilala, Upanga, Keko and Kurusini (Lupala, 2002). Until 1963, the major part of Dar es Salaam was rather planned with the exception of a few informal settlements of Keko, Buguruni, Ubungo and Temeke. The post-colonial growth trends that were fuelled by rapid population influx, and by individuals developing their own houses, resulted in rapid horizontal expansion of the city predominantly along its radial road networks, a trend that persists today.

The informal urbanisation process in Dar es Salaam has come about because the government and other relevant authorities have been unable to provide adequate and affordable urban goods and services through formal processes to the growing population. Many people, particularly the urban poor, therefore resort to informal processes of accessing these goods and services. In addition to the informal urbanisation process, the policies and legislation governing access to land and housing were discriminatory, whereby women had no right to own land and housing. It is for this reason among others (e.g. women's rights) that caused the formation of the Women's Advancement Trust (WAT) in 1989, with the mission of championing women's rights to ownership of land and housing.

Human Settlements in Dar es Salaam

With regard to housing, the houses provided by the government's National Housing Corporation (NHC) and different institutions and employers are mainly occupied by single households. It is also apparent that a majority of people in Dar es Salaam live in private houses in both formal and informal settlements and are sharing houses through room renting (Nguluma, 2003). Evidence also shows that the private sector is by far the largest provider of housing, with a majority of the houses being occupied by the house owner's household and one or more room renters. Many houses are able to accommodate more than one household, since the majority of the houses are the Swahili type, whose layout is compatible with sub-letting. In addition, the recent neo-liberal policies have ensured that private developers build houses in both formal and informal settlements, as the public sector has increasingly reduced its role in housing development.

In 1962, there was a decree to demolish all informal settlements, and rebuilding new houses. This decree failed to achieve the desired results and was replaced by the introduction of the site and services and settlement upgrading programmes. These initiatives were also unable to satisfy housing demand, which led to the proliferation of informal settlements. Evidence on the ground shows that nearly 70% of all inhabitants in Dar es Salaam live in unplanned (informal) settlements. In addition, a 1990 study showed that house owners live with sub-tenants to the tune of 90% of all housing¹. These informal settlements are one of the major concerns for WAT, which is now in the process of initiating regularisation and upgrading programmes. Currently WAT has started a pilot project in the informal settlement of Hanna Nassif, which is discussed in detail later in this report.

Recent Developments

There are currently three major human settlement programmes in Dar es Salaam, at various stages of implementation. The first one, which is discussed in detail in chapter two, is the government's '20,000 plots scheme'. The second one is a World Bank funded project, where local authorities are loaned money for settlement upgrading. Phase one of this project includes 15 poorest informal settlements, but whose location is near some infrastructure e.g. Buguruni. Phase two of the project, which will commence in January 2006, will target 16 settlements which are also poor, but most difficult in upgrading, as they require the construction of new infrastructure.

The third project is under the auspices of Cities Alliance projects through the Sustainable Cities Programme. This programme is targeting 69 informal settlements for upgrading, giving a total 100 settlements, together with those under the World Bank funded project. The Cities Alliance project is currently in the 36months programming (framework for work) phase. The implementation phase will start at the end of the programming period and run till 2015. It should here be noted that while we were in the field, none of the people/institutions we held discussions with mentioned a possible fourth project. This possible fourth project to our

¹ Discussion with DR. Kyessi, 07.09.05

understanding, is being funded by Norad, and will focus on settlement regularisation. The regularisation is anchored in De Soto's thesis; that property in developing and ex-communist countries is not fungible because it is irregular, and therefore requires to be regularised. Norway has decided to support the De Soto initiative in Tanzania, both in the rural areas (E-777B) 2004) and in urban areas (Press information Nr: 85/05, UD). However, none of the persons interviewed in this mission referred to the De Soto programme, neither WAT nor the Ministry of Lands and Settlement and their '20,000 plot scheme' nor the Cities Alliance.

1.2 WAT and the Review Commission

Organisational Structure of WAT

In order to carry out its mandate, WAT is organised under three main units; Administration and Finance, Housing Development and Information Communication Advocacy and Lobbying (ICAL). The Administration and Finance unit is in charge of the overall administration and financial management of the trust, while the housing unit promotes housing development, settlement upgrading including a housing finance scheme (Established in 1996). The strong Information Communication Advocacy and Lobbying (ICAL) component has a historic basis, as WAT was founded in 1989 on the premise of promoting the advancement of women, through education, skills training, information etc.

In addition to the three basic units that constitute WAT, WAT is also involved in; regional networking, institutional development, and formation of partnerships with other stakeholders particularly in the area of human settlements.

NBBL's Work with WAT

NBBL and WAT agreed in August 2003 to execute the cooperative and community-based housing and shelter development programme up to 31.12.2005. The objectives of the agreement were; to empower low-income communities, particularly women, to participate fully and actively in all aspects of human settlements development, including the improvement of their living and housing conditions by providing education, training and technical assistance on land rights, housing construction, savings and credit schemes and self-help efforts. The focus of these activities was to be in urban and peri-urban areas of Tanzania, where the human settlement conditions are poor.

The Review Commission

The purpose of this review is to assess the scope and achievements of WAT during the last three years. A further purpose is to review NBBL as a development partner in relation to WAT's organisation and its programme. The joint role of NBBL and Rooftops should also be reviewed, especially the joint effort through the basket funding and its impact on WAT's programme.

This review has been premised on the grounds that the programme comes to an end by 31.12.2005. It is therefore necessary to review the work, in order to reveal the strengths and weaknesses of the cooperation with a possibility of a new three year programme. The review was carried out between 30th August and 30th September 2005 as detailed in the terms of reference (Appendix 1).

Information sources

The methods used in the data collection were three fold. Firstly, information was sought through document review. Both documents directly related to the cooperation between WAT and NBBL and more general policy documents were reviewed. Secondly, data was gathered by sets of interviews. Group interviews/discussions with officials of WAT were held over two full days. In these discussions the organisational and operative structure of WAT were reviewed, along with activities, experiences and challenges. The review team also held four focused group discussions with cooperative groups who are supported by WAT. These interviews were supplemented by visiting and documenting of the progress of housing construction on the various sites/locations for the housing developments. Personal observations and photography collated the data gathered during the focused group discussions. Finally, the review team had discussions with government officials at municipal and state levels (see appendix 2 for list of persons interviewed).

One member of the review team visited Dodoma on the weekend of 2nd-4th September 2005. He held discussions with the Capital Development Authority (CDA) in Dodoma, on settlement regularisation and upgrading. In addition observations on site were carried out, and also discussions with the housing group in Dodoma were held.

This draft report was written over a period of approximately five days, and was thereafter revised after receiving comments.

CHAPTER 2 – HOUSING DEVELOPMENT

2.1 WAT’S Housing Development Unit

The housing development unit is one of the three units that constitute WAT’s organisational structure. The unit which is headed by a Housing Development Officer (Architect) is in charge of three main projects; housing co-operatives/groups, informal settlements and housing finance.

WAT assists the residents in forming *housing groups and housing cooperatives*. The organising of residents with similar objectives in smaller groups has proved effective for several shelter improvement efforts. The group approach is evident in the informal settlement upgrading as well as in housing finance initiatives. The formation of housing co-operatives and housing groups is because of their efficiency in empowering low and middle income households in realising their unique housing needs. Currently WAT is working with two housing co-operatives and three housing groups. The housing co-operatives are legally registered and recognised by the relevant governmental authorities, while the housing groups are not registered but have some form of semiformal² recognition.

The two housing co-operatives and two housing groups are based in Dar es Salaam, while the third housing group is based in Dodoma. In Dar es Salaam the Bandari housing co-operative has 82 members, while the Magohe housing co-operative has only 18 members., Makazi Bora group has 50 members and Mkuhana housing group based at Hanna Nassif has 26 members. The Dodoma based Nala Makazi housing group, has 115 members.

The housing co-operatives/groups, have attended various workshops/seminars whose focus was on education, information, training and exchange visits arranged by WAT. These workshops/seminars address matters regarding; savings and finance, land acquisition and infrastructural services, design typologies, cost estimates and the construction processes, relevant policies and laws. Workshops on housing development cycle are organised including creating awareness on gender issues. Affordability, savings, costs, the process of land acquisition and the building process are other issues addressed in workshops. After these workshops have been conducted, WAT together with each group, prepare a project strategic plan, leading to a one year work plan.

WAT also assists groups on land acquisition, a process which has proved to be very lengthy. To get the land surveyed, the layout plan made, and to achieve the letter of offer is a complex procedure which requires professional skills even if the land is in public hands. It is also not

² The details about the formal/semiformal recognition of the housing groups is not clear for the review team.

easy to acquire private land; it took Bandari housing co-operative more than 9 years to acquire private land³.

'Informal settlements' is a sub unit of the housing development unit, and is headed by a community development officer. The main objective of this sub unit is to pilot informal settlements development by way of regularisation and upgrading. This process which will be spearheaded by WAT in collaboration with other actors will create secure tenure for the inhabitants and at the same time help improve the housing and environmental conditions of the targeted informal settlements.

The main objective of the **housing finance sub unit** is to establish savings and credit services which are self-sufficient in relation to housing. The sub unit mobilises people to save through the upatu⁴ groups, so that they can borrow in future. The money is saved in the WAT Saccos, which in turn lends to the members. Through the assistance of a lawyer⁵, the administrative procedures and operating systems of WAT and WAT Saccos have been agreed upon. A Memorandum of Understanding (MOU) between WAT and WAT Saccos, together with the Loan Policy has been accepted by the WAT Saccos Board⁶.

WAT also organised training sessions for group members on matters regarding; savings vs loan, the role of upatu, budgeting and issues of affordability.

In general WAT Saccos gives loans for business other than housing development. This was the reason why the Shelter Loan Revolving Fund (SLRF) was created: to support housing development. The fund got its initial seed money from Rooftops Canada in 1998 (T.shs 6million (\$ 5,454.5) this sum subsequently was increased to T.shs 9million then 28million. Currently (2005) the fund has T.shs 38million (\$ 34, 545.5). When NBBL started working with WAT in 2003 they contributed to the Shelter Loan Revolving Fund and put efforts toward accomplishing the work of the SLRF. This money is strictly used for lending to shelter projects. Some beneficiaries of the fund are;

1. Nala Makazi group who got a loan of T.shs 1million (\$ 909), for their water project under housing project.
2. Also the Upato group from Nala Makazi borrowed \$ 7,367 for construction. ('Upato groups' are saving and lending groups of 4-6 individuals who meet and encourage

³ In Tanzania, there is a dualism of land ownership. The state owns all land and can put any land to whatever use irrespective of what indigenous settlers are using the land for. However, if there is no state intervention, indigenous settlers assume full ownership and can therefore sell the land even if they may not provide the necessary legal instruments. This then creates a dualism which normally presents problems in the process of acquiring legal titles

⁴ Upatu groups are sub-groups of a co-operative/housing group comprising 4-5 people who save together and give each other security when servicing loans borrowed from WAT. The groups are formed on basis of ambition and affordability (how much they can save/pay back) monthly and not, for instance, geographic criteria.

⁵ Rehema Kerefu

⁶ In order to improve efficiency in service delivery, WAT Saccos adapted a new model in 2002, after DID's (Canadian NGO) intervention, through training and the engagement of a manager and cashier

each other in the savings and who, after proving saving ability, can achieve credit on a revolving mutual responsibility pay back scheme).

3. Magohe housing co-operative also got a loan of T.shs 1million for carrying out land survey.
4. WAT Saccos, which got a loan of T.shs 1.2million (\$ 1091) for their office renovations. These loans are generally short term loans, to be repaid in a period of not more than 18 months, at an interest rate of 1.5% per month.
5. MUKUHANA (informal settlements) who got loan of 2.2 million for upgrading houses of 3 UPATU groups and 4 members of each Upatu group.

Makazi Bora (the new group) who got a loan of 28 million for purchasing 39 plots for 39 members and still we have members who are on the waiting list.

One condition of the shelter loan revolving fund is that, money is lent subject to the submission of a business plan. The business plan was developed by the Canadian consultant, as a part of the NBBL/Rooftops technical assistance⁷. This scenario enables the proper management of the funds, as monies are disbursed incrementally. The housing finance sub unit also carries out training on affordability issues including informing groups on alternative sources of funds, other than those from the shelter loan revolving fund. The sub unit also conducts training on loan management.

2.2 The Housing cooperatives/groups

The concept of forming housing co-operatives/groups is a way of pooling together the resources of low and middle income people, so that they can access housing finance, which they are unable to access individually. They are also able to collectively procure building materials, infrastructural services like roads, water and power supply through self-help methods and thereby reducing the costs. Through the efforts of WAT, two co-operatives and three housing groups have been formed in the last ten years or so. These groups are at various stages of housing development, with the Nala Makazi group having completed some houses, whereas the Makazi Bora group is in the process of acquiring land.

Nala Makazi Housing Group - Dodoma

The Nala Makazi group which is based in Dodoma's Nkuhungu area was formed more than ten years ago. WAT started working with the group in 1993, and has since assisted them in being recognised as a housing group. When we visited the group to review their activities, 32 members of the group turned up at short notice for the group discussions (Appendix 3), and this gesture shows the commitment of the group members. The group has 115 members of

⁷ Jacques Samsom

which 100 members have been allocated plots by Dodoma’s CDA, while 15 others are yet to be allocated plots.

Over time, WAT has organised educational seminars/workshops for the group where issues on strategic planning, awareness of HIV/Aids, financial management, policy on human settlements, construction skills etc., have been addressed. WAT also organised an exchange visit to Korogwe, where the members were able to exchange ideas with a similar group. In addition the chair person of the group was able to visit Namibia through the support of Habitat International coalition (HIC). Experts from NHBRA in Dar es Salaam gave instructions on the production of stabilised soil blocks, where it was determined that the soil in Nkuhungu area requires a cement soil ratio of 1:16 in order to produce good quality blocks.

Through the efforts of WAT, internal roads in Nala Makazi’s settlement have been graded with the assistance of CDA and WAT’s technician. In 2001, the group borrowed T.shs 1,000,000 from WAT’s Shelter Loan Revolving Fund for a water project, money which they have paid back. With regard to housing construction, through the inputs of NBBL, particularly on issues of affordability, WAT’s architect has been able to develop new housing types ranging from 25m² to 75m². According to the Dodoma CDA the minimum house should measure 75m², however through WAT’s intervention the CDA has accepted to approve a house of 25m². These houses are built on high density plots that range from 400m² to 600m² ⁸.

Currently Nala Makazi is constructing 39 houses which are at various stages of completion; the CDA has made close supervision of these constructions, particularly in the laying of foundations. The rest of the construction is closely followed up by WAT’s technician based in Dodoma. Two of the houses are fully built and occupied, while several houses are partially complete. One of these partially complete houses has the foundation of 75m² fully built but only 25m² of the house fully built and occupied. Several other buildings are at the foundation level.



Fig. 2.1 Fully built and occupied house



Fig. 2.2 Partially built and occupied house

⁸ In Tanzania, high density plots range from 400-600m², medium density are 601-1000m², while low density are 1001m² and above



Fig. 2.3 Construction at foundation level

Very few of the constructions use alternatives building materials as developed by NHBRA, three houses are build by soil cement.

A common practice during the construction period is that; some members alter the floor layout by excluding the shower room and the toilet and converting the space into a bedroom. They argued that because of the extended family structure of most households, they would rather have more indoor sleeping space. They are accordingly willing to suffer the inconvenience of using an external shower and pit latrine.



Fig. 2.4 Construction using stabilised soil blocks



Fig. 2.5 External shower and pit latrine.



Fig. 2.6 A completely built 75m² House



Fig. 2.7 Approved Regularisation Layout -Chang'ombe

Bandari Housing Co-operative

WAT encouraged the Bandari group to form a cooperative and start saving and housing activities. WAT facilitated by way of educational and awareness seminars, exchange visits and technical assistance through developing different housing typologies and advice. Bandari housing co-operative has 82 members, 42 of them have their plots at Toangoma, while 40 members have their plots at Chamazi. The 42 plots at Toangoma were initially purchased from local land owners about 10 years ago.

Currently the Bandari housing cooperative has title deeds for Tuangamoia site, but are still waiting for Chamazi site. The lengthy period of acquiring private land made the Bandari housing co-operative to loose land at Toangoma site to the government's 20,000 plots scheme. 42 members of the group lost their plots, but re-applied in the government scheme and were eventually luckily re-allocated. However the government's compensation for the land in the 20,000 plot scheme was not adequate, making cooperative loose T.shs 1million (\$ 909). In Dar es Salaam, the process of land acquisition does not include services such as water, roads, power supply etc, and these services have to be sourced separately. For example the Bandari housing co-operative have sunk a bore hole at their Chamazi site, where they use the water to make concrete blocks, and at the same time, sell some of the water to their neighbours at the rate of T.shs 20 (\$ 0.018) per bucket.



Fig.2.8 Plot subdivision Layout Toangoma Site

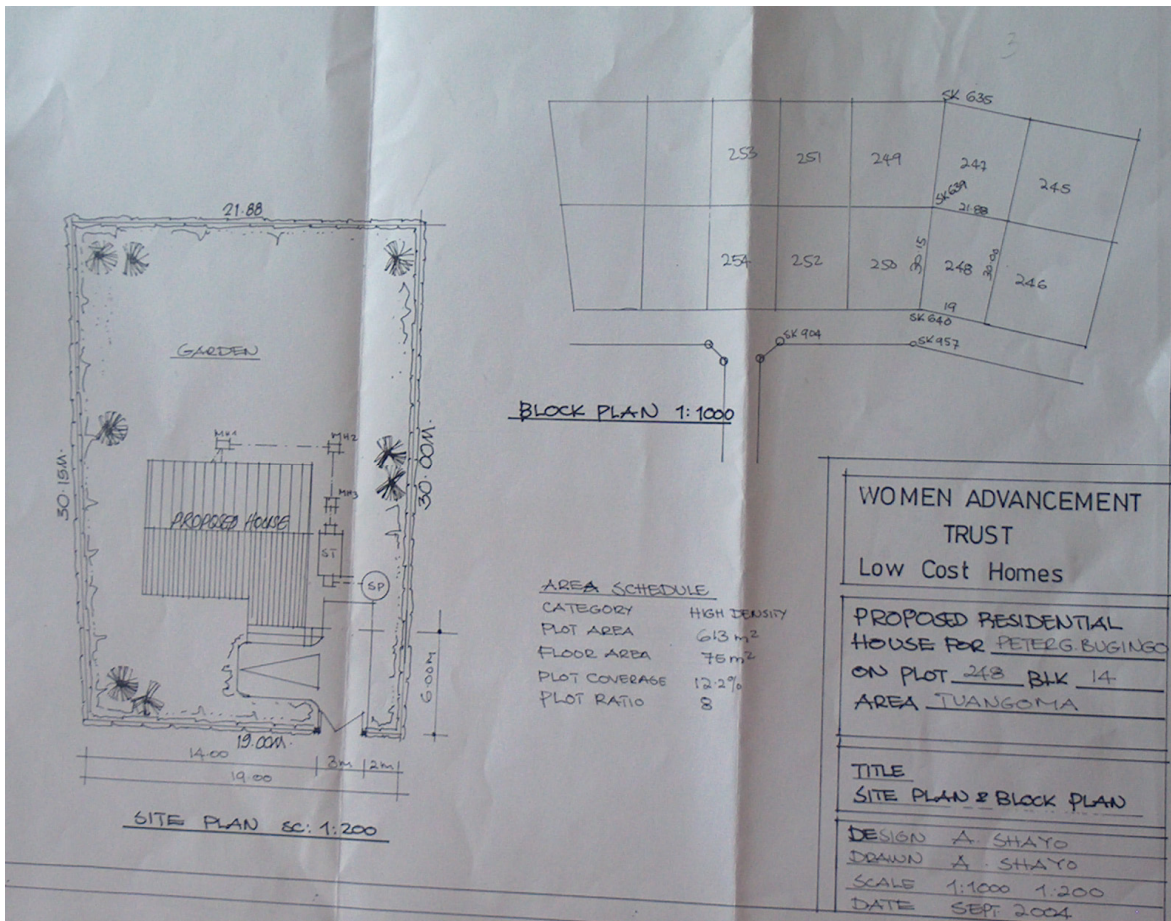


Fig. 2.9 Typical plot layout Toangoma

The layout developed at Toangoma by the 20,000 plots scheme allows for road network, social and community amenities. The community centre site in the scheme is currently used by the Bandari co-operative for making building materials. The policy of Bandari co-operative is to procure building materials collectively, whereby; in their phase one, five members have been selected of which two are women. One of the members has completed constructing the shell of his house, which is now acting as a demonstration house. It was observed that in this particular house, the wall separating the kitchen and the living room had been demolished to create a larger living room. The owner would rather have a larger living room than a small living room and an internal kitchen. The large bedroom was also converted into a master en-suite, by reducing the size of the storage area. This scenario of changing the design insitu, similar to what was happening in Nala Makazi, raises a question on the design typology. May be members are unable to express their design preferences, or they do not fully comprehend technical drawings (see 2.3).



Fig. 2.10 Production of Building Materials



Fig. 2.11 Completed Shell, Demonstration House

In constructing the shell of the three bedroom demonstration house of 75m², it has so far cost T.shs 3,200,000 (\$ 2,909). It is estimated that a similar amount of money will be required for the finishes. Bandari co-operative housing is a member of WAT Saccos, where they have saved T.shs 2,500,000 (\$ 2,273).



Fig. 2.12 Demolished Wall Living Room/Kitchen

Makazi Bora Housing Group

Makazi Bora is a new housing group that has been formed through the assistance of WAT. The group has 50 members of which 39 have been allocated plots in the government 20,000 plots scheme. The 39 plots are located in two different sites; the one at Mivumoni has 26 plots while the one at Mwanagati has 13 plots. We were able to visit the Mivumoni site which is 23km from the city centre of Dar es Salaam and 4km off the Bagamoyo road. The site has been subdivided with provision for plots for community facilities and social amenities. Power supply can be sourced at 500m from the site, while the roads were being constructed at the time we visited the site. According to representative from Ministry of Lands and Human Settlement (Project Manager, 20,000 plots scheme), 20-30m main roads will be constructed to gravel level, while small access roads will be constructed to formation level. Currently the land is still basically agricultural land.



Fig. 2.13 View, Mivumoni plots.

WAT through the Shelter Loan Revolving Fund (SLRF) purchased the plots on behalf of Makazi Bora at a cost of T.shs 28.7million (\$ 26,091). Each member of the group is paying back the SLRF a monthly sum commensurate with the size of the plot allocated to him or her. For example a member who was allocated a 680m² plot in Mivumoni, costing T.shs 780,000 (\$ 709), pays WAT Saccos T.shs 48,000 (\$ 43.6) per month for 18 months. While a member who was allocated a similar size plot in Mwanagati, will pay less as the equivalent plot in this area only costs T.shs 400,000 (\$ 363.6). All these payments are made through the upatu groups consisting of 4-5 members.

Several members of the group have signed the letters of offer written by the Ministry of Lands. It was clarified that the title deeds for the plots get ready within two months of signing the letters of offer. These titles are then deposited with WAT Saccos, who retain them kept in a safe on behalf of WAT, until the members complete their land loan repayment. This arrangement was recommended by NBBL. The house building process then begins on completion of the land loan repayment.

Mkuhana Housing Group in the informal settlement Hanna Nassif

The main task in Hanna Nassif ward in Kinondoni municipality is settlement regularisation and upgrading. WAT approached the residents with the view of carrying out the task. As a first activity WAT carried out a social economic survey of the Hanna Nassif area. A second step in the regularisation was to make lay out plan. This was done with assistance of UCLAS. The layout generated 1,135 plots of sizes ranging from 100m² to 300m². The plan was then submitted to Kinondoni municipality for approval, after which it was forwarded to the Ministry of Lands and Human Settlements Development for further approvals. Throughout this process, WAT in collaboration with the local ward councillor, made continuous follow up on any necessary amendments that were required to be made on the layout. Finally after more than one year, the layout plan has been approved both at Municipal and Ministry level.

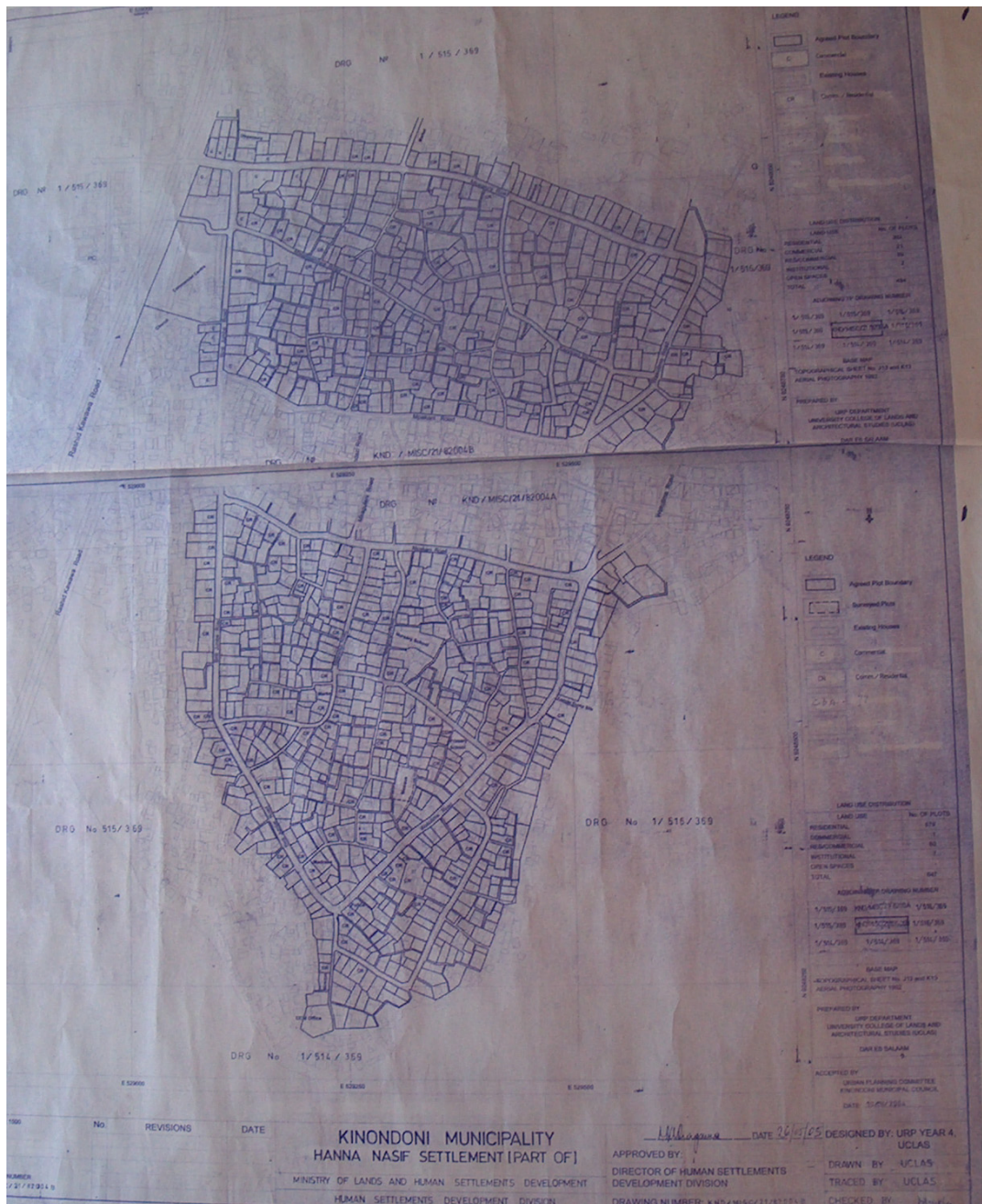


Fig. 2.14 Approved Plot subdivision Layout for Hanna Nassif

The next stage of the regularisation process is the surveying of the individual plots. WAT tendered for the survey services from both public and private surveyors, in order to arrive at competitive surveying fees. The surveyor who was appointed accepted to charge each plot owner a fee of T.shs 30,000 (\$ 27). Surveying the plots collectively costs the group less as ordinarily, individually it would cost T.shs 300,000-500,000 (\$ 272- 455) to survey each plot. The Mkuhana group entrusted WAT with the duty of collecting the survey fee from the members, and in the first three days of collections, T.shs 1,025,000 (\$ 932) was collected. The money is received by WAT and immediately banked in the WAT saccos. Completed plot surveys will lead to a 'letter of offer' for the plot owner and subsequently title deeds for the plot.



Fig. 2.15 A member of Mkuhana paying the survey fee to a WAT official

WAT also carried out an assessment of the conditions of the buildings plus other facilities, making the necessary sketches before the cost estimates of the upgrading are made. The basic principle followed is incremental improvement. During this stage, WAT advocates for the use of alternative building materials as developed by NHBRA.



Fig. 2.16 Additional building in members plot

WAT is also mobilising and creating awareness to residents of Hanna Nassif on the need for waste management. There is no system for solid waste management, and residents dump their waste in open drains, as they refused to pay the T.shs 500 (\$ 0.45) monthly fee the municipality required for solid waste disposal.



Fig. 2.17 Solid waste disposal in open drain

After the survey was completed, WAT conducted an affordability workshop. 24 members participated. Two topics were addressed; affordability and phased upgrading. The residents formed the Mukuhana Housing group. The housing group has now appointed its own executive committee, to manage their day to day affairs. Most members in the Mkuhana group are landlords and were desirous of carrying out the upgrading (renovations) of their houses. In 2004 WAT helped in the establishment of several ‘upatu groups’⁹, within the Mukuhana housing group. The ‘upato groups’ immediately started savings schemes. As explained ‘Upato groups’ are saving and lending groups of 4-6 individuals who meet and encourage each other in the savings and who, after proving saving ability, can achieve credit on a revolving mutual responsibility pay back scheme.

These savings have by now led to house upgrading (renovations). Several members are now undertaking this task of renovations. For example the chairman of the group has built a 3 room new house in addition to his existing buildings. He has so far spent T.shs 1.8m (\$ 1636) of which only T.shs 200,000 (\$ 182) was a loan from SLRF. According to the group chairman, his plot accommodates a total of 18 people, who are all members of his extended family. Another member has carried out minor renovations by raising the roof of her house and touching up the windows at a cost of T.shs 525,000 (\$ 477.3) of which T.shs 200,000 (\$ 182) was a loan from SLRF. It was observed that this particular member was subletting 9 of her rooms at the rate of T.shs 8,000 (\$ 7.3) per room per month.



Fig. 2.18 3 Room New house extension, Left



Fig. 2.19 Minor Repairs to Existing House.

2.3 Design typologies and affordability

In order to achieve affordable housing for low and middle income households, the type of housing developed, plays a major role. There is direct relationship between the cost of a house and the type of design for the house, in terms of size, layout and type of materials used.

Traditionally the smallest housing unit approved by the Tanzanian legislation is that built of permanent materials and measuring not less than 75m². Based on these set minimum standards, WAT took the initiative in designing simple houses that could be built through self-help methods in urban and semi urban formal and informal areas. In addition WAT's housing development unit prepared Bills of Quantities for the various house designs, which were to assist group members in making informed choices. Over time these typologies proved difficult to be realised, for example the Nala Makazi group have their houses in various degrees of incompleteness.

The role of NBBL

Recently, NBBL brought to the fore the issue of *affordability* as a major variable in realising any housing development. It was shown that it would take approximately 20 years to complete a house of 55m² by a household that could save T.shs 20,000 (\$ 18.2) per month and pay back the loan together with the accruing interest. Based on the above understanding, WAT subsequently revised their design typologies so that they could be built incrementally starting with the core unit of 25m² and gradually increasing to 75m². According to the calculations made by NBBL, it was shown that it would take approximately 10 years to construct the 25m² core unit, if a household was saving T.shs 20,000 (\$ 18.2) per month. Encouraged by NBBL and based on the design of the house that grows, WAT has been able to convince the CDA in Dodoma to approve the core unit as the smallest house that can be constructed.

Through their technical assistance on financial management and construction issues, NBBL were able to focus on the issue of affordability also when they developed the loan terms for the Shelter Loan Revolving Fund. They proposed that people should be able to complete building the core unit where they could move in within 3-5 years. It was also noted that in order to complete building the core unit in 3-5 years, at the same rate of saving then the size of the core unit needs to be reduced to 10-15m². This proposal may not be accepted easily by group members, however over time the economic realities will outweigh other socio-cultural considerations, which will then make such small core units socially acceptable.

NBBL also proposed the use of cost-efficient measures such as the use of alternative building materials, including maximum self-help labour. Evidence from Costa Rica, shows that such approaches can reduce building costs by 30-40%. NBBL further recommended that WAT should take the initiative of creating awareness to the groups on these types of approaches.

NBBL, WAT and NHBRA

The National Housing and Building Research Unit (NHBRU), the precursor to the National Housing and Building Research Agency (NHBRA), was established in 1971 by assistance from Norad. NHBRA's core functions are to carry out research and dissemination of research findings on building materials.

The main alternative building materials that have been developed by NHBRA are the stabilised soil blocks, interlocking blocks and sisal cement tiles. These materials can reduce the building costs considerably, thereby making housing more affordable. These materials however don't seem to be in popular use, probably because of lack of knowledge among the residents in the new settlements. Innovation is time-consuming: In Dar es Salaam many people in the 1970s hardly used concrete blocks for building informally. Presently concrete blocks are the most popularly used material, partly due to the shortage of timber, but mainly because many people have been exposed to the technology. On 09.09.05, while visiting the Bandari co-operative's Toangoma site, one resident in the area was building using interlocking blocks and sisal cement roofing tiles. If adopted these kinds of examples may popularise these materials.

WAT is seeking information from the NHBRA, and the partnership is encouraged by NBBL. All parties see the gain in cooperation and mutual encouragement and exchange of experiences. A yet unsolved issue in the new settlements is the sewage: The use of VIP latrine is promoted by neither party, but still is the option of many households, also in the new settlements. Especially in sites where water is sparse, septic tanks, which are suggested by Ministry of Lands and Settlements, might be problematic. For the time being, the individual septic tank is the promoted solution. There are no plans to construct municipal trunk sewer system. In the long run however, municipal trunk sewage system would be cheaper than individual septic tanks.

Pit latrines, versus individual septic and trunk sewer is issues that need to be addressed at the municipal level in both Dodoma and Dar es Salaam.

2.4 The 20,000 plots scheme and the Cities Alliance Activities

In addition to WAT working with the 5 housing groups and the regularisation of Hanna Nassif, WAT also interact with the two governmental projects 'The 20 000 plot scheme' and the 'Cities Alliance'.

In 2002/2003 the government approved the surveying of **20,000 plots** in Dar es Salaam City. This is a cadastral survey project which is being implemented by the Ministry of Lands and Human settlements in collaboration with the three Dar es Salaam local Authorities. 8.9 billion Tshs was given to the Ministry of Lands and Human Settlement as a loan to cover the cost of the revision and preparation of Town Planning lay-outs, selecting and identifying project sites, paying compensation to the existing residents in the areas selected, surveying and allocating plots, preparing land title deeds and constructing roads in the new settlements. This effort is part of the efforts of providing the residents of Tanzania with security of tenure.

Previous efforts have made Tanzanian authorities gain experience, and they are now aware of the many pitfalls that might accompany efforts of surveying: The first surveying effort started in 1974 with grants from the World Bank to survey plots and construct roads in three areas, all designed to high density standards, with a view to assisting low income earners to secure plots. However, as there were no plots surveyed for middle and high income earners, the low income earners were bought off and therefore started new squatting. In 1978 the Government surveyed another 7,300 plots but due to shortage of funds, the survey was not completed, forcing the Government to use Town plan drawings instead of survey plans. Consequently, there arose conflicts due to overlapping of plots, resulting in a process of rectifying anomalies, which was time consuming. In 1984 the effort to survey plots continued as 5,000 plots were surveyed, but the survey was not satisfactorily completed because of insufficient funds for compensation.

The demand for surveyed plots is huge in Dar es Salaam: in the period 1995 to 2001, 8,029 plots were surveyed, whereas the Ministry of Lands and the Dar es Salaam City Council received 243,473 applications. For this reason the Ministry of Lands and Human Settlements in August 2005 had surveyed more than 30,000 plots. The plots within the '20,000 plots scheme'¹⁰ consist of 'high density plots', 'medium density plots' and 'low density plots'. However, as the scheme requires purchasers with a minimum level of income there is a latent danger that the poorer strata citizens will not be beneficiaries, either because they fail to buy or even if they buy, they cannot afford to build houses, and will therefore eventually sell the plots and revert to being tenants or squatters.

¹⁰ The scheme is still called 'The 20 000 plot scheme' even if the number of plots is exceeded 30 000 plots.

In addition to the 20,000 plot scheme and the ambition to expand the scheme to the Municipal levels in Dar es Salaam, the initiatives from the *Cities alliance* is emerging as an additional approach in the issue of securing tenure. This programme promotes the regularisation of all informal settlements within the city. The programme is still in its initial phase. Its first practical step will be conduct an overview of the priority needs (Priority Needs Survey) and tenure status, as well as updating aerial photography over the areas. This programme is being partially funded by the Cities Alliance project and partially by the World Bank. In order to achieve a measure of success, the Cities Alliance urge the close collaboration with residents in the target settlements. Collaboration with NGO's is called for. The fact that WAT is in the process of facilitating the regularisation of one informal settlement (Hanna Nassif) has been recognised as highly valuable by the coordinator of the Cities Alliance programme. In this regard, WAT's experiences are recognised as important for the new regularisation efforts.

It should also be noted that there has been a change in the public policy on the role of NGO's in development issues as the third sector, NGOs are now recognised for their importance in the development efforts. Governments at all levels are encouraged to collaborate with NGO's (NGO's in general and WAT in particular was mentioned in the president public budget speeches from 1999 to 2004). With regard to the activities of WAT, it is important to note that all information gathered during the regularisation process will be shared. Providing air photos and maps along with 'Priority Need Survey' is a part of the Cities Alliance initiative. For WAT the process of creating layout plans will be less demanding in terms of labour force. Infrastructural needs most likely will have been addressed through the 'Priority Needs' survey people are therefore likely to be ready to step into the next sets of priorities, among which the benefits of having titles is prominent.

2.5 Housing Development and sensitisation efforts

Through ICAL (Chapter 3) WAT is addressing a multitude of issues leading to improved affordable shelter and women rights. Some campaigns are directed toward the upgrading of informal settlements. Among other initiatives efforts were made to improve solid waste management, as systematic garbage collection had failed.

In other campaigns, like the sensitisation and mobilisation issues, ICAL cooperate with the government, the elected councillors at ward level, the employed ward officer and the development officers in the municipalities. In most settlements the residents have organised community development organisations (or associations) (CBOs or CBAs). WAT addresses the citizens and if the CBOs are elected by the citizens to be their trusted body, they cooperate with them. In some cases WAT have experienced that the CBO/CBA are not always trusted by the residents. As the case from Hanna Nassif shows, the residents urged WAT to be their trusted body when money for the surveying of plots was to be collected.

The activities related to sensitisation and training in the settlements are directed toward residents as well as government representatives on the lower ranks. Pilot projects have been carried out which help WAT in adjusting their practice. When WAT enters a new area, they apply stepwise approach:

- A first issue to address is to inform the residents about the role of WAT.
- A second issue is to arrange workshops and training sessions. If there is no existing cooperatives on housing present in the area, WAT encourages the residents to form such or to form housing groups. WAT provides information about how to go about shelter upgrading and security of tenure with regard to the new land act: the procedures of a layout planning, the surveying of plots, the letter of offer and the issuing of title deeds. They always specifically discuss the gender issue, and other relevant issues, like HIV/Aids in the workshops.
- A third task that is addressed is affordability and the saving and credit scheme in WAT Saccos, both in terms of individual loans and the Shelter Loan Revolving Fund (SLRF) for housing groups/co-operatives. WAT also arranges training on affordable construction.

In the planning, the upgrading of informal settlements was *not* linked with the new '20 000 plots scheme'. However, for several reasons a link has now been established. Some of the residents wanted to build new houses whereas others might have to move due to spill following the upgrading, previous to WATs intervention. WAT informed these residents about the procedures of acquiring land in the new settlements including the building permit procedures. As groups got established WAT arranged for exchange visits for different groups to learn from each other.

In their contact with the housing groups/cooperatives and the 'upatu groups' WAT creates awareness on relevant laws, for example the revised 1999 Land Act, and always with a focus on gender issues. Human settlements and water policies are also addressed as important issues affecting housing development. Another issue which WAT addresses is the Inheritance Law. This law has not been amended/changed to allow women inherit property, however WAT has sensitised groups on the concept of co-ownership (to have man and woman registered as owners). In the Makazi Bora group, 67% of the membership is women of which two are co-owners (Chapter 3).

Discussion

The housing development activities are still in their early stages considering that WAT only started seriously to address human settlement issues in 1996. Most groups working with WAT are still in the process of acquiring land and very few have started housing construction. Of the few who have started construction, several have had to alter the layout plan either by omitting the shower/wc or kitchen, in order to create additional sleeping space or a larger living room. These insitu alterations need to be addressed with a view to revising the design typologies. May be some group members do not understand technical drawings, or are

unwilling to strongly express their design preferences. Obviously much effort is needed to ensure affordable construction with sustainable solutions.

Firstly it is necessary to continue the efforts of adjusting the sizes of the new houses to the affordability levels of the upatu group members.

Secondly it is necessary to continue the efforts improving affordable and sustainable building techniques (affordable building materials, stepwise construction, and appropriate sewage disposal systems).

Thirdly, the regularisation and upgrading pilot project which has started in Hanna Nassif, WAT has mainly co-operated with people recognised as landlords. The housing needs of the tenants have not been addressed, and if the most disadvantaged groups have to be catered for, then the housing needs of tenants should be at the forefront. At now it is the understanding of the review team that there is no tenants' organisation in Tanzania. This is an issue that can be addressed by WAT.

A last theme to bring to the table is the need for revising building by-laws. The by-laws as they stand today specify very high standards. Low income earners could make do with lower standards, and still build technically adequate. Changing the by-laws is a task for the government, and WAT can inform and encourage such a change.

CHAPTER 3 - INFORMATION, COMMUNICATION, ADVOCACY AND LOBBYING

3.1 The new land policy and women's rights to own and inherit land and property

WAT has a broad range of activities varying from advocacy efforts on women's rights to land and property, to implementing adequate and affordable houses. This broad approach must be viewed in the light of two important recent, parallel changes in Tanzania; the change in land legislation and the corresponding efforts of improving the housing conditions for the urban poor. To increase the understanding of the environment in which WAT operates, and the large possibilities that the next five years or so, will offer in terms of improved livelihoods, especially for women, the changes are briefly described. For WAT, human settlements is an entry point for advocating for the civil rights and better livelihoods for the poor and other marginalised groups, especially women.

Through the Gender Land Task Force, and with the support of UN- Habitat and international NGOs, WAT mounted a campaign that resulted in the amendment of the Tanzanian Land Act in 1999. The amended Land Act allows equal land rights to both men and women as graphically depicted in Fig.3.1. Through WAT's lobbying efforts, it still took almost 10 years, to convince men to accept changes in the land laws. Even if the law is formally changed, widespread acceptance is needed in order to ensure dissemination. Customary laws which are in force countrywide also still create a problem, as oftentimes they contradict the written official national laws.

This process took so long, among others because of the difficulty of creating awareness as the laws are written in English. This necessitated the translation of these laws into Swahili so that they could be comprehended by the ordinary people.

Another problem WAT faced with regard to the amendment of laws is that land laws are under the jurisdiction of the ministry of lands, whereas inheritance laws fall under the ministry of constitutional affairs. This made it difficult to harmonise the changes and to date, the inheritance laws have not been amended to make them non discriminatory on gender lines. There has also been the lack of political will in tackling matters regarding inheritance. It is therefore hoped that customary laws will die a natural death, as less and less people use these laws in dispute resolutions. WAT contributes to this by making the communities aware of Will Writing.

The new Land Act and the new Village Land Act

In 1999 the new Land Act and the Village Land Act were enacted by the government, after long and cumbersome decision making processes. In short the Land Act provides for the right of both men and women to own land and property. In addition the Village Land Act equates customary titles to statutory titles. Also, a new national human settlement policy was approved in the year 2000. In this policy housing cooperatives are considered to be the vehicles through which improved shelter can be accessed by lower income residents. The important task now is to disseminate the need of taking advantage of the new opportunities that the new policy guidelines present to the citizens in general and women in particular.

The lobby and information activities of WAT played an important role in the new Land Act and poverty reduction is the most important issue driving the enactment of the act. In 2005 this aspect was further strengthened as the revised National Strategy for Growth and Poverty Reduction (NSGPR) was adopted. In the strategy secure tenure and land ownership is given prominence. The new NSGPR explicitly recognises that one way of reducing poverty is through ownership of land with secure tenure, particularly for the urban poor. By giving people titles to their property regardless of its size or quality, by establishing a transparent process of obtaining the titles, and by creating a proper cadastral registry system, property can be used directly for the production of homes as well as being an asset in other businesses. This is the basis on which WAT builds their activity, both when influencing the policy as well as in practical implementation

The implication of women's equal rights to own land has several practical impacts: Among others the necessity of having the approval from both the man and the woman when a property is to be sold or mortgaged, in cases of joint ownership. The importance of women's rights to own land is also strengthened if the parties write a will that benefits the remaining spouse regardless of their gender, as well as all children, regardless of the sex of the children. To ensure that a comprehensive implementation is undertaken, information, sensitisation and capacity building is therefore required. As the new laws are designed to contribute to poverty eradication, poor and low income residents constitute a target group for WAT's sensitisation efforts.

It is governmental policy to use NGO's in implementation of the new laws. After the enactment of the laws, WAT was recognised as a contributor to the improved gender balance within the new acts by officials in the Ministry of Lands. The government expresses dependence on WAT and other NGO's in the implementing phase. With the foregoing, sensitisation, information and capacity building is an important aspect of WAT's activities, details of which are presented in the next sections.

3.2 WAT's activities on Information, Communication, Lobbying and Advocacy

At the Ministry of Lands and Settlements, at the Cities Alliance programme in Dar es Salaam City Council, and at Kinondoni Municipality level, the sensitisation and dissemination done by WAT is recognised as important and of high value. Regardless of levels, government institutions need partnership with the NGO's in the implementation of the new Land Act. WAT is recognised to be in the forefront in the implementation of the new Land Act.

WAT's unit in charge of Information, Communication, Advocacy and Lobbying (ICAL), is divided into five sub-units:

- Production of promotion materials
- Resource Centre
- Paralegal training
- Lobbying and advocacy – support to HAFOTA
- Lobbying and advocacy – Campaigns

The production of information materials and the documentation centre:

The ICAL unit produces posters, booklets, training guides, brochures etc for distribution among residents as well as for governmental officers at all levels. The promotion material unit produces material required by the other units, and have for instance produced booklets on the land law in Swahili, which are used in the paralegal training, and informative posters. It is WAT's experience that this information has proved effective in the creation of awareness of both the new gender balance in the land law and the importance of addressing gender balance also with regard to inheritance. The review team was not able to assess this in depth. However, the team was informed by the municipality that the booklets and they found the material useful and of good quality. The fact that the authorities took on the task of distributing some of the materials indirectly supports WAT's comprehension about it.

The illustrative information materials below are made by the sub units of ICAL. WAT reports that she gets comprehensive, positive feedback when these posters are displayed in the settlements.



Fig.3.1 Poster on the New Land Act

‘Land right is for all’ showing a man and a woman holding the new law.

The wife: Oh, every woman has the right to acquire, use, transfer the land, and this is for her as well as for him.
The husband: Yes, it is right that this has been achieved for lands and other properties.



Fig.3.2 Poster: Advantage of writing a Will

The advantage of writing a will:

The man tells his neighbours:
 ‘They are his witnesses, in the hand is his will for house and belongings telling that the wife and children, sons as well as daughters are the heir and heiresses’.

In order to increase the knowledge on housing rights, and particularly women’s rights on owning property, the ICAL had a substantial amount of information on these issues catalogued. A resource centre was established in 2003. First the library was established containing a variety of information available for WAT staff as well as external visitors. The library is kept in the WAT meeting room. WAT report to have 1-3 visitors every week asking for the books/documents. The resource centre also gathers experiences from the many workshops that WAT conducts. The library catalogue is computerised, and WAT has a web home page on which governmental documents are displayed.



Figure 3.3. The resource centre in the office of WAT

Paralegal training

In 1999 WAT conducted a baseline survey, which showed that women were faced with various legal problems that denied them the enjoyment of human rights because of the

existing patriarchy system. Critical problems faced by women were: denial of equal access to ownership of land, right to inherit and equal rights in matrimonial homes including home ownership of matrimonial assets (Magigita and Mtengeti 2004). A consequence of the changes in the legislation is the increased need for legal advisers and legal service at the grass root level. WAT experienced that the legal Aid services were not enough in Tanzania. The system of paralegal trainers had proved useful in other countries and WAT made preparations to establish such a service. In 2001 WAT established a paralegal programme incorporating all layers: from the residents in the informal settlements, the ward councillor, the municipality and the regional office. The paralegal groups were established in areas where WAT has been active. After 2005 WAT paralegals started to prioritise the urban areas where WAT is involved in settlement activities.

The activities of the paralegals are described in detail in evaluation report carried out by Rooftops in 2004 (Magigita and Mtengeti 2004). In short the program provides settlements with advisors in legal matters who are not judicial experts but have limited knowledge of law. The paralegals are approached by the residents in practical judicial disputes, and their advice mostly refers to which part of the law relates to the dispute, and what steps must be taken if the involved persons want to proceed to court. According to the evaluation report, most cases are solved by the parties themselves once they are made aware of what the law says about the disputed matter. In addition, the paralegals provide assistance on the writing of wills, including legal procedures for mortgages. All paralegals have to attend to training prior to giving advice, and in this regard WAT arranged trainings in 2001, 2002 and 2003.

An evaluation was carried out in 2004 showing the need for refresher courses as well as for booklets, brochures and other written materials. In 2005 WAT staff received a refresher course, where members of other organisations were invited to participate, out of which 2 NGOs focusing on environment and conservation and 7 focusing on land and inheritance took part. The aim was to train the established paralegals and to increase the numbers by adding more groups. The training is broad: the paralegals are trained in the land law, the legal system for land and marriage, the writing of wills and the inheritance law. They are also trained in customary law and the sharia law (Islamic law) in addition to the statutory law. Representatives from all layers of governments, including the ministries, participate in the training, and professional lawyer specialised in the actual topics are invited to give lessons. Still, WAT experience a need for more contact with active lawyers.

The training is popular. Once a session was planned for 80 participants but more than 120 came, even without any allowance being paid. As the two new governmental projects ('the 20 000 plot scheme' and the 'Cities Alliance') are urban, it is logical for the paralegals to prioritise these areas. A large proportion of urban dwellers are likely to experience changes related to house and property in the nearest future. Advises related to practical changes are effective in imposing new practises.

The paralegal groups work closely with the Ministry of Justice regional offices, where they are accepted and encouraged for their efforts. The regional office has full knowledge of the

service offered by the paralegals, and also knows the background of the individual volunteer advisors. The regional office is an important partner as they can recommend the paralegals to the municipalities, to the wards and to the local communities. This cooperation went to the extent that the regional office took on the task of distributing information materials to other government offices and residents.

WAT's imposed shift in the use of paralegals to more strongly focus on the urban areas solves one of the problems for the paralegal trainers related to the very large areas they were supposed to cover. The focus on the urban areas also allows for more intense contact between WAT, the paralegals and the officials at municipal level as well as ward level. As a result, in some settlements, the paralegals might use the office of the Ward for meetings and keeping their materials. This is of high value for the volunteer advisors.

Lobbying and advocacy – WAT's support to HAFOTA

Habitat Forum of Tanzania (HAFOTA) was established in 2002 to engage government at different levels to take on board the habitat agenda. It is a registered and recognised national, non profit umbrella organisation consisting of 44 members (8 NGOs, 6 CBOs, 3 housing group and 27 individuals) from different areas in Tanzania. HAFOTA has its equivalent in the Kenyan 'Shelter Forum'. HAFOTA is also a member of HIC (Habitat International Coalition). HAFOTA was founded through the initiative of WAT, so as to have an umbrella body that can campaign for the human settlements agenda at national level, a task WAT was not able to accomplish independently. Currently HAFOTA's secretariat is housed in the premises of WAT and executed by WAT.

The overall objective of HAFOTA is to lobby for the improvement of human settlements and services. It was founded after recognising that many NGOs were facing financial and credit facilities constraints within the area of housing. In stead of lobbying the government to provide housing, they wanted to advocate for the government to arrange for credit facilities and sensitise the residents about their rights within the area of housing. Their first and foremost objective is to lobby for the housing issue and to put housing on the national agenda. Affordable shelter is among the most important issues facing the poor people in Tanzania, but has not gained the corresponding prominence on the national agenda. HAFOTA's lobbying as a unitary body is considerably more efficient than each organisation lobbying on their own.

HAFOTA is also a forum for the exchange of information and experience among the members. It is 100 % voluntary based, and has no office and no employed staff. The managing director of WAT is chair person in the board of HAFOTA and one officer from the ICAL unit dedicates some time in attending to the activities of HAFOTA. With regard to the new participatory strategy in policy development and the increased cooperation between governmental offices and the NGOs, HAFOTA needs a secretary and a physical address where they can be contacted.

In 2003 HAFOTA held a consultative meeting on housing and shelter in poverty reduction with an emphasis on the role of government as well as NGOs and civil society. A task force was established in order to increase the lobby and to create a broad and uniform understanding in society about the different stakeholders' responsibility. In 2004 HAFOTA was elected by the Vice President's Office to be one of the organisations that collect data on the importance of the shelter issue on the poverty reduction efforts. Subsequently HAFOTA was invited to the Vice President's Office and WWF to give comments in the NGPRSP review process. As reviewed, HAFOTA succeeded in having the housing agenda included as cross cutting issue in the national strategy for growth and poverty reduction. The strategy was approved by parliament and on July 23rd 2004 the Vice President's Office launched a public information campaign on the growth and poverty reduction strategy.

In late 2004, a workshop was held to sensitise the residents about their rights with regard to informal settlements upgrading. Representatives from both Ministry of Lands and Ministry of Works were present at the workshop which addressed residents' rights regarding demolition caused by infrastructure improvements. The workshop succeeded in identifying contradicting formulations in the two laws (Village Land Act and Land Act), which are now to be sorted out. Another success is the achievement to have the two mentioned laws translated into Swahili. In all workshops and meetings held, HAFOTA addresses the awareness on inheritance and shelter and especially on women's rights to own land and the conditions of low income earners.

Through the efforts of WAT and HAFOTA, the housing agenda has been included in the revised National Growth and Poverty Reduction Strategic Plan (NGPRSP), it should therefore be possible to get some funding for their activities from the Ministry of Lands and Human Settlements to enable them to contribute to successful implementation of the revised NGPRSP. More important, the new agenda is a good start for HAFOTA to lobby the government to raise funds for housing development for low income households.

Lobbying and advocacy – Campaigns for the inheritance law review

WAT is now mobilising for the review of the inheritance law. This law is administered by the Ministry of Constitutional and Legal Affairs. The advocacy strategy focus is to explain the structure of the existing law and how it discriminates against women. In order to highlight the practical impact of the law 50 widows were gathered and explained how the current law had affected them: what arrangements were positive for them and what arrangements that were negative. The understanding of whether it is necessary to review the inheritance law differs between the members of parliaments (MPs) as well as between ministries. The Ministry of Community has accepted that the law should be reviewed, but the Ministry of Justice is not keen on the changes, among others due to the different traditions and religions that control this issue in real life. A combination of the forthcoming elections (two months after this project review was carried out) and WAT's limited resources has made the advocacy for the review of the inheritance law quite slow, as it is still in the preliminary stages. After the elections WAT aims at preparing a manifesto from the NGOs and the civil society stating

which organisations and politicians are in favour of the review of the Inheritance Act. This will hopefully generate a public debate.

WAT normally looks for different approaches in their advocacy and lobbying. With reference to their activities on the land laws, they actively create a common understanding on what the obstacles are and how the law creates injustice. At a *collective level* they make use of TV through information slots. WAT has produced documentary '1 minute slots' on the new Land Act which have been aired 32 times. WAT has received a lot of encouragement from people who have watched the TV advertisements. As follow up activities WAT arranges hearings on the topic, collects comments on the law and submits them to the relevant stakeholders, including politicians, etc. A lesson learned on the issue of TV slots is the need of having sufficient funding for the slots to run regularly for at least 3 months (4 times a week). At the *individual level* WAT approaches important stakeholders, like members of parliament in order to establish dialogue. A second lesson learned is that the combination of TV slots, which mobilize the citizens and discussions with MP (especially female MPs), is optimal.

The *municipal level* also comprises target groups for advocacy efforts. The Councillors are well placed to lobby the member of parliaments (MP's) on issues of importance for the citizens, and they could assist in raising the issues in parliament.

Further, *at ward level*, there is a Development Council consisting of approximately 25 persons from political groups, religious groups, county representative, local influential persons and marginalised groups. These committees are also important for the advocacy, as they are consulted on policy making efforts by the councillors and the civil servants. One advocacy task is to meet with these councils to discuss the topics at hand: In 2004 and the first part of 2005, emphasis was on the dissemination of the new land use act, while in 2006 it will be about the need to review the Inheritance Act. In Dar es Salam the number of Development councils is between 150 and 200. The strategy for the next three years is to cover all these councils, which will require WAT to put in a lot of effort.

NBBL and information, communication, advocacy and lobbying

Neither the documents reviewed nor the interviews tells specifically about the role of NBBL in advising on the ICAL activities, though this activity has been subject to discussion and professional elaboration in the annual partners meetings. With regard to advocacy and lobbying efforts, the review team impression is that WAT is highly experienced and strategic. The systematic work that is carried out through the information campaigns, the discussions with target groups and members of parliament plus the parallel discussions with local councillors, the efforts of establishing manifestos etc is sophisticated and obviously y effective. In lobbying on controversial issues, WAT has successfully implemented continuously and systematically use of a wide range of 'tools'. With regard to the accomplishments in the new Land Act and the renewed NGPRSP these approaches seem to have worked effectively and to produce positive results.

Discussion

WAT's efforts through ICAL played a major role in the enactment of the Land Act and the Village Land Act. WAT has also been able to execute sensitising activities to a sizable population on the need for having legal frameworks that are gender sensitive, particularly on the issue of equal rights to land and property, for both men and women. The limited financial resources WAT has have, however made it difficult to reach a much larger percentage of the population. Ways and means have to be devised of generating more resources in order to reach even broader audience: to sensitise about gender issue and change practise requires both broad and persisting campaigning.

WAT has a unique and valuable experience in lobbying and advocating for gender sensitivity changes in the legalisation. After the election (October 2005), it is WATs ambition to use this experience to influence the review of the inheritance act. The review of this Act is still pending due to the obstacles emanating from customary and religious practices. This is an area that will require a lot of ICAL's resources.

The founding of HAFOTA as a national organisation for lobbying for human settlement issues at the national level has proved to be effective and successful in linking the housing agenda to the poverty reduction strategies. At the moment HAFOTA's and WAT's management are constituted by more or less the same people. For the future WAT's and HAFOTA's activities should be disengaged in order to avoid possibilities confusion and even conflicts.

CHAPTER 4 – FINANCE AND ADMINISTRATION

4.1 Housing finance – WAT’s Shelter Loan Revolving Fund

WAT’s effort in focusing on housing finance is to assist poor and low income groups to join in saving and credit schemes. The difficulties low income groups and people employed in the informal sector face in receiving credit for housing development has made WAT come up with several financial tools. With the assistance from Rooftops WAT established a Shelter Loan Revolving Fund. The fund is based on the micro finance model where small groups are given collective loans. As the loans are given with minimal security, the members in the group are mutually responsible for servicing the loans. Additionally, the groups must prove their ability to repay through successfully complying with a savings scheme. Currently, the Shelter Loan Revolving Fund (SLRF) supports the saving and credit of 5 housing groups/cooperatives: 4 in Dar es Salaam and one in Dodoma. Each group whose membership varies is divided into ‘upatu groups’. After the groups are formed, they start saving, these savings allow each group to borrow 4 times the saved amount. Each Upatu group is composed of members with equivalent saving abilities. The groups therefore have different levels of saving and credit, due to their income or saving ability. Most groups save at the rate of 20.000 Tsh monthly (20 USD) for each member and upward. The majority of the ‘upatu-groups’ are female, either purely female or with female majority. The loans are only for shelter purposes, and in order to qualify for a loan from this SLRF, the following criteria have to be met;

- Be a member of a housing group working with WAT.
- Loans are lent on short term basis only, maximum 18 months.
- Groups should have saved a minimum of 25% of the sum they wish borrow.

The first group to benefit from the new scheme is located in Dodoma, but there are also several groups in Dar es Salaam, that have benefited. The amount of money saved and borrowed is in general small, the smallest loan being 3million Tsh and the largest 28 mill Tsh (This large loan is composed of a credit of 18m Tsh from the SLRF and 10m from the basket funding of NBBL and Rooftops and was used by one housing group to buy plots. So far, 12m Tshs of this loan has been paid back, according to the pay back schedule.). In situations where the loans are used for buying plots, the plots are bought by the *housing groups* but in the names of each contributing member. Each group has a chair person, secretary and treasurer, who co-ordinate the activities of the group. These group leaders are trained by WAT on matters of book keeping and financial management.

The main advantage of giving loans to ‘upatu groups’ is because their collectiveness compensates for the low creditworthiness of each individual member. These groups hold monthly meetings, in which members encourage each other to keep up with savings/loan

repayments; any difficulties facing any member are also discussed and resolved at these meetings. If a group member for example fails to repay her/his loan in a given month, then the other members of her 'upatu group' will cover for her. Because of these flexible security measures, low income earners are able to access credit for housing development. Borrowers of the SLRF do not have collateral that can serve as security for loans in ordinary banks, as the majority do not have title deeds neither do they have formal employment. They are therefore unable to access credit facilities in formal institutions not even from micro-finance banks¹¹.

The SLRF provides for a savings and credit scheme, where the savings contribute to the amount of money available for lending. For long term saving (12 months), the interest varies between 6 % and 10 % per *annum*, due to the length of the maturity period. The interests for lending money are approximately 2.5 % per *month*. The interest rate of 2.5% per month for borrowers, may appear high, however the alternative which is unregulated individual money lenders, charge far much higher interest rates without offering any security. The procedures for lending are thorough: firstly the income of the applicant is assessed, together with evidence of their ability to repay through their saving history. When the loan is granted, a balance sheet is prepared based on the payment ability of the applicant. The largest loan is 5m Tsh (4 500 USD) and the longest pay back period is 18 months. In terms of administration, WAT Saccos is administering the Shelter Loan Revolving Fund on behalf of WAT's Housing Development Unit.

The WAT Sacco Bank

As the SLRF only provides group loans, individuals who seek loans can utilise the WAT Sacco bank. The bank is a membership based, registered, cooperative society bank which provides individual loans for all purposes. The bank has recently (in 2002) undergone a modernisation programme initiated by Rooftops by linking WAT Saccos with technical assistance and training from the Canadian Co-operative Bank, DID. Out of 12 banks, WAT Saccos was selected to participate in a program for changing of Sacco-banks from an old to a new and more open model. The 'change programme' involved renewed membership systems, computerisation and training of staff. The bank is owned by shareholders (each share being 1000 Tsh) and is membership based (membership fee is 2500 Tsh). The shareholders form the general assembly and elects board members and the board chair person. Currently the chair position is held by WAT executive director. In total the modernisation programme lowered the threshold for new people to become members by as much as 47,500 Tsh, since in the old system, membership fees was Tshs 50,000. The change also made the bank abandon the former use of members having to be recommended by other members before joining. After the modernisation the membership has grown from 30 members to 32.000.

¹¹ Interview with FINCA (large, country wide micro finance bank) confirms that loans for housing are not among their products, as it is considered to be too risky. Only if larger funds were made available from external parties, they would consider entering into micro financed housing finance.

The WAT Saccos borrowers also have no collateral to use as guarantee for loans. For borrowers employed in the informal sector, their saving ability is their greatest credit worthiness evaluation tool. In WAT Sacco today, the maximum loan one can get is 5m. Tsh and the minimum is 500.000. The first loan is considered a test loan as it assesses the client's pay-back ability. The pay back period varies from 6 to 36 months according to the credit amount. The numbers of clients are growing fast; in 2004 they had approximately 1500 clients whereas in August 2005 the number is 2410. In August 2005 the WAT Sacco had 700 lenders compared to 350 in September 2004.

The appropriateness of the saving and lending scheme of WAT's SLRF

Despite the imbalance between loans available and credit needed, WAT's SLRF indeed fulfils an important role in having low income households save and get credit. In particular the SLRF has two important and valuable effects: *Firstly* it creates possibilities for households of very low income to receive loans for housing development. Even if the loans are very small, they help the borrowers to carry out housing improvements in more cost effective ways, than if they were done solely by saving. *Secondly* the fund has made it possible for some of the housing groups to acquire plots (2 out of 5). Some of the groups plan to take up new loans in order to construct the houses and even some plan to establish systematic cooperation between the members as in their construction process, for instance by jointly acquire their own brick making machine. (To buy the machine might be expensive for one household only, but collectively it becomes more realistic. The same is evident for the production of roof tiles.)

Apart from the funds available being too small for the needs of borrowers, the short pay back period constitute a necessity from a banking perspective, but a major constraint in the borrowers' perspective. For low income earners, short pay back periods make it impossible to take on large loans. To acquire plots and to build a house, it is extremely costly compared to the level of income for the target groups.

However, this is evident in most countries: investment in land and housing is a lifetime investment. In most western countries the banks provide lending schemes which enable a wide range of residents have access to home ownership. It is also possible for low income households, to get mortgage loans with pay back periods of 20 – 30 years and with the house acting as the security. The SLRF cannot match such systems.

For WAT, more funds and access to long term capital would enable them expand both the credit amounts and the pay back period. Today, the logic behind the loans is the one of phased borrowing and building: First the plot is bought and paid for, then a small house is built in phases and paid for, then the small house is extended and paid for etc. These steps are still too demanding for a large proportion of the target groups, phased as they may be. If a household is renting their current house, they will have to pay the rent as they pay the loan for the plot and as they save for the additional loans for the first construction stage. A larger loan that covers the cost of the plot *and* small house, with a pay back time on 5- 8 years would ease this

situation, but the problem is that WATs main target group can not pay back a plot and a small house in 5 – 8 years.

Expansion of lending services to include larger loans and longer pay back periods is recommended, as an additional service. To enable this, the WAT's SLRF must be increased and long term capital accessed. In general the needs for credits exceed the funds available. In 2004 WAT made a business plan for increasing the fund available for housing. The plan involved cooperation between local Saccos banks. In September 2005, WAT also made an effort of having the Saccos banks applying jointly to purchase parts of the Treasury bills that are soon to be offered in Tanzania. Individually, one bank is far too small to benefit from this part of the financial policy. Even if the Saccos banks apply collectively, the competition will be stiff.

Micro finance in the housing sector is complicated. Other micro-banks operating in Tanzania seems reluctant to include housing purposes into their portfolio. But as the need for appropriate saving and lending scheme for housing purposes for urban poor is urgent and huge, the team advises WAT, NBBL and Rooftop to address expertise and pioneer these issues.

4.2 Administrative considerations

Although WAT Saccos is administrating the Shelter Loan Revolving Fund, the fund is WAT's capital. Fund raising, capital management and practical policy guidelines are the responsibility of WAT's board. As discussed, further expansion is planned, even if the details are not yet known. If the fund is substantially extended, either by donation, or by access to Treasury bills or through internal borrowing systems between Saccos, the issue of *capital management* will be more importunate. For the review team it was not clear whether WAT has the required competence for viable capital management.

In 2004 NBBL provided technical assistance on the Shelter Loan Revolving Fund management. According to the report, details about the account- and reporting system was discussed and practice adjusted accordingly. The audit emphasised a transparent and accessible system, both for the daily running and for financial statements at the end of the financial year.

The technical advises also included practical improvement in loans disbursement and assistance of having the disbursement sheet developed in Excel. The sheet gives easy access to calculations about savings/pay back abilities, credit amounts and pay back periods. It also gives easy access to what the loan actually costs the borrower as total amount of paid interest is displayed. NBBL trained the staff in using this program.

Budgeting and expenditure – capacity building

Due to the requirement of Norad Price Waterhouse Coopers (PWC) was commissioned to carry out a full financial audit of WAT. In 2003, a partial audit was carried out, while in 2004 the audit comprised the whole financial report. The work of PWC was expensive, but proved to be of high value. Out of this audit, many details had to be reviewed and routines changed. In general the change from using local auditors has brought the financial management up to international standards. NBBL paid the additional audit fees, and reiterated the audit was part of the financial management training and capacity building for the management staff at WAT¹². Details about the financial system shall not be discussed here. Some of the changes are briefly presented below:

- General: There was a change of the financial year to run from the 1st of January to the 31st of December, to be in tandem with the Norwegian donor financial year.
- Pay roll improvement -1: Tax and National Social Security Fund (NSSF) payment to be paid in arrears from the date WAT got their registration number.
- Pay roll improvement – 2: System of salaries, tax and NSSF payments have been established. The salaries debits by the by gross amount and accounts designated tax and NSSF payments, respectively credited on monthly basis.
- Project account management – 1: All projects identified by individual projects number and the identification being used in all accounts- and financial report systems.
- Project account management – 2: When particular projects receive funding from outside (other than the basket funding), these donations are identified by different numbers and recorded; making transactions from these numbers traceable.
- Document handling – 1: Systemising all documents into loose-leaf bound books stored in book cases or racks.
- Document handling – 2: Established routines with to-ways written confirmation of all income from other donors and separate records of all donors' contributions.
- Document handling – 3: Implemented routines of never sending away original documents, and always to have the originals kept in the ledgers book.

As all improvements are now being implemented, WAT is more capable of preparing a thorough, transparent and documented financial statement *by them selves*. This will make the cost of the PWC-audit less expensive in the future. In total, the audit and subsequent improvements have both increased the administrative capacity in WAT and made all financial activities up to international standards and thereby also fully transparent.

The basket funding arrangements, financial sustainability and the future

The basket funding arrangement contains a lot of benefits for WAT. Firstly it supports their independence and responsibility of their own activities. Even if the different activities are agreed upon in by the donors and WAT in the annual partners meeting¹³, and discussed in follow up meetings throughout the year, the basket funding arrangements challenges WAT to

¹² In total 3 visits were made by NBBL own administrative and financial staff in order to implement better routines and use the audit reports from PWC for capacity building (Source: Report from NBBL/Orset 20004)

¹³ See minutes from annual partners meeting between WAT, Rooftops and NBBL Feb. 2004 and Feb 2005.

balance between planned activities and available funds. The basket funding therefore builds capacity within WAT in terms of independence and viability. Secondly, the basket funding also brings flexibility into the organisation. If the parties agree to change priorities, for instance due to external changes, they can do so more easily.

NBBL/Norad and Rooftops/CIDA are the only contributors in the WAT basket funding. This makes the financing vulnerable, and either long term commitment from the two or expansion of funding partners with one or two more, would increase the sustainability. Because WAT work so closely with the government, there is a possibility that they might receive some funding from there, in particular from the Cities Alliance program. But as WAT is also a pressure group for policy change, full governmental funding can not be guaranteed.

If the '20 000 plots scheme' proceeds as intended, and WAT gets the chance to buy plots on behalf of housing groups, this could constitute an income generating activity for WAT, which could contribute to their budget. Although WAT is non profit making organisation, plots sold should be bought at cost including overhead costs, this should make them self-sustaining and would therefore not make any financial demands on WAT's budget. In actual fact, the overhead costs can reduce WAT's salary expenses and thus a net income for WAT. The figure 4.1 shows the network of WAT. The numbers of the relations refers to description of their nature.

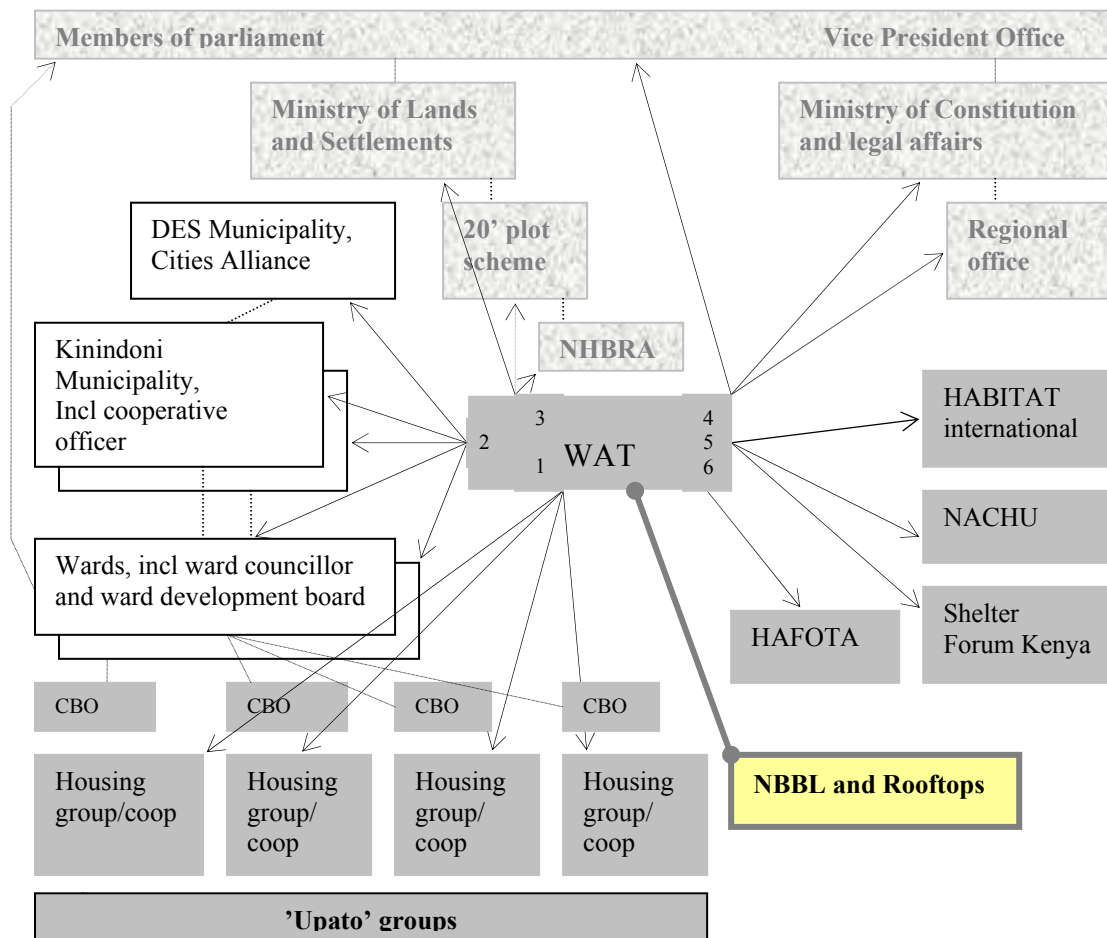


Figure 4.1 WAT web of collaboration: The figures indicate groups of relations between WAT and different levels and segments of society. The textured boxes refer to the national government level, including regional offices and agencies, the white boxes refer to the local government levels and the grey boxes refer to non governmental level (level of self organised citizens). The dotted lines indicate (some of) the formal relations between the different government tier. Each web is described below.

Web 1 illustrates the relations between WAT and the citizens: In addition to collaboration with the housing groups, WAT also collaborate with community based organisations who share their interest of dissemination and sensitisation of the new land act, as well as promoting the change of the inheritance act.

Web 2 illustrates the relations between WAT and the local authority: WAT assists in dissemination and sensitisation. The municipalities support WAT by recommending them to the wards and the CBOs. In workshops and training, the municipal officers and councillors’ participate. The wards have development committees with representatives from the citizens within the ward area. These committees are important for further dissemination and

sensitisation. The ward councillors are important for WAT in their lobbying activities as they have a direct link with the Members of Parliament. The duplex boxes indicate that WAT collaborates with several wards and two municipalities, in addition to the Municipality of Dar es Salaam. The latter has a superior role within the area of Dar and hosts the Cities Alliance Programme. The link between WAT and the Cities Alliance program is strong as the program officer is also a member of the WAT board.

Web 3 illustrates the relations between WAT and the Ministry of Lands and Settlements. The new land law is under the jurisdiction of this ministry which is also responsible for the '20 000 plots' scheme. As discussed earlier, WAT successfully lobbied and advocated this ministry (including the MPs) in order to have the law to create gender equity and the right to land and property ownership. WAT links the '20 000 plot scheme' office to lower income households, so that they can participate in the new plots scheme. WAT also cooperates with the National Housing and Building Research Agency in dissemination of sustainable and low cost building materials.

Web 4 illustrates the relations between WAT and the various levels of the Ministry responsible for inheritance issues. The paralegal service works in collaboration with the regional office among others by receiving judicial advice, particularly about will-writing and regulation of inheritance disputes. The Ministry of Constitutional and Legal Affairs is responsible for the Inheritance Act and is both a target for lobbying and a cooperative partner in explaining details about the intention and the practice of the current law. WAT has been invited to the Vice President's Office for discussing the women's right to own and inherit land.

Web 5 illustrates (some of) WAT's international relations: the NACHU in Kenya is a similar organisation to WAT and the Shelter Forum a similar organisation to HAFOTA. WAT also collaborate with the Habitat International, for training, information. WAT also relates directly with NBBL and Rooftops, by way of financial support.

Web 6 illustrates the link between HAFOTA and WAT. WAT houses the secretariat for HAFOTA, which is a forum for organisations and persons interested in and experienced with housing development, poverty reduction and women's conditions.

Other relations and links could have been added, among others the cooperative movements, micro-finance communities, the donor community, and of course the Norwegian and the Canadian housing development agencies. The web displays the holistic approach and the linking of grass root levels to the policy making. It also displays the complexity embedded in this approach. WAT is interlinked with a wide range of significant policy making organisations and institutions. After having visited the Ministry of Lands and Settlement, the '20.000 plots scheme' office, The National Housing and Building Research Agency, the Cities Alliance Office in the Municipality of Dar es Salaam and the Municipality of Kinondoni, it is the understanding of the review team that WAT is also highly recognised and respected for their work by their collaborative partners.

Discussion

The change in the operational structures of WAT Saccos has enhanced the capacity of more disadvantaged people to join the Saccos, particularly the reduction of membership fees from Tshs 50,000 to Tshs 2,500 and thereby increased the number of members by 30.000. Even if these members cannot require loans for housing in WAT Saccos, they have enrolled into the bank system, they have safe saving and might eventually link up in ‘upato groups’ for housing development.

The Shelter Loan Revolving Fund (SLRF), has been important to the housing co-operatives/groups that work with WAT and has actually enabled the groups to realise their savings and require plots and even to start building. The concept of using ‘upatu groups’ has been quite successful, as it enables people with lower incomes to access credit facilities. However, the amounts of money leant from SLRF has been relatively small for housing development. Larger sums of money need to be sourced, and should be leant on a long term basis, if adequate and affordable housing has to be accessed by the urban poor.

The technical assistance on financial management provided by both NBBL and Rooftops has greatly improved WAT’s financial management capability. This has made WAT’s operations transparent, accessible and accountable. Over the years, WAT has also been able to create an intricate network web with various parties that are interested in human settlements issues. This is valuable both for the learning issue and for the sake of exercising influence.

CHAPTER 5 - INSTITUTIONAL DEVELOPMENT, REGIONAL NETWORKING AND PARTNERSHIP

Over the past 15 years, WAT has built its name as a credible institution on matters regarding human settlements. WAT's initial entry point was as a mouth piece for women's rights on property and inheritance; this has now changed to become a mouth piece for low and middle income groups. The capacity of WAT as an influential institution was alluded to by the Acting Registrar of titles and Assistant Commissioner for legal affairs whose office collaborated very closely with WAT in the enactment of the new Land Act of 1999, particularly on matters to do with women and the disadvantaged. WAT and TAHEA (Tanzania Home Economic Association) have also played a major role in the national implementation of the new land act. WAT has also been instrumental in the enactment of the 1999 Village Land Act, the 2000 National Human Settlements Development Policy and the 2005 National Growth and Poverty Reduction Strategic Plan (NGPRSP) – MKUKUTA. These are some of the achievements that further illustrate how WAT has grown to become an influential institution.

The management team consisting of the Chief Executive and three heads of units proved themselves to be competent through the discussions we had. The many reports and documents which we requested for and received in good time for this review, further proves the commitment and administrative skills of WAT. However, due to the increasing work load, it will be necessary to engage additional staff. The new NGPRSP, the governmental projects ('the 20 000 plot scheme' and the regularisation of informal settlement project of 'Cities Alliance') have made the housing development for low income household gain prominence. WAT's experience on gender and affordable housing development is valuable for successful implementation of these projects and programmes. There might be a need for supply of staff. An all round office manager, an accounts assistant and a legal officer should be made a priority, and since HAFOTA uses WAT offices as its secretariat, a separate co-ordinator for HAFOTA should be hired. These measures will have financial implications which have to be addressed by WAT.

In addition to increasing members of staff, additional computers should be sourced, may be three one (?) of which should be a lap top. Due to the demand for use of the resource centre, it should be located in its own room. With regard to an additional room, the fundamental question to be answered is whether WAT should continue renting office space or whether they should buy/build their own building. The purchase/building (?) of their premises should be considered for future stability. From a financial point of view, WAT seems to be carrying out many activities on a thin financial base. This base needs to be broadened through fundraising activities, it may be possible to get some funding from UN's Millennium Development Goals (MDGs).

WAT has been involved in several regional networking activities for example the participating in the HIC Anglo Africa Region elections. Communication and sharing information with Huairou Commission has continued.

Two NACHU officials, architect and quantity surveyor, visited WAT in May 2005 for Technical Assistance on housing upgrading project¹⁴. These networking activities have been highly valued by WAT staff. As a result of these networking activities, WAT has made a resolve to further pursue the human settlements agenda, as it equally affects others in the region. In other words the phenomenon of inadequate housing is not a preserve of Tanzania.

The collaboration in the last three years between NBBL and WAT has been fruitful, for example the technical assistance provided has improved and made the financial management more efficient. The accounting package purchased by WAT in 2004, is still operational. WAT staff that was trained on the accounts package are now quite proficient, further emphasising the role technical assistance plays in capacity building. The staff however would prefer future consultants to stay for longer periods in order to fully trouble shoot any issues arising from new products/new training regimes.

The collaboration between WAT, NBBL, and Rooftops has been quite good. The basket funding arrangement has been ideal. First of all with regard to reporting and reviews, WAT only makes one report which is then sent to both donors. This reduces the work load and paperwork as documents are made only once. The Technical Assistance from NBBL has been very useful, particularly on financial matters, management and housing affordability, while that from Rooftops by way of internships has also been useful. Among others, it is through such assistance that the resource centre was established.



Fig.5.1 Resource Centre basically a lockable shelf kept in the Meeting Room

¹⁴ The TAs were planned and paid for over the NBBL co-operation with NACHU in Kenya.

Discussion

Over the years WAT has consolidated her position as an advocate for human settlement issues with a bias to the needs of women. It is through WAT's efforts that the land law was revised giving equal rights to both men and women in owning land and property. WAT has also created local and regional networks with other organisations interested in human settlement issues. These efforts have resulted in the Tanzanian government making human settlements as one of the cross cutting issues in the NGPRSP.

In the view of the new governmental initiatives on shelter improvements WAT should continue their advocacy so that women and the lower income households can benefit from these initiatives. Apart from their experience in these issues the networks and partnerships gives the WAT an advantage compared to other NGO's.

CHAPER 6 – CONCLUSION AND RECOMMENDATION

The conclusion of this review is divided in two sections. We have chosen to start the conclusion by presenting some reflections about the new government initiatives which relate to WAT's activities in the last few years. The government initiatives will support housing development and improve the living conditions for the urban poor. But, the initiatives face the criticism of not being able to reach the poorest strata of residents. WAT's combination of promoting gender sensitivity in land and property ownership and housing development provides a unique opportunity for the poorest residents to benefit from these government initiatives. WAT also has the capacity to influence how the government initiatives are implemented. Their successful experience in campaigning and their in-depth knowledge on the challenges of affordable shelter improvement makes them a valuable contributor in the implementation of the new government projects. For these reasons some of the general problems embedded in government projects are presented. The last section summarizes the recommendations for WAT's future activities, in relation to the context in which they are working.

6.1 Government initiatives – ideas, efforts and criticism

The '20 000 plot scheme'

Based on the neo-liberalists' theories of enablement, the government is an enabler and not a provider. The government should make sure that there is a ready supply of land for housing in urban areas with legal housing plots with basic services and to ensure that the prices are kept as low as possible. On this basis, the Tanzanian government has initiated the 20,000 plots scheme in Dar es Salaam.

The 20,000 plots scheme brings to fore some lessons. Firstly, the demand is large: Although the aim was to survey 20,000 plots, this target has already been surpassed as 30,655 plots have been surveyed so far. The first scheme comes to an end after 40 000 plots were applied for. From the receipts of payments, it was evident that the surveying of plots can be self sustaining, as the compensation paid out stands at T.shs 17.1b (\$ 15,545,500) while the collections stand at T.shs 22b (\$ 20,000,000). We were however not able to ascertain details about the actual costs of carrying out the survey, but since the survey was carried out in house, using government surveyors who are on government payroll, the survey costs can be assumed to be minimal. However, the demand is still large and in general the government expenditure is covered by the purchase payments. If the '20 000 plot scheme' is to be duplicated by the municipalities, it is reasonable to assume that the three municipalities in Dar es Salaam will initiate their own 'new plot schemes'. There are some particularities of the scheme that shall be addressed: the lack of technical infrastructure, the low density and the location of the new settlement areas.

The '20 000 plot scheme', also does not include any technical infrastructure above main roads. Boreholes have to be sunk for water supply, solid waste and sewage disposal have to be organized. The basic idea is that the residents arrange their own septic tanks. With limited access to water, this is not a viable solution. Both the sewage and solid waste disposal should be solved, experience shows that community based non governmental organizations are best placed to play this role, as municipality services are often inadequate in addressing these challenges.

Another lesson learnt from this scheme is related to the relatively low densities proposed in the new areas. The plot distribution is as follows; about one third of the plots are 'high density', less than one third are 'medium density' while about a quarter of the plots are 'low density'. This distribution forces some people who would have preferred 'high density plots' making do with medium density plots, and thereby increased costs. The plots are relatively large (varying from 400 sqm. to 1200 sqm. and above). Compared to the actual density in informal settlements it is approximately 10 times as low. The costs of the plots are correspondingly high.. The basic issue to address is whether parts of these new areas should have higher densities, for instance by allowing row houses or other kinds of high density housing. This might increase the chances of lower income households accessing housing in the new areas.

One lesson can be learnt from the Chang'ombe scheme (see Chapter 2): In that area, the average plot size is about 12mx12m (144m²), which is about one third of the current minimum high density plot of 400m². Although the densities in Chang'ombe are quite high, and there is limited infrastructure and social amenities, the resulting plot sizes suggest that may be the current legal minimum plot size in the new settlements is rather high. The current large sizes are justified on the basis that the sewage disposal system is by way of septic tanks or pit latrines, which require large plots. It is for this reason that a municipal trunk sewer is recommended, since it can facilitate the use of even smaller plots and therefore higher densities.

The idea of the '20 000 plot scheme' although good and welcome, will however create urban sprawl. The benefits of having an urban residence may be cancelled due to high transport costs. At the present, there is no provision for employment opportunities in the surveyed areas, which will force a proportion of the residents to commute to Dar es Salaam city centre, in order to access some form of employment.

Some general aspects of affordability and homeownership

Affordability is a central issue with regard to access to urban housing. In the 1930s theories of residential differentiation began with the Chicago School, which saw city growth as a colonization of different "quarters" by different income and ethnic groups. Their successors, the neo-liberal urban economists, regarded slums as a natural response to the market in providing housing for poor people: slums in unfavorable areas or on the outskirts of the city, is the housing option for most of the urban poor. Poverty and housing are closely related and

mutually reinforcing (UNCHS-Habitat, 2003:2). Home ownership might be a desirable goal, but given the prevailing economic circumstances, is it not feasible for all residents.

The empirical evidence from Dodoma highlight the central role *affordability* plays in accessing urban housing. One member of housing group took four years (1998-2002) to complete building a 75m² house at the cost of T.shs 3.5m (\$ 3,182). This works to an equivalent expenditure of T.shs 72,917 (\$ 66.3) per month over the four year period. This kind of expenditure is well above the Tanzanian official minimum wage of T.shs 50,000 (\$ 45.5) per month. Even if the minimum wage is assumed to be T.shs 100,000, the T.shs 72,917 monthly expenditure on housing alone would still be more than 70% of this assumed minimum wage. This partly explains why many people remain tenants in both Dodoma and Dar es Salaam, and are basically at the mercy of landlords on matters pertaining to rent. It is difficult for this class of people (renters) to access their own housing at market rates. On the other hand it is also important for the house owners to have tenants, to sustain their own economy. In 1990 almost 90% of all housing had sub-tenants (Kyessi, 2002). In order to address the housing needs of this group of people (renters/tenants), and the mutual dependency between the home owners and the tenants, the affordability issue should be addressed. This is a task for all actors related to the new governmental projects including WAT.

Regularization efforts in Dar es Salaam

Regularisation was a major global developmental paradigm propagated mainly by the UN and World Bank from the mid 1980s. Its underpinnings are that the state should play an enabling role, while the private sector takes the mantle of housing development. Recently Hernando De Soto has argued that property in most developing and ex-communist countries is not fungible because it is irregular, and therefore needs to be regularised for it to become fungible. In the case of Dar es salaam, almost 70% of the residents live illegally. On this regard, Mitullah and Kibwana in Fernandes and Varley (Fernandes and Varley 1998) argue that the illegal city should be accommodated within the legal city, if reality on the ground has to be reflected in law. The credibility of the law will be seriously undermined if the majority of citizens are classed illegal (Mitullah and Kibwana, 1998)

In order to improve the housing conditions in regularised areas, there is need for NHBRA to carry out further research on affordable alternative building materials. Although NHBRA has built some demonstration houses in some areas, they seem to have had limited impact on the built fabric of Dar es Salaam. So as to meet the challenge of the forthcoming massive regularisation programmes, NHBRA should focus on research and dissemination of research findings. The manufacturing activities arising from this research can enable be manufacturing in large quantities by private enterprises. In this regard, there is the ongoing Cities Alliance Project, which is targeting 69 informal settlements, while the World Bank is in the process of regularising 31 settlements. These settlements will consume large amounts of building materials as a result of regularization/upgrading.

Digital imagery has been instrumental in creating the relevant base maps for the Cities Alliance Project, through the Sustainable Cities Programme. Similar insitu regularisation approaches have been used in Villa Belafonte (Brazil) and in Cape Town (South Africa) (Abbott, 2002). The regularisation program in Dar es Salaam can also learn from the experience of UCLAS, who were involved in the regularisation of Ubungo Darajani and Makongo. UCLAS and Kinondoni Municipality also designed the layout plan for the regularisation of Hanna Nassif. In both cases the bottom up approach of participatory planning was used. The experience of UCLAS shows that the enumeration of settlements is the first priority, before any exercise of regularisation can commence. Quite often, it may be necessary to establish an office in the settlement targeted for regularisation, this office acts as a focal point for co-ordination purposes. It has also been shown that contrary to the belief that there will be no land for infrastructure services, once people are made aware of the importance of infrastructure, they are able and willing to surrender land at no cost for the development of roads, drains, sewers etc.

One of the biggest problems with insitu regularisation schemes is the need for spill over space as a result of displacing people due to the enhanced infrastructural services. The situation arises because traditionally these developments have evolved horizontally. However, if regularisation can be carried out three dimensionally, such that the resulting built forms are on two or three levels, the net effect of the spill over can be substantially reduced, even when community facilities and social amenities are included in the area. The three dimensional approach also has the possibility of generating a holistic (mixed use) neighborhood. The three dimensional regularisation approaches has been attempted by the NGO Pamoja Trust in their Huruma project in Nairobi.

6.2 Tanzanian housing development initiatives and WAT's activities – Recommendations for the future

We finally present five experiences and initiatives. In addition to the five experiences highlighted below, there is no doubt that WAT have contributed significantly in enabling poor households in general and female headed households in particular to benefit from the housing developments efforts in Tanzania.

For the review team it is also clear that the technical advice from NBBL and Rooftops on housing finance, administration, management and affordable housing, have contributed to WAT's success in housing development for low income households. This support has also created a positive linkage between housing development efforts and gender sensitive practises on land and property ownership.

A. Efforts on implementing affordable housing

WAT started to seriously address the housing development aspect of human settlement issues in 1996. The housing development activities are therefore still in their early stages. Most groups working with WAT are still in the process of acquiring land and very few have started housing construction. Obviously much effort is needed to promote and advice these groups in achieving their goals. Much effort is also needed to ensure affordable and sustainable housing. It is necessary to continue the important efforts of adjusting the sizes of the new houses to the affordability levels of the upatu group members. It is also necessary to continue the efforts of improving affordable and sustainable building techniques. WAT in collaboration with NBBL have developed good practises in these areas that should be continued.

B. Efforts of recognising the need for smaller houses

In the discussion at the end of Chapter 2, the need to revising the building by-laws was addressed. The by-laws as they stand today specify very high standards. Low income earners could make do with lower standards, and still build technically adequate housing. Both the housing upgrading part of the Cities Alliance programme which is forthcoming and the '20 000 plot scheme' makes a review of the by-laws topical. WAT is already cooperating with NHBRA, and could pave the way in advocating for smaller affordable houses, whereas NHBRA could focus on appropriate building standards. Collaboration between the two would strengthen the efforts and contribute to formalisation also of smaller and affordable houses.

C: Regularisation and tenants: Implementing WAT's experiences

There are two other lessons learned which addresses how WAT's activities link up with the two governmental projects (The '20 000 plot scheme' and the Regularisation Project of the Cities Alliance). With reference to the experiences from the regularisation and upgrading efforts in Hanna Nassif, only *landlords* have been targeted. The housing needs of the tenants have not been addressed. If the most disadvantaged groups shall be catered for in these new initiatives, the housing needs of tenants should be at the forefront in the regularisation and upgrading process. When it comes to the Cites Alliance these experiences should be brought on board and the tenants targeted explicitly. Earlier the review team has presented this as a possible task for WAT to address. If WAT and the Cities Alliance programme continue their relationship, the tenants issue is one concern for WAT to promote.

D: Gender awareness and it's linkage to the new government initiatives

WAT's efforts through ICAL played a major role in the enactment of the Land Act and the Village Land Act. WAT has also been able to sensitise a sizable population on the need for having gender sensitive legal frameworks, particularly on the issue of equal rights to land and property for men and women. The broader sensitisation of gender issues is planned in order to achieve corresponding changes in the citizens' daily practises. This requires multifaceted and persistent campaigning.

WAT has a unique and valuable experience in lobbying and advocating for gender sensitive changes in the legalisation. After the national presidential/parliamentary elections (October 2005), WAT has the ambition to use this experience to influence the review of the inheritance act. This effort will require a lot of ICAL's resources. The advocacy on the inheritance law review also requires a substantial amount of man-hours and campaigning materials.

The coincidence in time of WAT's advocacy efforts and the government initiatives is optimal to promote gender awareness in the laws as well as in the citizens' practical housing development efforts. Successful broad sensitisation and successful review of the inheritance act requires the ICAL unit to be highly prioritised within WAT in terms of staff and funding. In this regard, the Government could be approached in order to support some of the activities within this unit, where HAFOTA might assist WAT in approaching the government. HAFOTA has proved to be effective and successful in linking the housing agenda to the poverty reduction strategies, and the good experience could be used in renewed initiatives.

At the moment HAFOTA and WAT management are constituted by more or less the same people. This might hamper the credibility of HAFOTA as a fund raiser (for WAT)?. For this, as well as for other reasons presented in Chapter 4, WAT's and HAFOTA's activities should be disengaged.

E: Implementing WAT's experiences on housing finance for low income households

One of the major issues in housing for urban poor is the lack of credit possibilities for housing purposes for these groups. The limited access to affordable credit in Tanzania is recognised as one of the major obstacles preventing lower income households benefiting from the current housing development initiatives. Through the Shelter Loan Revolving Fund (SLRF), WAT have contributed positively to the lending possibilities for low income households. The combination of SLRF and the upatu groups constitutes a series of small, success stories. However, the amounts of money lent from SLRF has been relatively small compared to the cost of housing development. Larger sums of money are needed. In general the loans should also be lent on a long term basis and at a lower interest rate, in order to have adequate and affordable housing to be accessed by a larger portion of the urban poor. The challenge is establish sustainable arrangements. As the need is so huge, it is advisable for WAT to use their good experience to increase adequate credit opportunities for low income households.

This is a difficult challenge which can be approached in different ways.

- For instance, it can be done by increased financial capacity in WAT's own SLRF.
- It can also be done by promoting *individual credit* possibilities, for instance in the WAT Sacco. A careful start with limited loans for savers with proven saving abilities might be one new pilot project. As described in Chapter 4, the change in the operational structures of WAT Saccos has enhanced the capacity of more disadvantaged people to join the Saccos. 30.000 new members have enrolled into the bank system. In addition to a safe saving service each client have got an opportunity to test (and prove) their saving ability.

After a period of saving some of them might want to take credit, for housing purposes. At present WAT Sacco do not offer this kind of product.

Other models might be evident, and whatever models selected, sustainability must be addressed. Pioneer work is needed, and as to the understanding of the review team, WAT and WAT Sacco, with assistance from NBBL and Rooftops, have the experience to enter this task.

The technical assistance on financial management provided by both NBBL and Rooftops has greatly improved WAT's financial management capability. This has made WAT's operations transparent, accessible and accountable. They are therefore ready to adequately handle increased activities within the SLRF.

The collapse of the Housing Bank of Tanzania in 1995, created a void in the housing finance market that has yet to be filled to date, and needs to be addressed urgently. In more recent times, Azania Bank used to give loans for housing construction; however they were overwhelmed by the demand and stopped giving out these loans. The basic logic in banking is that long term funds have to be readily available if there has to be any long term lending. The Central Bank of Tanzania (CBT) is currently addressing the micro-finance sector through the Road Map of Second Generation Financial Sector Reform Program. In addition to the initiatives mentioned in Chapter 3, this is an opportunity for WAT and other interested actors to lobby the CBT for including the creation of a housing bank as part of this reform program. The creation of a housing bank will enable many residents access housing finance, which will go a long way in making the proposed massive regularisation program successful.

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Appendix 1 Information sources

Persons interviewed:

WAT organisation: Mama Tabitha Siwale (Executive Director)
Anna Shayo (Housing Development Officer)
Mercy Changu (Housing Finance Officer)
Rose Daudi (Assistant ICAL Officer)
Erick Mkemwa (Accountant)
Naomi Makota (Community Development Officer)
Lucy Tesha (Unit Head - ICAL)

WAT Sacco Joseph Mwita (WAT Sacco Manager)

CDA – Dodoma John Mtemi (Town Planner)
Mtabgilwa I Ngwada (Architect)

Ministry of Lands: Assistant Commissioner Legal Affairs
Project Manager- ‘20 000 plots scheme’

Municipality of Dar es Salaam: Cities Alliance programme coordinator - Anna Mtani

Municipality of Kinondoni: Director’s office (3 persons)

NHBRA: Director and head of departments (6 persons)

UCLAS : Dr. Alphonse Kyessi

Housing groups:

- 1:Nala Makazi Group-Dodoma
- 2.Bandari Housing Co-operative
- 3:Makazi Bora Group
- 4.Mkuhana Housing Group

Observation/Site visits

- 1.Nkuhungu- Dodoma
- 2.Hanna Nassif
- 3.Toangoma
- 4.Mivumoni

Documents reviewed:

- Minutes of the 1st annual meeting between WAT, Rooftops and NBBL, 18.02.2004
- Minutes of the 2nd annual meeting between WAT, Rooftops and NBBL, 16.02.2005
- Six months progress report (RBM) January to June 2005
- Report on implementation of HAFOTA activities (2003 – 2005) HAFOTA Secretariat,
- Women’s Advancement Trust, Dar es Salaam.
- HAFOTA members and membership rates list
- The 20.000 plots project in Dar es Salaam 2002/2003 – 2005/2006
- NBBL/ROOFTOPS Canada, Financial Plan, 2005
- NBBL/ROOFTOPS Canada financial plan,
- WAT: Six months financial report.
- WAT Narrative report 2004 Jan – Dec 2004

Appendix 2 Terms of Reference (ToR) **for Review of Women's Advancement Trust, Tanzania**

A/L Norske Boligbyggelags Landsforbund
Mso/19/08/05

Background

The Norwegian Federation of Co-operative Housing Associations (NBBL) entered in 2003 into a three years development co-operation with Women's Advancements Trust (WAT) in Tanzania. 2005 is the last year of this co-operation and there is a need to review the work to reveal the lessons learnt giving direction to a possible new three years programme.

The co-operation WAT-NBBL has been financed by Norad (90%) and by NBBL's development foundation (10%). The support has further been co-ordinated with Rooftops Canada, the last two years through a basket funding agreement whereof NBBL/Norad finance 67% of WATs budget, and Rooftops/CIDA finance 33%. Due to the fact that Norad and CIDA have different funding policies, Rooftops has contributed more with technical support, especially within housing finance. This support is financed outside the basket funding. There has been an effort from the partners to co-ordinate the TA-support to WAT.

WAT's overall development objective is:

To empower low-income communities, particularly women, to participate fully and actively in all aspects of human settlements development.

This includes:

- To improve their living and housing conditions in urban and semi-urban areas by providing education, training, technical assistance on land rights, housing rights, self help housing construction, settlement upgrading and savings and credit mechanisms.
- To change discriminatory laws, policies and practices on human settlement issues especially in areas of inheritance and land rights
- To create awareness on the rights of women and low-income communities on security of tenure and gender sensitive laws and policies

WAT's programme is rather diversified, containing a substantial information, lobbying and advocacy component as well as a housing development and upgrading component together with a housing finance scheme. The strong lobby and advocacy component has historic reasons, as WAT was grounded in 1989 on the basis of promoting the advancement of women through education, skills training, information etc., especially focusing on women's legal rights in relation to land ownership and inheritance. In the recent years the lobbying and advocacy work have also targeted more specifically housing and settlement issues, particularly through the founding of the HAFOTA (Habitat Forum Tanzania).

The programme also has a component containing paralegal training, where local people in different localities are trained to deal with legal matters on a sort of bare-foot basis. An evaluation of the Paralegals was commissioned by Rooftops in 2004.

WAT has since 1996 (Habitat II) gradually entered into housing development through co-operative organisation and has since then been working with five co-op groups, four in Dar-es-Salaam and one in Dodoma. Since two years back WAT also approached an informal settlement, Hanna Nassif in Dar-es-Salaam, initiating housing upgrading processes. Last year, WAT bought 39 plots out of the city's 20 000 plot scheme and facilitated the formation of a new co-operative group which is saving money in order to take over the plots.

WAT also has a housing finance scheme, a revolving fund (Shelter Loan Revolving Fund), which is partly administrated by an independent organisation, WAT-SACCOs. The loan scheme is based on savings and lending in pier-groups, UPATU in Swahili, similar to the Grameen Bank concept in Bangladesh (micro finance). The scheme is still in its piloting stage.

Challenges

There are several evident challenges related to both the design of WAT's overall programme, the enabling environment for human settlement issues in Tanzania, and the nature of trying to implement housing development with very low income groups.

The programme is broad with both geographical and the thematic diversification, and a main focus of the review will be to review the impact this has on the efficiency of delivery, achievements and results, and whether or not this diversification contribute effectively to the overall impact of the programme.

A major challenge is the micro-finance as a tool to effectively contribute to housing delivery for low-income groups. So far there are no other finance alternatives in Tanzania. The Tanzania Housing Bank established by Norwegian assistance in the seventies was finally closed down in 1995. There is also an unforeseen challenge in the perception of the low income groups of what is an appropriate house as there is a clear tendency to wanting to build a much bigger unit than they can afford.

Focus and Purpose of the Review

The purpose of the review is to assess the scope and achievements of WAT during the last three years. A further purpose is to review NBBL as a development actor in relation to the organisation and its programme. As NBBL's role has been closely co-ordinated with that of Rooftops, also Rooftops' role needs to be taken into consideration. Especially the joint effort through the basket funding and its impact on the programme should be addressed.

Main objectives of the Review

- Review of the short and long term effects of the programme.
- Review of the achievement of the programme objectives related to the different components.
- Review of the capacity building and advice given by NBBL, the added value of having NBBL as a partner, and of the joint effort of Rooftops and NBBL of basked funding and co-ordinated technical input.
- Recommendations for future direction of the programme.

Specific Tasks

Overall

1. Review the overall effectiveness of the programme
2. Review whether outputs are in accordance with programme objectives
3. Review the different components and how they relate to each other and whether or not they contribute to the overall objective.
4. Review efficiency including whether outputs have been produced at reasonable cost and within an acceptable time frame.

Lobbying and advocacy

5. Review the outputs and possibly impact of the lobbying and advocacy activities with a special emphasize on the HAFOTA activities.
6. Review the new emphasis of the paralegal training, to provide legal assistance at community level in Dar-es-Salaam, especially on land rights of women, in light of the total programme.

Housing development and micro finance

7. Review the appropriateness of the housing designs (type and size) and use of building materials in relation to the target group and the self help approach.
8. Review whether the outputs have been produced at reasonable cost and within an acceptable time frame.
9. Review the affordability of housing development and upgrading in relation to the target group (different income brackets)
10. Review the saving- and lending scheme, its appropriateness for the members of the co-operative groups and its efficiency and effectiveness on house building and house upgrading.

Regional Networking

11. Review the regional networking activities, the sharing of experiences and skills and reveal how it is valued by WAT and how it possibly contribute to capacity building and strengthening of the human settlement issue.

Institutional development

12. Review the institutional and management capacity of the organisation and the extent to which the organisation has fulfilled its obligations in relation to the overall programme and the annual work plans and managed their roles efficiently.
13. Review the need for further capacity building and specify within which fields.
14. Review the financial sustainability and give recommendations on how WAT can financially sustain its operations in the future.

Partnership

15. Review the collaboration between NBBL and WAT, and the possibly added value of having NBBL, a co-operative housing organisation, as its partner.
16. Review the three part collaboration between WAT, Rooftops and NBBL. Focus especially on the basket funding arrangement and the co-ordination of the TA-input. Has it contributed in any special way and/or area of the programme?

Recommendations

17. On the basis of the above make recommendations on possible directions/redirections of the programme, what to be especially focused, new interventions needed, and the need for further capacity building and organisational development in order to develop WAT as an organisation capable of advancing the human settlement issues and to scale up their activities.

Personnel

The Review is to be implemented by a team of two to three experts covering the following areas:

- Housing development and upgrading
- Organisation, management
- Housing micro finance

Administration

NBBL will provide necessary background paper and information and make reservation for accommodation in Tanzania. WAT will provide transport for field trips and assist on such, provide workspace if needed in their office and openly share information like different study reports, work-plans, annual budgets etc. WAT will also set up appointments for meetings with relevant partners, stakeholders and beneficiaries. The commissioning of the job, the ToR and CVs of the consultant, are approved by Norad.

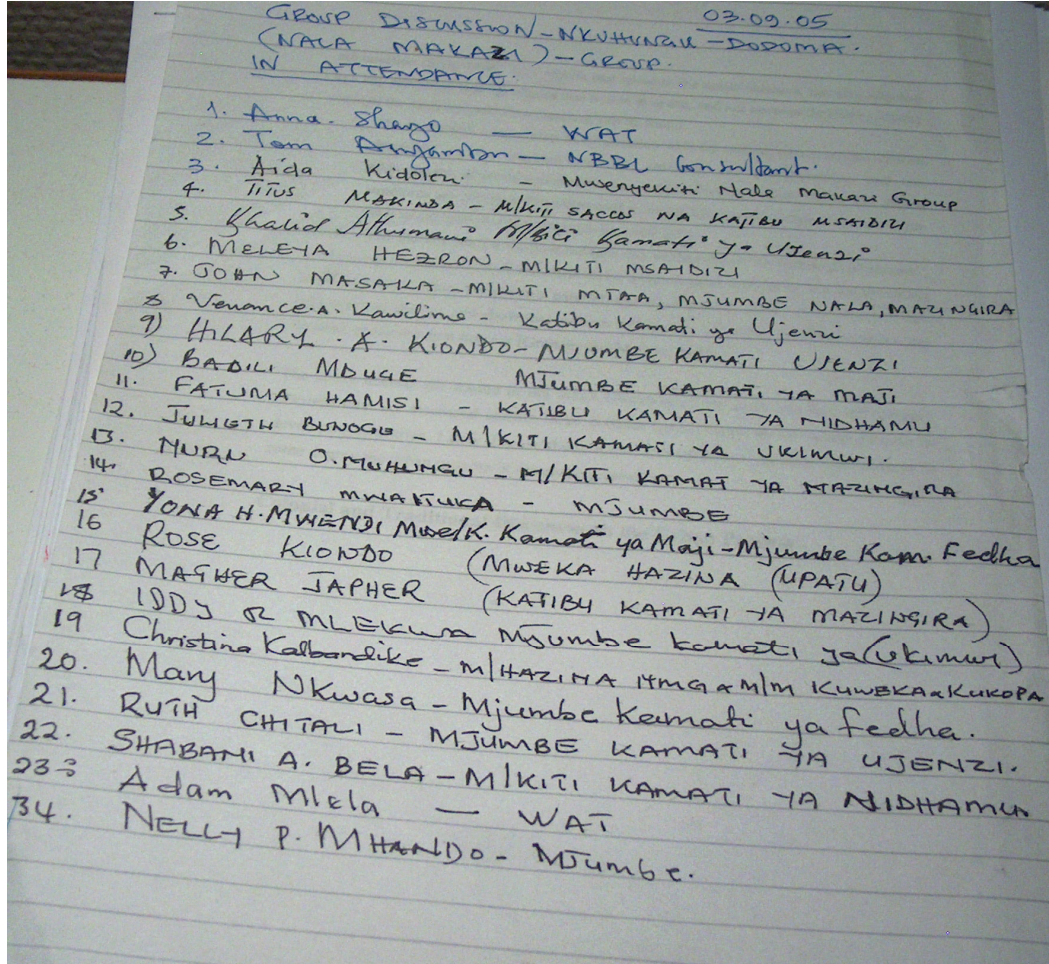
Timing and reporting

The duration of the Review is expected to be 20 working days commencing 30th August 2005, including 10 - 17 days in country. The Review Team will present a draft report in electronic form to NBBL by 19th September. This report should outline the analysis done, its general conclusions and the general recommendations to be made in the final report.

NBBL will co-ordinate the comments and feedback to the Review Team by 23rd September. The purpose of submitting the draft report for comment before the final version is produced, is to ensure that all issues specified in the T.o.R. are properly covered and potential misunderstandings sorted out. Actual findings and recommendations by the Team are not meant to be influenced by the comments. The final report must also outline the analysis, its general and specific conclusions, and appropriate recommendations. The report should be no more **than 50 pages long**.

Appendix 3 List of Participants in Focused Group Discussion

Nala Makazi Group



Appendix 4 List of acronyms

CBO	Community based organisations
CBA	Community based associations
CBT	Central Bank of Tanzania
CIDA	Canadian International development Agency
CDA	Capital Development Authority
HAFOTA	Habitat Forum Tanzania
HIC	Habitat International Coalition
ICAL	Information Communication Advocacy and Lobbying
MDGs	Millennium Development Goals
MOU	Memorandum of Understanding
MP	Member of Parliament
NBBL	Norwegian Cooperative Housing Association
NGO	Non Governmental Organization
NGPRSP	National Growth and Poverty Reduction Strategic Programme
NHBRA	National Housing and Building Research Agency
NSSF	National Social Security Fund
SLRF	Shelter Loan Revolving Fund
TAHEA	Tanzania Home Economic Association
UCLAS	University Collage of Lands and Architectural Studies
UD	‘Utenriksdepartementet’ = Ministry of Foreign Affairs
WAT	Women Advancement Trust