MASTER'S PROGRAMME IN URBAN MANAGEMENT AND DEVELOPMENT

(October 2006 – September 2007)

HOUSING THE LOW-INCOME IN A REVITALISING INNER CITY:
Issues to consider when designing enabling housing strategies for Kariakoo Dar es salaam

Sada Sekiete Isaac
Tanzania

Supervisor:
Fred Kooijman

Dedication

To my beloved mom, Nkumbidhi-Nipael.
My husband Geoffrey,
Daughters Belinda and Susan,
Sisters and brothers
For their love, encouragement,
Patience and prayers!

Summary

Key words: Revitalisation; low-income; housing; enabling; participation.

The usefulness of any development programmes is achieved only when it is planned and implemented the way that responds to the needs of the intended beneficiaries. This study examines issues to consider when designing enabling strategies for housing the low-income in a revitalizing inner city. The target is the inner cities in developing countries specifically Tanzania. The location of the study is Kariakoo Area, which is part of Dar es salaam city.

Kariakoo area is a low-income residential area that was established in 1861.The locality has been under active redevelopment program since the year 2002. However, there were no specific strategies for supporting the existence of the low-income housing. Consequently, the low-income who used to be the majority are gradually relocating to somewhere else.

The main objective of the research was to outline issues needed to be addressed when designing strategies for delivery of decent and affordable housing for the low-income residents of inner cities. In order to achieve the objective, this research was guided by the main research question: *How does the revitalization of Kariakoo area facilitate the delivery of affordable housing for low-income earner?*

This is basically an exploratory-qualitative research. However, mixed methods were applied so as to expand an understanding from one method to another, to converge/ confirm finding from different data sources. The exploratory method enabled exploration of hot issues; and attitudinal research method was deployed to evaluate the opinions, views or perceptions of the respondent towards the issue at hand. There were four groups of respondents according to one's role: (i) indigenous house owners (before 2002) and private house owners (after 2002): (20); (ii) commercial developer (5) (iii) authorities (7) and (iv) professionals (6). In total 38 respondents were interviewed: These samples are considered appropriate as they are between 5 and 25 (Creswell, 1994). Data were collected through both structured and semi-structured interviews. The responses were analysed by using descriptive and explanatory methods.

The findings show that the community was not effectively involved in planning. Consequently, the redevelopment scheme has adversely affected the housing opportunities for the low-income earners. The majority of indigenous house owners have relocated. The bottlenecks include: improper urban management and the inappropriate planning approach that never focused on the people; lack of strategic development in partnerships for housing development, lack of long-term housing finance; faulty flow of information; low capacity of the local authority; existence of unregistered property rights, and the poor economic status of the majority.

The study results have supported the idea that observing the enabling strategies is an effective approach to administering the development of housing sector. It is concluded that inner city revitalization is an opportunity that can be captured to support housing

provision for low-income. However, the conditions that make such strategies work were not available at the study area.

The study found out that the following issues are so critical that they should be observed when designing enabling housing strategies for an inner city:
  i.   Effective involvement of the community;
 ii.   Clear and efficient land amalgamation strategies;
iii.   Housing finance and mortgage facilities that are responsive to the needs of low-income earners;
 iv.   Existence of partnerships in housing development
  v.   Support the development of community-based specialized networks
 vi.   Support poverty alleviation initiatives
vii.   Carryout housing need assessment
viii.   Create an efficient information network
 ix.   Public acquisition of land for provision of infrastructure
  x.   Capacity building and result oriented institutional collaboration
 xi.   Understanding the complexities and limitations that exist on property rights, and
xii.   The appropriate use of planning standards

According to the findings there are too little chances for Kariakoo to develop as per the existing redevelopment plan. The author recommends reviewing of the plan in a more participatory and the empowerment of the society concerned, bearing in mind the above mentioned issues. It is also recommended for the landowners to establish a housing cooperative as a first step for establishment of Special Inner City Management Board for managing and overseeing the scheme implementation. The board will constitute of democratically elected representatives of the society

Lastly, the study suggests for an investigation that would elucidate on the best or effective participatory methods that can improve community participation without exclusion.

Acknowledgements

Abbreviations

CBD	Central Business District
NHC	National Housing Corporation
GSS	Global Strategy for Shelter
US	United States
PHA	Public Housing Authority
ICR	Inner Cities Revitalisation
L/R	Land Readjustment
JICDF	Johannesburg Inner City Development Forum
WAT	Women Advancement Trust
URT	UNITED Republic of Tanzania
USD	United States Dollar
Tshs	Tanzania Shillings
UN	United Nations
PPP	Public Private Partnership
HUD	Housing and Urban Development
NGOs	Non-Governmental Organizations
CBOs	Community Base Organizations
WEO	Ward Executive Officers
THB	Tanzania Housing Bank
MLHHSD	Ministry of Lands, Housing and Human Settlements Development
IMC	Ilala Municipal Council

Table of Contents

List of Tables

List of Charts

List of Figures

List of Maps

List of Photographs

List of Graphs

Chapter 1: Introduction

1.1 Introduction

1.1.1 The Problem

Kariakoo area is one of the early planned residential areas within Dar es salaam city. The area is currently undergoing physical transformation. It is methodically and swiftly becoming a business and commercial district. The change is gradually, but effectively, depriving the poor of affordable housing within the neighbourhood. There are no specific strategies to ensure that revitalization of Kariakoo maintains its legacy as a housing area for low-income earners
.
Previously, Kariakoo served as a model for planned housing areas for the urban poor. The traditional single-storey housing type dominated the neighbourhood. The housing type is locally known as *"Swahili"*. Basically, it is a tenement type of housing for the low income- earners.

Now, the *Swahili* houses are pulled down for multi-storey constructions. The new structures that have space for housing are too expensive and classy for the average residents. Consequently the indigenous poor are being displaced. The former tenants simply can no longer afford the rising housing costs. As for the indigenous landlords the exorbitant land prices are too tempting to resist.

1.1.2 The Background

Dar es salaam city was established in the year 1861 and is the commercial capital of Tanzania. It is the country's most populous and economically fastest growing city. During its inception the city was divided into three major residential classes segregated on racial basis. The first class was for the Europeans, the second was for the Asians, the third was for the indigenous residents. Kariakoo Area was among the localities designated for the last group of residents. Kironde, J.M,(1999)

Forming part of the city's Central Business District, Kariakoo offered the best housing opportunity to the African urban residents. It was particularly useful to unemployed Africans and those who could not qualify or find employer-provided housing. Due to its location and population it also attracted business entities in retail and grocery services.

The last decade has seen the city of Dar es salaam being among the fastest growing cities in Sub-Sahara Africa. But, it features ''most of the phenomena and problems of rapid urbanization (urban growth) under poverty'' (Van Dijk 2006). During the same period the country transformed its economic policy from central planned to market economy. The change in economic behaviour influenced the rate of physical growth of the city. The rate of investment was more than earlier experienced. As a result there was increased demand for land for residential, commercial and industrial uses.

In response to current demand on land the Ministry of Lands in collaboration with the Local Authorities resolved to review the existing development plans. They started by

preparing revitalization schemes for Dar es salaam Central Business District (CBD), Kariakoo and Kurasini Port Area. Kurasini Scheme was formed for expanding industrial and port related facilities, while the CBD and Kariakoo Schemes were for commercial, offices and housing development. The trends of urban growth in Tanzania can be elaborated further in the table below;

Table 1: Urban trend in Tanzania

Year	Country population	Urban population	Number of urban location (centres)	Urban population growth rate
1948	7744600	183362	25	2.4
1957	9087600	364072	31	4.0
1967	11958654	685547	32	5.7
1978	17036499	2265854	110	13.3
1988	22533758	4043684	254	17.9
2002	34569232	7970935	377	23

Source: Tanzania population census 2002 and population census 1948-2002

Basically, the Kariakoo Area Scheme involves intensification of the use of land by allowing multi-storey buildings between four and eight floors. It is envisaged that it will transform the existing dilapidated residential and commercial areas into modern, thriving and attractive ones. Kariakoo was projected to be architecturally attractive and functioning to meet increasing demand for business, commercial, residential, leisure and cultural activities. Kariakoo was expected to be safe, convenient, comfortable and efficient in terms of traffic circulation for motorists and pedestrians.

However, the Scheme lacks clear **strategies for implementation**. There was no or very little **involvement of stakeholders** in housing issues. Consequently, the program has aggravated the housing situation for the poor. While it is also undisputed that housing is a basic right for all human beings; the Government of Tanzania however, has never succeeded in making available affordable shelter for low-income earners. Further the poor economic growth experienced by the Government has also contributed to the allocation of insufficient resources for housing delivery. All these necessitate the involvement of stakeholders whereby the people directly affected will decide on what is applicable and affordable for them on implementing the programs.

1.2   Purpose and Rationale of Research

1.2.1 Research Rationale

Shelter is a basic component to economic development. ''*Shelter is not only a basic human right but also an essential requirement of all economic activities. It is the starting point for a person to organize his/her actions, stabilize his/her mind and undertake plans and programmes for doing something meaningful.''* (Siddiqui, 2006).

Sykes et al (2000) argued that decent housing stimulates both physical and economic augmentation resulting into improvement of the area which in turn stimulate investment

and development of the whole area and also create opportunities as the area become fuller with life and venture.

Tanzania, just like other countries in transition in Africa, Asia and Latin America has been experiencing a rapid urbanization. Globally, there is a world concerning on how cities would cope with growing demand of housing under present condition of slums[1] and homeless of the majority of urban dwellers who are still coming and settling in urban areas. Current it is estimated that 133 million people living in cities of developing world lack durable housing, the situation is worse in Asia and least in North Africa. It is also expected that the majority of the urban population will be living in cities of the developing countries by the year 2030, with biggest cities of more than twenty million people, "*megacities*" accompanied by number of slum dwellers, whereas one in every three city residents will live in inadequate housing with no or few basic services (UN-Habitat 2006/7). Africa and Asia is expected to host 748 million and 2.66 billion people respectively by the year 2030. According to draft housing policy of Tanzania there is a deficit of two to three million units and urban areas have the worst environment.

Despite the importance of housing to overall city development, at present, there are no mechanisms to integrate low-cost housing schemes into inner city revitalization programs. During revitalization the only option available to the urban poor is relocating to city peripheries. This culminates into increased living costs, loss of job opportunities, and social ties as well.

There is unquestioned quality literature on city life cycle, the design and execution of inner city revitalization programs, Van de Berg (1987), Porter (1995), Campbell, T and Stern, R (2003). However, there is a knowledge gap about the issues to be considered in developing enabling strategies for housing the poor in revitalized inner cities in developing countries. In addition, most of the literature on urban regeneration to a larger extent is dominated by the British and American experiences, as they were the first ones in the field. And the behaviour of cities in developed countries is different from their counterparts in developing countries (Couch, 1990).

According to Couch (1990) developing countries' inner phenomenon differs significantly from that of developed countries in terms of capital investment, degree of decentralization and stages of city growth and decline. City population in developing countries is greatly influenced by rural to urban migration and residents prefer residences close to the city centre than to the periphery. In developed countries, inner cities experience depopulation. They lose inner core population as a result of massive invasion of business and congestion or simply due to urban decay. Such conditions make it uncomfortable for the rich residents to live within the inner city.

---

[1] Group of individuals living under the same roof in an urban area who lack one or more of either, durable housing, sufficient living area, access to improved water, access to sanitation or secure tenure. UN-Habitat, (2006/7)

The study adds local knowledge in this field. Its usefulness will be evident when designing strategies for implementation of revitalization of inner cities and urban development at large. The study is useful in managing spatial growth of a city, as provision of affordable and decent low-cost housing at inner cities will promote development of compact, efficient cities. The benefits will be realized in economic, environmental, and social aspects. There will be savings on public expenditure through reduced demand for linear infrastructure. Commuting costs will be reduced. Agricultural lands will be spared from the systematic engulfment to the city. The environmental protection may be enhanced. And, social ties will persist among the inner city low income earners.

In this case enabling strategies to ensure housing for low-income people are needed especially for the private owned structures so as to enhance the good intention of the whole idea. Furthermore, housing delivery in inner city will reduce the tension of existing and future housing demand, which is expected to increase excessively as a result of current rapid Urbanization.

The study presumes the strengths and opportunities for inner cities as a basis for promoting low-cost housing in the same. The existing structures can be improved, rehabilitated or otherwise manipulated to provide housing for the poor. There is ready market for the product. Also the inner cities; are the best accessible; have some kind of infrastructure; Acioly (1999) and Porter (1995). The figure No.1 below elaborates more.

Figure 1: SWOT for inner cities

STRENGTHS:
-Accessible: Best location matters
-Existing physical and social infrastructure
-Physical identity: Portray natural and architectural heritage
-Existing vacant real estate for reuse with high value
-Ready market as highly populated
-Economic viability: Many businesses
-Availability of labour force

WEAKNESS
Congestion, physical structures deteriorating and low quality environment
Un-extracted for investments
Unreliable due to special behavior of people & business
Low skilled labour forces
Small plot impending prompt development
Fragmented ownership
Underutilized spaces
High cost infrastructure renewal
Low security &high crime –unattractive for new investment

Inner cities

OPPORTUNITIES
Reuse of derelict buildings, real estate space
Renovate, regenerate housing & business unit
Cultural and tourism viability
Attractive once intervention is successful

THREATS
-Growth at sub-centers and creation of new areas for business
-Competition with the periphery
-Poverty is dominant among the residents
-No much concentrations of new projects –policies are geared to outside the area

Sources: Potter (1995), Acioly (1999)

1.2.2 Research Objectives

The main objective of the research is to outline issues needed to be addressed when designing strategies for delivery of decent and affordable housing for the low-income residents of inner cities. The study also aims at achieving the following specific objectives:

- To come up with factors to be considered when designing strategies for the delivery of affordable housing for the poor inhabitants of Kariakoo inner city.
- To suggest a list of enabling strategies considered appropriate for housing delivery for low-income earners in the inner cities of Tanzania

1.2.3 Research Questions

The main research question is; how does the revitalization of Kariakoo area facilitate the delivery of affordable housing for the low-income earner?

1.2.4 Sub-questions;

- Who are the main actors in delivery of housing for the low-income in Kariakoo?
- What strategies promote the delivery of affordable housing for low-income people?
- To what extent are the existing housing strategies at Kariakoo appropriate for the delivery of affordable housing for the low-income earners?
- What are the bottlenecks that impede the delivery of affordable housing for the poor in Kariakoo inner city?
- What strategies should be applied to overcome bottlenecks in the delivery of affordable housing for poor inhabitants of Kariakoo inner city?

1.2.5 Research Assumptions.

The basic assumption in this research is; if inner cities revitalisation strategies are built on the principle of mixed-income residential neighbourhood, low-income households will find affordable and accessible housing opportunities in inner city locations.

1.2.6 Description and operationalisation of variables and concepts used

(i) Enabling strategies
Creating an environment or a conducive situation, whereby actors are able to produce and develop (in this case housing) the accepted amount of services/houses. Sometimes this can be achieved through supporting, helping or legislative means. In this case users are given opportunities to improve their conditions in what they think is better for them and according to their priorities. Angle, (2000) defines it as setting boundaries and giving support while relinquishing control.

(ii) Housing
Housing is more than a roof over one's head; it provides protection against the elements of nature, affords a sense of privacy, security, stability and dignity as well as providing human beings with a framework for developing talents. Housing is also an investment good, contributing directly and indirectly towards poverty reduction through employment generation, rising of incomes, improved health and increased productivity of the labour force. Tanzania Housing Policy (draft), (2006). Housing covers a variety of components, i.e., physical shelter, (a basic element of human survival) bundle of rights (It promotes different social and economic opportunities), symbol of difference (Differentiated by factors such as location, material, size, and facilities), form of social control (linked to housing policy and political goals), and special form of investment (right associated with it influence the opportunities to wealth creation). Jullie, Lawson (2000) cited by Ndyuki, (2001).

"Housing serves as a double functions; the interior one of providing place where households of different ages, sex, education, occupation, intellectual modes and value can meet in harmony. The exterior provides a meeting ground for groups of households and for the healthy and enjoyable enrichment of their lives and the life of the community" (United Nation 1978).

(iii) Inner city
It is an older central part of the city usually considered to be the original area where the city has emerged. It is the oldest and decaying part of the city and predominantly, characterised by crowded neighbourhoods in which usually the low-income groups dominate, with a high proportion of unemployed groups, (Adapted from Acioly, (1990) and the American heritage English dictionary, (2007).

(iv) Revitalization scheme
Is an approach, programme or course of actions to transform the inner city environment to meet current needs and demands. It involves changes in use of intensity of land and buildings and the social and economic condition of the inner city areas. Acioly, Jr. (1999), and Couch, C. (1990).

(v) Low-income earners
A person is defined as of low-income earner if spending about one half of its income on food, clothing and shelter or that a family spending more than a half of its income on essentials is said to be living in a straitened circumstances. It is adopted that 70% be a cut off point. That means if a family spends more than 70% on essentials would have little or no income left to spend on other things like transport, health, personal care, education, household operations, recreation or insurance. Adapted from, American heritage dictionary (2007)

1.2.7 Scope of the study

The study looks at the issues to be considered in designing of enabling strategies for low-income residents to access decent houses within the revitalised inner city in a developing country. Whilst the study hints on participatory approach it does not consider the tools for participation or how to make the strategies be efficient. In addition the different housing design and poverty eradication measures among the residents are beyond this study.

1.2.8 Description of Research area

The study site is limited to "Kariakoo Revitalization Scheme Area", and the target group was the low-income residents of Kariakoo inner city. Kariakoo inner city revitalization (ICR) area covers 196 Hectares of land; it has a population of 52,307 people and 2,148 housing structures. The houses are mainly for business and residential purposes, and very few other lands uses. The area is characterized by dilapidated houses single-storey and increasing number of newly built multi-storey buildings.

1.2.9 Why Kariakoo inner city revitalization area

According to Nguluma, (2003:69), selection should take into account cases which are information rich, which can give more information/learn a lot on issues that are in the study focus. Cases particularly become useful where one needs to understand some particular problem or situation in greater depth, Mwambata (2004) cited Patton, (1987) and here one can identify areas rich in information in the sense that the phenomenon in question can be identified.

1.2.10 Research Methodology

This is basically a qualitative research. However mixed methods were applied. Asoaita (2004) quoting (Tashakkory and Teddlie, (2003), and Creswell (2003) noted that mixed methods lead to the development of many mixed strategies, procedures and terms; and helps to expand an understanding from one method to another, to converge or confirm finding from different data sources. For the purpose of gaining more insight of the problem both exploratory and attitudinal research approaches were deployed. The exploratory approach (Creswell 1994) enabled the research to explore the hot issues as far as inner city revitalization is concerned. *"It is exactly what people have said or a description of what have been observed."* Naoum (2003). This study is both explanatory and descriptive, whereby an inductive method of approach was applied to analyze the responses to the questions formulated.

Both formal and informal interview (structure and semi-structured) technique was used to gather qualitative information and opinions of the inhabitants of the area. A sample of 38 respondents was selected using purposefully and random sampling; 20 respondents drawn from the three wards of Kariakoo and the remaining 18 was purposeful selected from Ilala Municipal Council staff, The Ministry of Lands staff, National Housing Cooperation (NHC) staff, City Alliances programme, WAT, Human Settlement Trust and one person

from the Ilala (Kariakoo) Multi-storey inspection team. The 38 respondents were grouped into four categories: indigenous house owners (before 2002); private house owners (after 2002); commercial developers, authorities and professionals. These samples are considered appropriate as they are between 5 and 25 (Creswell, 1994).

Table 2: Operationalisation research objectives, questions, variables and indicators

Objective	Sub-question	Variables	Indicators	Actors
To outline issues needed to be addressed when designing strategies for delivery of decent and affordable housing for the low-income residents of inner cities.	Who are the main actors in delivery of housing for low income earners and, What strategies promote the delivery of affordable housing for low-income people?	Actors and Strategies for delivery of affordable housing (General)	-Existing framework for Stakeholder participation -Existing regulation of the scheme -Availability of building materials -Modality of implementation for low-income earners and -The role of stakeholders Existence of CBOs within the area	All stakeholders -Do-

To come up with factors to be considered when designing strategies for the delivery of affordable housing for the poor inhabitants of Kariakoo inner city.	To what extents are the existing housing strategies at Kariakoo appropriate for the delivery of affordable housing for the low-income earners?	Effectiveness of the Strategies to deliver housing	-Knowledge of the inhabitant on strategies
			-Number of new constructions
			-Number of b/permits issued
			-Number of defaults in building standards.
			-Complexities on obtaining permit
			-Proposed regulations/standard
			  Recommended number of floors
			  Highest & lowest number of floors
			  Other land use recommendations
				Residence
				
				Local/A
				Local/A
				Local/A
				Residence
				Local/A
				
				-Do-

To suggest a list of enabling strategies considered appropriate for housing delivery for low-income earners in the inner cities of Tanzania	What are the bottlenecks that impede the delivery of affordable housing for the poor in Kariakoo inner city	Bottlenecks impede the delivery of affordable housing for the poor	-Attitude of stakeholder to work together -Availability of housing finance institutions -existing legal framework -Cities interaction -Accountability -Strategic vision	Local Authority -do-
	What strategies should be applied to ensure delivery of affordable housing for poor inhabitant of Kariakoo inner city?	Appropriate Strategies to ensure delivery of affordable housing. (for Kariakoo area)	Awareness of the project plan & implementation strategies -Property right status, infrastructure and services Availability of housing finance - Regulations and procedures -Institutional capacity	Residents, L/A Central Govt, CBOs NGOs and Private partners& residents

Source: Sources: Developed by the Author, April, 2007

1.2.11 Study structure.

This thesis is organised into **six chapters**; the **first chapter** outlines the problems, describes the background of the study area, study objectives, questions and the assumption behind the study. The **second chapter** present literature related to the research/study issue, the city growth and inner city revitalisation, whilst examine their relevance in Tanzania context. Further, the various approaches in community participation, review of successful revitalisation projects and issues to consider when designing enabling strategies for delivery of low-cost housing during revitalisation in inner cities. **Chapter three** discuss the methodology and the overall process, tools used and strategies, which were followed during data collection. Data analysis and interpretation procedures were also discussed here. **Chapter four** further, gives a background of the case study area and the previous planning process that has been taking place. It also elaborates on the discrepancies and lack of indigenous involvement in the previous plans. **Chapter five** gives details on findings and analysis of the findings. The **last chapter (six)** gives the summary of findings, conclusions and recommendations.

Chapter 2: Theoretical and Conceptual Framework

This chapter describes and analyses a selection of previous works on development of enabling strategies for affordable housing in the inner city. Through critical analysis of the reviewed studies, it developed the themes and issues in the topic. First, the chapter presents the key concepts and definitions on the city growth and inner city revitalisation; and examines their relevancy in the Tanzanian context. Secondly the various approaches in community participation in development are expounded. Thirdly, it discusses the importance of enabling approach in housing improvement for low-income earners. Fourthly it provides a review of successful revitalisation projects and enabling strategies for delivery of low cost housing during revitalisation of inner cities.

2.1   The Basic Concept

2.1.1 Urban Regeneration

Urban regeneration is a concept about bringing back urban-life to parts of a city that are undergoing decay, and destruction of losing vigour. In this study it is used synonymously with urban renewal and urban revitalisation. It is rooted in the city life cycle theory as developed by Van de Berg (1987). An urban regeneration concept assumes that there is hope for city restoration and finding new foundation for social well being and economic growth (Healey et al (1992).

Van de Berg (1987) suggests that the city development is a cyclic process whereby life cycle has four phases, industrialised as a first stage, followed by spatial de-concentration where there is rise of service and transport sector, further spatial de-concentration where there is an increased appreciation of living environment and the rise of the information sector.(strong computerised society). The theory seems to assume that the city decline is but an inevitable event; and city regeneration looks automatic. The author argued that city growth primarily depends on spatial behaviour of population, government and business entities. According to this theory city decline may be due to one or a combination of the following; human depopulation, loss of employment opportunities as well as policies of the government. These have principal effect of spatial de-concentration that hallmarks urban development.

The city life circle theory has three assumptions. First, it assumes that firms and families direct their behaviour towards certain objectives, such as increasing profit for their firms and welfare respectively. The second assumption is that, welfare of the people depends on supply of the welfare and it is subject to individual preferences. In most cases the supply for welfare and location potentials are at variances, so families have to adjust by either relocating to other places or adjust transport behaviour. The adjustment may lead to changes in the welfare and location potentials of the area involved and evokes new adjustment on the spatial behaviour of families and companies. The third assumption is that discrepancies exist between welfare and the actual desired potential, and the differences caused by the objective set by the government, for example the provision of housing, infrastructures or job creation.

The theory gives explicitly attention to the evolution of partial objective and let demand effect for the urban provision by the population and private enterprises. Thus government policies will help the demand to adjust regularly according to changes exerted, in other way the market economy and government as an enabler should lead it.

Many towns and cities pass through one or two of this at a certain time, but the response on arresting the situation differs from one country to another, with more or similar outcome at the end. Acioly, (1990) It should be noted that urban development takes place under different conditions such as geographic location, attitude and culture of the subject population, level of urbanisation, economic base, and the organising capacity. (Acioly, (1999), cough, (1990), Robert and Sykes, (2000). Hence the behaviour of cities cannot be universal as suggested by Van de Berg. As such definition and approaches to urban regeneration are not expected to be uniform.

Acioly, (1999) defines urban revitalisation more as:
> "An approach to address ongoing physical and social deterioration, as well as economic decline that exclude urban area and their inhabitants from city wide urban development process. It recaptures the social and cultural heritage, derelict land, obsolete buildings, by integrating them into local urban physical economic, administrative, juridical, social and political systems in place"

Roberts and Sykes, (2000) define inner city revitalisation as
> A comprehensive and integrated vision and actions most importantly to the ruling of many inner cities problem, that seeks to bring about a long-term enhancement in physical, environmental and economic circumstances of the area subjected to urban decay

Li Rui, (2000) described urban renewal as a systematic effort in the field of planning and building as well as social economic, cultural and environmental standard of living in order to preserve, repair, improve restructure or clear built up areas within municipalities. According to him beside the field comprising of physical planning, housing policy and building activities, it also depicts an integral background with a multidisciplinary participation in order to realize a good built up environment.

2.1.2 Approaches to urban revitalisation.

There are at last five approaches to urban revitalisation, namely, conservation, redevelopment, rehabilitation, Acioly, C (1999) integration (Robert and Sykes, 2000); and upgrading UN-Habitat, (2003). Each approach serves a specific purpose. However, they generally tend to converge and complement one another. In some cases it may be difficult to establish a clear dividing line.

According to Acioly, C. (1999) rehabilitation is suitable for preserving, repairing, and restoring the existing man made environment. It involves upgrading and gentrification of the existing physical structures. It is a gradual process of physical/spatial, economic and

social transformation. The approach responds to local needs and priorities while preserving social, culture and physical features and the genuine characters of sites, buildings and economic development process (Ibid). The process is significantly similar to the one described by the UN-Habitat (2003). Its advantages include contribution to the tourism industry and stimulation of economy. In addition it has noticeable satisfaction level; and apprehends deterioration caused by lack of investment. However it is reported to be time consuming and complex; requires high degree of responsibility and organisation; obstructs large-scale development; and cannot be applied in absolute deterioration housing.

Conservation is an approach that meets social and economic needs without significant alteration in the urban structure. It is thus suitable for keeping the personality and uniqueness of the site. In practice it may involve elements of preserving. Its use is limited by the tendency to occupy valuable land. It can, also, cause the inconformity of the height of the buildings.

Integration is, basically a combination of more than one approach (Cough, 1990). Normally it considers the approaches of redevelopment and rehabilitation as a complementary and combines the best aspects. Nevertheless, it is criticised for time wastage. And less profitable compared to the redevelopment approaches.

Redevelopment could be the only isolate case of the five approaches. It involves the demolition of absolute physical structures, and replacing them with modern constructions. It introduces new uses and functions to meet contemporary social and economic needs. Its advantages include; profit maximisation by selling centrally located new units, optimising of land use through introduction of multi-storey building and higher floor to area ratio. Critics argue that the approaches destroy culture and heritage; disrupts community social capital; and involve the relocation or resettlements.

It can be concluded that urban regeneration pursues a wide range of goals and objectives. Some of the goals include the strengthening of economic base of inner cities, cultural base, and the sustenance of the urban environment. However the pushing factor is a remarkable decrease of urban vitality in the area leading to changes in land use and devaluation of real estate properties and bankruptcy of population. Acioly, C. (1999). In this research it is assumed that the economic factor is the major driving force that governs the transformation at Kariakoo.

Considering the research problem, the most appropriate approach that would attract the private sector to invest in housing in the area, would be the approach that is capable of promoting development of housing types that meet a wide range of individual preferences. 'The redevelopment approaches' offers such opportunities. It is therefore adopted for the purpose of this research.

Having local knowledge of the area the Author is aware the housing affordability challenges that faces the majority of the inhabitants. A detailed analysis of the different approaches is provided for in table below.

Table 3: Summary of revitalisation approaches

Regeneration Approaches	Activities	Merits	Demerits
Rehabilitation	-Preserving repairing restoring the existing man made natural environment. -Involve upgrading & gentrification of the existing physical structures	-Contribute to the tourism industry and stimulate economy -New construction considers the limited resources -Value the old structures -Had a greater satisfaction apprehends deterioration caused by lack of investment and environmental concerning	-Time consuming and complex -Require high degree of responsibility and organization -Barrier to large scale development -Can not be applied in absolute deteriorating housing
Redevelopment	Absolute demolition with almost new uses and functions on existing land	-Developers obtain maximum profit by selling a centrally located new units -Maximum use of land for L/G -Higher floor to area ratio -Invite high income people of inner city -Benefit to the Local Government as revenue collection increases -Intensification due to its vertical development and improved infrastructure	-Destroy culture and heritage -Destructive of community social capital -Involve the reallocation or resettlements
Conservation	Keeping the personality and uniqueness at the site	-Meeting the social and economic need without significant alteration in the urban fabric -Preserve culture and architectural values of structures	-Occupy valuable land while hinder the utilization -Can cause the inconformity of the height of the buildings of the central part.
Integrated	Considers the approaches of redevelopment & rehabilitation as a complementary and combine of the best aspect	-Enriches the appearance of the old city while maintain its identity. -Preserve the traditional urban environment and its human scale while achieving reasonable densities -Result in creation of reach environments through the integration of new buildings within the exiting N/hood -Value the social order of the community by relocation the majority of the original residents on the site and invites mass participation -Create a rich environment as a result of integrating the new buildings with the existing N/hoods -Allow for development of a new form of contemporary structures with local characteristics	For many developers and L/A integration remain a time consuming process and less profitable compared to redevelopment approaches
Upgrading	-Provision of package of basic urban service and physical infrastructures and sometime income generation activities or opportunities	-Concerning on the improvement of the living condition of the poor.	

Source: UN-Habitat 2003, Acioly, 1999:

2.1.3   Issues in inner cities revitalization.

Just as urban regeneration approaches, inner city problems are not the same. The local environment influences them. Cough referring to the well-known British context, noted that 'urban renewal' starts with the industrial revolution. The Author argued that industrial revolution accelerates economic growth, through economic and social transformation. This resulted in a rapid acceleration of investments leading to cumulative growth, social restructuring and new social order within the cities. Developing countries experiences are different from those of developed countries on level of capital investment, degree of decentralization and stages of city growth and decline (Ibid).

Inner cities in developing countries are characterized by unyielding increase in human population. The increase is due to rural urban migration and high natural population growth. To the contrary, inner cities in developed countries are losing its inner core population as a result of massive invasion of business and congestion, which make such areas difficult place to live. As a result residents with middle or high levels-income move out of the inner city. The social economic factors play a great role in city transformation. Improved transportation, communication and growth of service sector facilitate the high-income earners to move out of the inner cities. The periphery then drains the inner city population, leaving the low-income earners behind and 'ghetto' occupier.

According to Hausner, V, A (1993) the weakness of these approaches includes as short-term operation, ad-hoc, fragmented and project based. As such they underscore the overall framework for city development.

Despite the differences in the approaches, purposes and shortcomings of city revitalization there are common issues that are addressed (1) housing development in the form of repairing, conservation, preservation or new constructions. It includes houses and other buildings; and infrastructures as well; (2) Social and cultural conservation or transformation; and (3) economic revival (4) environmental sustainability. The political commitment and capacity to manage such changes are crucial for the success of any program. In reality it is difficult to develop an approach that gives equal opportunities for all of the four issues. After all human behaviour is dynamic. Therefore, adjustments and changes are inevitable regardless of the approach, Van de berg. (1999)

The author agrees with Couch (2000) that existing approaches are more suitable to European and American than sub-Saharan inner city problems. For the former, the aim is to make inner cities attractive to the middle and higher earners. The sub-Saharan inner cities are congested. The majority of the inhabitants have financial difficulties. The inner city is the most appropriate housing area for them. The transportation system is not adequately developed. And, commuting costs are high and time consuming. Therefore a workable revitalization approach in sub-Saharan city particularly Dar es salaam city, should strive to meet the housing needs of the entire range of house seekers.

2.2   The revitalization strategies.

The concern for city regeneration emerged in the 1950s following the destruction of the Second World War (Couch 1990). Since then the objectives have been changing over time. Until the 1960s focus was on mass production of housing stock. The war caused an acute shortage of housing and cities looked unsightly. The regeneration process aimed at transforming the physical structures. Housing shortage and economic prosperity become the driving forces behind replacement of old stock with mass housing. The infrastructure was well organized and fine-tuned to facilitate economic revival. Old residential houses were replaced by high-industrialized mass housing. However, due to the high running and maintaining costs the residents lost taste in mass housing.

In 1970s the trend shifted towards rehabilitation of existing old stock. Attention was on heritage and social value that exist on old fabrics and the need to preserve it. Rehabilitation was conducted on piecemeal basis. Rent control and rent ceiling were imposed. These actions discouraged house owners from making further improvements on their house. Further house physical deterioration followed. It was at this time also that residents realized the importance of collective rehabilitation initiative to win the value increase for the whole area/neighbourhood instead of piece-meal development.

In the mid seventies there was a social concern about poverty and unemployment in inner cities. It was later regarded as a deprivation problem of certain group or individuals who completely failed to cope with dynamic city life. In response to this, programmes on community level were introduced as a solution. Social welfare support, better education and improvement of living conditions were adopted at all levels.

From the 1990s till to date, the process involves **partnership**. It is an integrated market approach to solve urban problems. Angle, (2000). The strategy allows for efficiency, flexibility and innovation and economic spill over. The private stakeholders are involved in the development of urban economy. According to Nijkamp (2003), the stakeholders can be the project developer, exploitation companies, banks, institutions and all financiers. The approach led to the present urban policies with more compromise (ibid).

The strategies that facilitate **effective participation of the private sector are considered to be enabling**. Enabling means creating an environment for others to produce and develop housing, Angle, (2000). According to Couch (1990), revitalization projects are challenging. They depend on many actors and factors to be successful. Under the current policies the process is expected to work under the free market. However, the housing market does not work in favour of the poor (ibid). The challenge is to make the market work for the low-income earners.

Porter (1995) suggested that, there is a need for private sector to lead the wheel of development to protect the poor. He emphasized the role of public that would focus on providing infrastructure for business and resources being directed to the subject area. The author advocated the use of Public-Private-Partnership (PPP)[2] in urban revitalization. It

---

[2] Public private partnership (PPP) means a contractual agreement formed between public and private sector partners, which allows more private sector participation than is traditional.

creates synergies. And, it is crucial in the development of skills and pooling of resources (Ibid). The approach of public-private partnership has been used widely in many developed countries. America for example, has been practicing it since the 18th century, in the provision of public services and infrastructures. The approach is now gaining momentum in many developing countries, in mainly financing projects towards bringing together the complementary strength of both sectors in order to maximize efficiency, effectiveness and innovations from both sides. Plummer, J. (2000):

According to Cough (1990) there are at least five reasons for collaboration between the Government and the private sector, namely:

    (i)   Reaching basic social goal which could hardly be met by the market-led programmes

    (ii)   Merit goods whereby certain groups of people should have these goods regardless of their ability to pay or their own personal desire in the matter e.g. education and health care for children

    (iii)   Where investment is more profitable elsewhere than the inner city , private investors tend to derelict their properties if obstruction of inhabiting framework exist

    (iv)   Spontaneous and randomly development of individual buildings are hardly sufficient to achieve desired goals

    (v)   Complex and fast technological changes underline the necessity of revitalization through large-scale public intervention

Under PPP arrangement, the government is expected to create an environment that supports effective participation of the private sector. Such obligation includes establishment of responsive rules and regulations. Government actions, rules and regulations may encourage or discourage investments in housing[3] (Glaeser, et al., 2003). According to Glaeser E. L and J. Gyourko homes are expensive in high cost areas primarily because of government regulation that is, zoning and other restrictions on building.

However housing delivery is a broad concept, which covers several aspects, like land, building material, finance, technology, legislative frameworks in a form of rules and standards. Since the role of Government has changed to facilitating instead of providing, it is necessary then to create an encouraging and favourable environment in the delivery of housing by others.

2.3   Need for community participation.

In this research community participation is defined as 'the action or fact of partaking; (Basila, 2005) citing Rahnema in the Development Dictionary (1992:116). There are two discourses on participation: in democracy and in development (Asoaita, 2004). The discourse on democracy is centred on decentralisation and empowerment. According to Botchway (2001) as cited by Asoaita, (2004) participatory development has two connotations. First, it could mean social concern to address poverty alleviation and reach

---

[3] Actions, rules and regulation include subsidies, zoning regulations, taxation policy, public spending pricing and rental ceiling, building regulations, planning standards, land tenure system.

the target groups. Secondly, it expresses new means to enhance efficiency, effectiveness and sustainability of projects.

Quoting White and Taket (1996:525), Asoaita, 2004, mentioned at least three ways from which the participation of the beneficiaries/clients in the projects could be conceived:

> *"First, it can be conceived as a cosmetic label, to make whatever was*
> *proposed to look good. Second, it can describe a co-opting practice, i.e.*
> *'they participate in our project'. Third, it can be used to describe an*
> *empowering process which enables local people to do their own analysis,*
> *to take command, to gain confidence and to make their own decisions."*

According to Guliyan and Cornor (2002) community participation is an important component in housing development. Through participation the members acquire sense of ownership. They get informed and knowledgeable; they are inspired; they commit themselves in terms of money and in kind. And, they air their ideas and opinions. Some critics argue that community participation is time consuming and expensive Asoaita, (2004)

Åstrand J and Johansson, B (1990), presented that several issues should be in place before any project on housing construction is undertaken for the low-income people. These include a thorough feasibility studies to find out what the inhabitants wants, give clear information on what are the appropriate and cost effective building materials, optimize people's participation, develop and disseminate knowledge, guarantee security of tenure and ensure of continuity of the programme. According to the authors, five basic factors are needed for the successful housing delivery projects, namely; democracy, organization, participation, land, material and knowledge.

(i) **Democracy:** It is the responsibility of the government to promote social development and the overall responsibility of housing provision in the country. The legislation should be designed so as to simplify the legal formalities for improvement and initiatives for matters concerning housing provision for both private investments and pubic in general.

(ii) **Organization:** An organization should be established at local level to deal with planning of new housing and the provision of infrastructure like roads, water sewage and storm water drainage.

(iii) **Participation:** Participation of inhabitant should be valued since in most cases reduces cost, high coverage and assure people's needs. People can use their own resources, labour and knowledge. By involving them in every stage of the project it will also be easier for the implementation and maintenance in the future. The instruments for expressing people's needs and preferences include: voting, information (one-way information delivery), consultation (two-ways consultation and feed-back) and active participation (engaged partnership) between citizens and governments. However, it is argued that the intensity of citizen participation is highly dependent on the mutual trust between participants, especially citizens/public authorities (Asoaita, 2004).

(iv) **Land:** Security of tenure over the land/dwelling a person occupies/posses are crucial as a motivation to invest using their scarce resources especial on constructing better housing.

(v) **Material and knowledge:** Knowledge and access to suitable building material are required to achieve permanent housing at reasonable cost. Awareness on how to exploit local building materials optimally in rational and modernized construction should be provided and utilized.

Community participation is summed up as a tool to achieve empowerment and development (Basila, 2005; Asoaita, 2004). The concept of empowerment acknowledges the existence of the poor and their rightful claims as human beings and citizens (Basila, 2005). It seeks to give power to the poor majority who are excluded or disempowered socially, economically, and politically to enable them to participate fully in improving their lives. The poor are no longer regarded as passive recipients of state developmental projects, but as people who are actively engaged in the production of their own lives and livelihoods.

There is extensive literature on inner city revitalization and the role of community participation projects. Yet there is little knowledge regarding empowering the poor to access housing in the inner city. The reviewed literature depicts the governments as having the tendency to own the revitalization programs. The needs and preferences of members of the community are assessed and analyzed by the elite. Community participation is merely used for managerial efficiency and justification of government actions (Asoaita, 2004).

2.4 Features of enabling approaches in housing of the poor.

According to Ndlela, (2005) there is no single solution to the problem of providing housing for the poor. Different countries adopt approaches that are relevant and specific to local needs. Factors that lead to variation in approaches are; the county's level of income, rate of urbanization, and proportional of the poor as well as level of political stability.

Housing the poor has been a major concern for many governments. For example, in 1937 the government of United States introduced public housing to cater for low-income households (Bratt, 1998). Initially the Public Housing Authorities (PHA) managed these houses. But running and management costs proved to be too high for the authorities. Eventually, in 1976 tenants in public housing were enabled to manage their own residences. In 1987, the Housing and Community Development Act was enacted. The Act authorised the PHA to assist in funding the development of new resident management corporations. (Bratt, 1998). Later, programs aimed at assisting low-income households to achieve sel-sufficiency were initiated. For example, in 1992 The Urban Revitalisation Demostrtation Program was initiated to change the phyiscal condition of public housing, promoting resident self-sufficieny, providing services, and lessening concentration of poverty by reducing density and encouraging development of mixed densities. (Bratt, 1998). The program was accomplished by forging partnerships with public, private, and non-profit organisations. It involves, the PHAs, residents, local communities working with the Housing and Urban Development (HUD) department.

Elsewhere, just like in the US, upgrading low income urban settlements involved actual provision of housing by the state. However, Acioly (2007) noted that the governments have been changing their role as paradigms shifted over time: (1) government as provider (2) government as initiator (3) government as enabler.

Figure 2: Shifting in Housing paradigms

| **1930-1970**
 Government as a
 provider
 -Housing as an input to national development
 -Housing as product | → | **1970s to 1980s**
 Government as
 initiator
 -Housing as basic need.
 -Housing as a process | → | **1990s**
 Government as an
 enabler
 -Housing as local government affair.
 -Housing without housing |
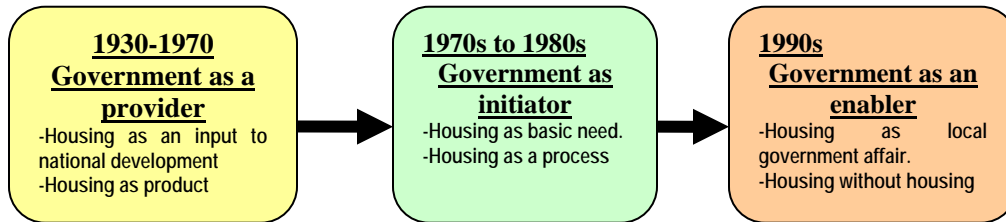
Source: Acioly, 2007 (Lecture notes)

Ndlela, (2005) citing the Norway World Bank Urban Environment and Poverty Initiative for Africa tracing trajectories of past responses to low income settlements stated that in the 1960s the responses consisted of demolitions, rural development and public housing. From the 1970s onwards began a self-help paradigm of sites and services and in-situ upgrading of low income unplanned areas.

According to Mwailselage, (1984) the early shift from the conventional provider approach in the housing policy to the non-conventional housing policies was a body of research carried out in the sixties and seventies by John Turner (1967, 1968, and 1976). Turner noticed and was impressed by self-initiatives by the poor. The poor initiated and managed development-oriented activities through self-help. He recommended governments complement such initiatives by assuming the role of helping the poor to help themselves. Specifically, he referred to supporting the poor through services and infrastructure provision, making credit and cheap building materials more widely available. Turner hoped the support would reduce state expenditure and promote cohesiveness among communities and individual well being (Fiori 2000). The World Bank adopted Turner's idea, with some modifications, and propagated it worldwide

According to Ndlela, (2005) enabling strategies can be traced back to three important years and events. These are firstly, The United Nations International Year of Shelter for the homeless 1987 Vancouver Canada, and Global Shelter Strategy to the year 2000 in 1988; secondly, the Enabling Housing Market Policy document 1993 (World Bank), and, thirdly, the HABITAT II and the HABITAT AGENDA 1996 Istanbul. The United Nations International Year of Shelter for the homeless conference held in Vancouver Canada in 1980/81 initiated the enabling approach as a global shelter strategy. In 1988 basing on the Vancouver Conference 1988 the UNCHS (Habitat) formulated the Global Shelter Strategy to the year 2000 in 1988. The enabling approach was one of the most

fundamental policy changes of its time. The features of the enabling approach as originally conceived were:

(i)   The creation on the part of the public sector of incentives and facilitating measures for housing action to take place to a greater degree by other actors.

(ii)   The full potential and resources of all actors in the shelter production and improvements were to be mobilized.

(iii)   The implication of the strategy was that the people concerned would be given the opportunity to improve their housing conditions according to their needs and priorities that they themselves will define.

(iv)   The requisite mobilization of resources and application of entrepreneur skills for increased housing and infrastructure production by all establishing legislative, institutional and financial frameworks that will enable formal and informal business sectors, NGOs, and community groups to make optimal contributions to development.

(v)   Needed governments to become aware of the need to recognize and rely on a multiplicity of actors for the production and improvement of housing on the scale required to meet housing production targets.

(vi)   It was premised on the principle that governments were to indicate their obligation to meet shelter needs by among others the creation of ministries, housing agencies, allocation of funds to the housing sector and the creation of housing policies, programs and projects.

(vii)   Enabling as the Global Strategy for shelter was not a blue print, but an evolving framework for dynamic national, international and local action. Therefore actions needed to be monitored and evaluated continuously so that the strategy could be modified accordingly.

(viii)   Emphasis was made for the need for consideration of financial support of specially disadvantaged groups who cannot participate in the general housing market without the intervention of the government.

(ix)   In this regard governments were to study and develop special measures both indirectly and directly, by developing mortgage programmes suited to their circumstances and income patterns.

(x)   Finally, governments were to create an appropriate environment for the mobilization of funds, develop and reform financial institutions to promote and mobilize savings (GSS 2000)

World Bank Paper Enabling Markets to Work; this was the second international support for the enabling concept conceived in the 1987/88 in Vancouver. The World Bank's approach shared and supported many characteristics of the enabling approach but was very important in drawing focus to enabling in the way interventions were being organized in low income urban settlements upgrading in the world.

According to the World Bank the enabling approach standard model included the following features. Firstly, it advocated that governments should move away from actual construction and production of houses but instead concentrate on (1) facilitating access to land, finances, and services, (2) remove restrictive regulations and procedures affecting the performance of the housing sector, (3) Introduce realistic and efficient regulations and (4) strengthen institutional framework that favours and encourage people's participation (World Bank 1993). A result of this approach was a wider acceptance by governments in the South of upgrading programs through providing legal tenure to low income households living in illegal settlements and less readiness to support large scale slum and squatter eviction programmes (Ndjuki 2001)

The third support for the enabling strategy was again given impetus during the second United Nations Conference on Human Settlements (Habitat II) in Istanbul in 1996. The conference is important for the two documents that were endorsed during the conference, the Istanbul declaration and the Habitat Agenda. The Habitat Agenda takes the enabling approach further and includes the following features:

- Enabling approach is taken as a key to implementing national and local plans of action.
- Enabling strategies, particularly where public resources are scarce, aim at strengthening the capacity of all partner groups so as to engage in local and community-based planning and development.
- The United Nations System can assist in furthering the principles of enablement and promoting the use of community-based development strategies by: Promoting the adoption of enabling legislation through consultative processes and policy analysis in such critical areas as the right to housing, access to land and finance, and local government autonomy; encouraging and assisting national and local governments in formulating more detailed guidelines and specifications for the development of local plans of action and local monitoring of human settlements trends and conditions; ensuring that guidelines for local plans are attentive to, and inclusive of the strategic objectives of partnership, enablement, participation and networking; assisting national capacity-building institutions to train local authorities, partners' groups, NGOs and CBOs in the use of community-based and participatory planning methods and approaches". (HABITAT AGENDA)

2.5   Enablement and participation

Forging partnerships at international, national and local levels to and improve the living environment is among the enabling approach. Angel, (2000). According to him, enabling is "setting boundaries and giving support while relinquishing control". However critical analysis of the concept he noted that 'housing is not a discrete entity as it is part of the

construction sector, housing investment is part of the overall capital formation, and residential development is a part of urban development. He conceded that housing policy could be used to achieve other needs, transcending the basic needs for shelter, but warned it is never absolutely necessary that housing policy be used to further other agendas.

Criticism on the enabling strategies finds a basis in its concept that market forces will work even for the poor. Critiques of the 'enabling markets to work strategy argued that markets do not always do so in an effective way (Mayo, 1994); they tolerate informality lead to simplification of the titling and registration systems (Xiaofan, 2004; Smoika, 2004; As a result the poor may be barred from entry into the formal housing market and may be forced to construct housing that fail to meet basic safety standards. Apart from the non-responsiveness of the market house delivery is affected by the following factors; restrictive building regulations and standards, lack of access to credit and low affordability. The difficulty in accessing credit results from two causes. First, the poor households lack information about financial benefits they can get from the financial institutions through using their land titles or leases. Secondly, financial institutions prefer issuance of short-term to long-term loans to low income to borrowers.

2.6   Example on successful projects

2.6.1 Johannesburg (Public-Private Partnership)

The first example on inner city regeneration is from the city of Johannesburg, South Africa. And, it is about the involvement of private-public-partnerships. Just like in other old cities, the inner core of Johannesburg was deteriorating. The city, which prospered from the discovery of 'gold reef' in 1886 gradually, grew into an advanced financial and commercial hub. However, in the year of 1980 the trend at the inner city abruptly changed downwards (Lindsay, 2000). The inner city's colourful image turned into a deserted and decaying neighbourhood. Soon it was characterized by overcrowding, crime, physical decay of both infrastructure and existing housing stock. The big companies moved out of the inner city and so did the high-income earners too. Then the City Council launched an inner city regeneration program through public-private-partnership.

The program capitalized on local development initiatives to reinvent the area. The program aimed at recovering the lost image and remarketing the inner city. It was an "urban social-economic revival" seeking to capitalize South Africans imminent re-entry into the world business through re-imaging and regenerating the city. The approach involved community participation in a form partnership development by elaborating emphasis on the PPP for development. The top ten projects in the area involved the private sector in rebuilding the local economy, which includes inner city housing. The government introduced responsive policies, friendly regulations and by-laws that enhanced efficiency and effectiveness in the implementation of regeneration programmes. Further there was good governance that ensured accountability, transparency and commitment by the political leadership. There was inclusive partnership between government civil society, labour and the private sector.

Through this partnership the city was eventually portrayed as a "world show room". It declared itself as the key economic centre of the sub continent region; the "Johannesburg Inner City Development Forum (JICDF) was conducted and adopted the vision as "the golden heartbeats of Africa. The approach led Johannesburg to become the one of the top 50 cities in the world in 1994. The upgrading of the housing stock through PPP as a joint venture was a huge achievement. The housing upgrading included refurbishment and proper management of houses through various incentives. The program also focused on people's environment and their working places. Through this approach the worries of the inner city residents and business community were effectively addressed and the inner city was revived. Johannesburg experience suggests that partnership is the prerequisite in the realization of the regeneration of inner city efforts. It shows the need for political willingness, economic vision as well as financial commitment by both the public and private entities.

2.6.2 Holland experience (Stakeholder involvement)

In the Netherlands since early 1970s there has been remarkable development of community involvement in regeneration programmes. One of the influential events was when the community in Dapperbuurt area in Amsterdam rejected the comprehensive renewal programme prepared by the City council; the community claimed they did not want any resettlement, as they were happy living where they were. And they were not interested in the new housing form. They also considered the housing rent too high for them. They formed a committee constituting residents and local business people. The aim was to retain existing streets and building lines and low rent under citizen participation.

In the year 1976 the city council prepared a regeneration programme for Dapperbuurt and brought it before the community for adoption. Initially the community did not agree with the city officials. In return the community prepared their own alternative plan, which was later accepted by the council. Since then the council institutionalized the process of renewal through citizen participation. The street is lowest level of participation. Now residents are involved in decision-making. They decide where they want to live, and to when they start the renewal process. In the event of inevitable clearance they chose the design and layout of their new homes. The old blocks are not cleared until the new homes are ready. Couch, (1990) as cited in community forum, (1987, p 7.) There are no more worries of eviction or resettlement. The resources are greatly mobilized and expenditures are well managed. Resources are given to the community members Cough, (1990) cited Community Forum (1987) p 8.

Giving of resources to residents reduces antagonism and makes more productive dialogue between the parties. A disagreement can be solved through negotiation or in court. The Dutch law grants one with the right to appeal against planning decisions without time limitation. However, misuse of this right might delay proposal indefinitely, and one has to pay the consultation whatsoever circumstances may happen.

The formal negotiation and integration of community/citizen participation in renewal programme has given the council a lesson and that all renewal programme under the 1974

established renewal policies on housing and environment the council decide to decentralize most of decision making regarding implementation

Any member of community of Dapperbuurt can employ an own paid worker to undertake manual community tasks on ones behalf. This arrangement allows one to perform community obligations as well as attending private issues.

The success story provides the role of negotiations and integration of community in inner city renewal programmes. The specific method applied in this experience cannot be assumed to be applicable every case. Kariakoo area has a different social, economic, land tenure and legal environment. Therefore adjustment is necessary in order to meet local needs and preferences.

2.7   Conclusion

This chapter concludes that inner city revitalization has both economic and social values. There is a diversity of issues and circumstances that lead to need to revitalize. And, there is a variety approaches, each suitable for a specific case. The author is of the opinion that "redevelopment" is the appropriate approach for revitalization of the study area. First, it allows for intensification of the land. Secondly, it enables a wider participation of stakeholders, which brings empowerment and creates synergies in planning, management and financing and as seen in Dapperbuurt Amsterdam and Johannesburg.

The literature shows that with the appropriate approach it is possible to accommodate businesses as well as housing for low-income earners at the revitalized inner. Involvement of public-private partnership emerges as prerequisite to success in inner city regeneration. But, there is lack of literature on such partnership under the circumstances similar to the study area: between a government of developing country and the community with per capita Gross Domestic Product of $ 800 per annum; (CIA, 2006)[4].

Therefore among others the study sought to explore the level type community participation that suits the housing agenda for the low income earners. The indigenous people have a culture of participating in various social and development activities. This is seen as an opportunity for such an undertaking.

---

[4] Per Capita GDP is $13,300 and $32,100 for South Africa and Netherlands respectively (CIA, 2006).

Chapter 3: Research Design and Methodology

Research methodology controls the study, dictates how the data are acquired, and arranges them in logical relationships, sets up main approach for refining and synthesizing the raw data…. (Leedy, et al., 2001)

This chapter about research methodology presents the overall processes and strategies, which were followed during data collection for this study. It describes the type of research involved as well as the tool for data collection, procedures for data analysis and interpretation.

3.1   Research strategy

According to Lerise, (1996:198) cited by Nguluma, (2003:68) selection of research strategy is very important for it may affect the **validity** and **reliability** of data. Research strategy can be defined as "a way in which research objectives can be questioned" (Naoum, 2003:38)". The approaches to data collection can be divided into the following groups: descriptive, quantitative and qualitative researches (Yin 1994; Leedy, et al., 2001; Naoum, 2003). While quantitative research is objective qualitative research is subjective in nature.

Creswell (1994) cited by Naouma (2003) described quantitative   research as "an inquiry into a social or human problem, based on testing a hypothesis or theory composed of variables measured with numbers and analyzed with statistical procedures to determine whether the hypothesis or the theory hold true". Quantitative research is generally concerned with measurements, which is characterised by structured and standardized data collection. The relationship between the researcher and subject is distant. Its major role is fact-finding based on evidence or records (Naoum, 2003). The nature of data is hard and reliable.

Quantitative research is suitable for finding facts about a concept, a question or an attribute. It is also useful in collecting factual evidence and study the relationship between these facts in order to test a particular theory or hypothesis. The qualitative research emphasizes the meanings and verbally described experiences. (Naoum, 2003) According to Gilham cited by Nguluma (2004:67), qualitative research focuses on what people say and normally do. Peshkin, (1998), cited by Leedy, et al., (2001) noted that qualitative research serves in description, interpretation, evaluation and verification of the research problem:

(i)   *Description: They can reveal the nature of certain situations, settings, processes, relationships, systems*

(ii)   *Interpretation: They enable the researcher to (a) gain insight about the nature of a particular phenomenon (b) develop new concepts or theoretical perspective about the phenomenon and or (c) discover the problems that exist about the phenomenon.*

(iii)   Verification: They allow the researcher to test the validity of certain assumptions, claims, theories, or generalisations with the real-world contexts.

(iv)   Evaluation: They provide a means through which a researcher can judge the effectiveness of particular polices, practices, or innovations

.

Qualitative research can be classified into exploratory and attitudinal (Naoum, 2003). Naoum noted "exploratory research is used when you have a limited amount of knowledge about your topic". Zikmund (1997), cited by Naoum (2003) suggested that exploratory research is conducted for three interrelated purposes: diagnosing a situation, screening alternatives and to discover new ideas. According to Yin (1994) exploratory research seeks new ideas or getting insights on the phenomenon being studied. The raw data gathered from interviews or recorded conversations are utilized to learn the concerns of the group under investigation. "It is exactly what people have said or a description of what have been observed" (Naoum, 2003). Creswell (1994), cited by Naoum (2003) suggested: the use of research questions that begin with the word 'What' or 'How'; use of questions that are non-directional; use of open ended question without reference to the literature unless otherwise; allow the possibility for reviewing the questions. Attitudinal research is used to evaluate the 'opinion', 'view' or 'perception of a person towards particular object (Naoum, 2003).

Descriptive research deals with issues or incidences, which are taking place (Yin 1994). According to Yin descriptive research is suitable for studying a specific case. In case study the phenomenon is essentially contemporary when it involves an empirical investigation within its real life contents using multiple sources of evidence.

However three conditions are observed in choice of a strategy of research questions: the extents of control to be applied over actual behavioural events by an investigation and the degree of focus on contemporary as opposed to historical events Yin, (1994.)

According to Yin, (1994:24) an empirical inquiry is used when seeking to understand a contemporary phenomenon in real life context, especially when the boundaries between phenomenon and context are not evidently clear and in which multiple sources of evidences are used. . In this study the research is both descriptive and explanatory case.

The major theme in this research is housing the low-income in revitalising inner city, by looking on issues to be considered in designing enabling housing strategies for low-income; whilst looking briefly on the involvement of the widest range of stakeholders. It seeks to find out what the people do and measure their attitude based on views, opinions, and perceptions. Therefore it is essentially a qualitative research (Yin, 1994; Creswell 1994, Peshkin, 1998, Leedy, et al., 2001; Naoum, 2003). In addition it was chosen due to the ease in getting the data as compared to the quantitative approach which calls for evidences and records. And, there was no specific theory that needed testing or confirmation.

For the purpose of gaining more insight of the problem both exploratory and attitudinal research approaches were deployed. The researcher wanted to learn about the hot issues as far as inner city revitalisation was concerned; and it was crucial to evaluate the opinions, views, and perceptions about the same.

3.2   Research design

According to, Kathori (1992: 39) as cited by Mwambata, (2004:7), research design strategy is the collection and analysis of data arranged to suit the purpose of the researcher. In most cases it is accompanied by the decision regarding what, where, when, how much, and by what means a research study constitutes, with regard to the questions to be answered. In other word a research design is a conceptual structure, which shows by what means the research, will be conducted.

Research design shows the tools for data collection, measurement and interpretation. Nachimias (1996:98) as cited by Mwambata (2004:10) defined research design as a programme that guides investigator on collection and analysing data plus the interpretation of the same. It is a blue print, which enables the investigator to come up with solutions and guidance on various stages of research. It is a complete strategy of attack on the central research problem (Leedy, et al., 2001). The design is important as it helps smooth sailing of research operations in terms of time and resources.

Figure 3: The study design
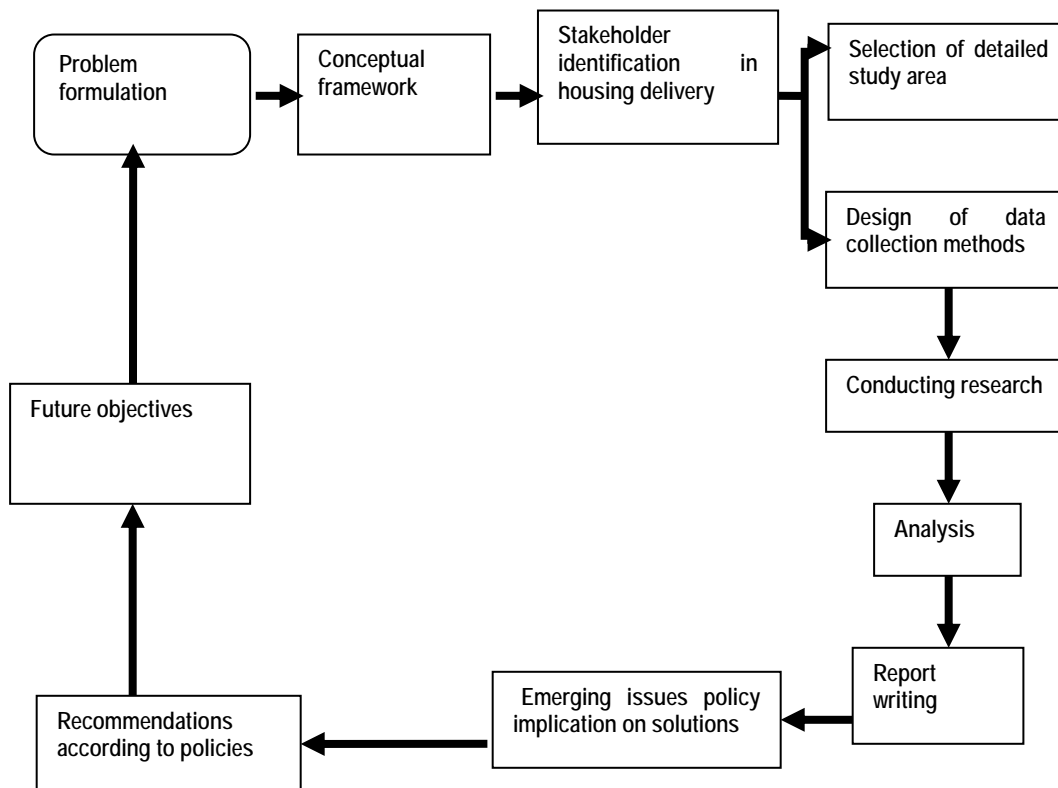
The figure above shows the research design and its process in Kariakoo.

According to Leedy, et al., (2001), there are five common qualitative research designs: the case study, enthnography, phenomenological study, grounded theory study and content analysis.

In a case study, a particular individual, program, or event is studied for a defined period of time. And, the researcher interacts regulary with the people who are being investigated. The researcher concentrates for long period of time on the same object of investigation (individual, program or event). The data often include observation, interviews, documents, past records. Its weakeness is that one cannot be sure the results from a single case can be generalised to other situation (Leedy, et al., 2001).

In an enthnography one looks at the entire group that share the common culture in depth for quite a long period of time. The time ranges from several months to several years. In this type of research, site-based fieldwork is compulsory. The researcher observes incidences as they happen, conducts interviews, listens, takes notes, draws maps and collects artifacts (Leedy, et al., 2001). This approach requires the pantience of the vulture and great resources. And, the presentation of the report is often narrative.

In phenomenological study the focus is the person's percepection of the meaning of an event rather than the event as it exists external to the person (Leedy, et al., 2001). It looks at revealing the peoples perceptions, pespectives and understanding of a particular situation. Only part of the group is carefully selected. Creswell, (1998), cited by Leedy, et al., (2001) suggested that "a typical sample size is 5 to 25 individuals, all of whom have had direct experience with the phenomenon being studied. The research method includes lenghty interviews between 1 and two hours. The interview is very often unstructured. The partcipant does most of the talking and the researcher listens. Barrit (1986) cited by Leedy, et al., 2001, noted that data analysis involves the identification of common themes in people's descriptions of their experiences. According to Creswell (1998) steps in data analysis involve:

(i)   *Separation of relevant from irrelevant information*
(ii)   *Grouping statements into meaning units*
(iii)   *Seeking divergent perspetive: The researcher examines the various ways in which different people experince the phenomenon*
(iv)   *Constructing a composite: The researcher uses the various meanings to identified to develop an overall description of the phenomenon as typically people experince it.*

Grounded theory study is typically used to examine the people's actions and interactions. It originated from sociology. Now it used extensively in education, nursing, psychology, and anthropology and examines the interaction of the building contractors and future homeowners. Data collection is field based, flexible, and changes are expected during the study. Interviews are the major source of data. Also, observations, documents and any other relevant material are collected. Creswell (1998), cited by Leedy, et al., (2001) recommendated the inclusion of the following in the report:
     (i)A description of the research question

(ii)A review of related literature
(iii)A description of the methodology and data analysis
(iv)A presentation of the theory
(v)A discussion of the implications

Content analysis is suitable for studying various forms of human communication, such as books, newspapers, films, television, videos of human interaction and transcripts of conversations (Leedy, et al., 2001). Content analysis is therefore a thorough examination of the contents of the whole or part of the mentioned material in order to explore the patterns, themes, or biases.

3.3   Sampling

3.3.1 Key stakeholders,

Stakeholder refers to individuals, group or organization with interest in the area concern; particularly Authority who decide or finance or otherwise has a decision. (Spokesman, Directors, operators…). Stakeholder is a wider concept, however with this research it will mean; persons with key position in the Government and implementing agencies, community leaders and financial institutions for low income housing.

Both formal and informal interview (structure and semi-structured) technique was used to gather qualitative information of people with the Kariakoo revitalisation area on its context, strategies for implementation in consideration of housing the low-income of the area. Hence, a sample of 38 respondents was selected using purposeful and random sampling (snowball from the list of owners) 20 respondents drawn from the four wards of Kariakoo and the remaining 18 was purposeful selected from Ilala Municipal Council staff, The Ministry of Lands staff, National Housing Cooperation (NHC) staff, City Alliances programme, WAT- Human Settlements Trust and from the Ilala (Kariakoo) Multi-storey inspection team. The 38 respondents were grouped into four categories: indigenous house owners (before 2002); those who has not yet started re-construction and private house owners (after 2002) with new buildings; commercial developers, authorities and professionals. Several forms of interview were conducted, with different purposes; ranging from informal conversation interview (with ward executive's officers after the cancellation of the focus group discussion); the semi structured, structured and the guide based interview. The Ward secretary was given a chance of selecting one active member in community affairs and the rest were selected randomly, but purposeful to target the above categories.

Because of time limit the selection was to be carefully selected. Creswell, (1998), cited by Leedy, et al., (2001) suggested that "a typical sample size is 5 to 25 individuals, all of whom have had direct experience with the phenomenon being studied can be representative of the whole population.

3.4   Data collection

There are two approaches to data collection: fieldwork and desk study (Naoum, 2003). Fieldwork involves primary data collection from the study while desk study relies on secondary data collection.

In this study data was collected through desk study and fieldwork or primary data collection. Primary data, practically involves an in depth understanding of the study area in the performance of different stakeholder in housing delivery for the low-income in the area and the involvement of private sector in the process. Qualitative data in this study entails discussion with stakeholder and quantitative data provide essential statistic, together with dialogue on form of interviews, and questionnaires.

Table 4: Research Question Concept, Measurement and Data Sources

Research question	Concept	Methods	Data sources
What strategies promote the delivery of affordable housing for the low-income earners?	Strategies for delivery of affordable housing (General)	-Literature review -Interviews	-Literature -Municipal staff -Ministry of lands staff -Private developer
Are the proposed strategies in Kariakoo revitalisation scheme appropriate for the delivery of housing for the lo-income inhabitants?	Effectiveness of the existing strategies to deliver housing	-Literature review - Observations -Interviews	-Municipal staff -Ministry of lands staff -Private developer -NHC staffs -Residents
What are the bottlenecks that impede the delivery of affordable housing for the poor in Kariakoo inner city	Bottlenecks impede the delivery of affordable housing for the low-income	-Literature review -Observations -Interviews	-Municipal staffs -Ministry of lands staffs -Private developer -NHC staffs -Residents
What strategies should be applied to ensure delivery of affordable housing for poor inhabitant of Kariakoo inner city?	Appropriate Strategies to ensure delivery of affordable housing. (for Kariakoo area	-Literature review -Interviews	-Literature -Municipal staff -Ministry of lands staff -Private developer

Source: Developed by the Authors, June 2007.

3.4.1 Household interviews:

This was done in order to identify levels of tenancy owner characteristics, income levels, willingness to participate in the revitalisation process, financial problem, state of tenure security, willingness for partnership, price of building material, level of infrastructure provided (physical and social), level of participation and their future plans.

3.4.2 Focus group discussion:

Focus group discussion was expected to collect views from ward leaders and few representatives of landlords from each ward regarding the potential for land/plot amalgamation by forging partnership among indigenous landlords. It was assumed that would avoidance displacement of former low-income people to other areas. An informal interview was conducted instead, using the interview guide, as it proves to be very difficult to gather the intended people for a focus group discussion, because of time limits.

3.4.3 Photographing research events

Photographs were taken for more illustration as part of data collection to give an insight of the area.

3.5   Data analysis

3.5.1 Unit of analysis

The unit of analysis is Kariakoo redevelopment area, which measures about 196 hectares of land with 52,307 inhabitants.

Map 1: The study area

Source: Internet (Google earth)

3.5.2 Internal and external validity and reliability

This has been achieved by considering the following
- (i) Crosschecking the data collected, contemporary data and information from interviews, through different stakeholder were used.
- (ii) Corroboration and triangulation of data collected from different sources was done by comparing information from secondary sources and data collected and see if they relate.

3.6   Data presentation

Both qualitative and quantitative data analysis were used to analyze the data collected for each variable provided. Some quantitative analysis in form of tables, charts (bar and pie

chats) histograms, (to show percentages and frequencies) was presented to make the report clearer and elaborative.

Data quality depends very much on the relevance of variables for data collection and the actual measuring instrument used to collect data. Considering the questions designed in accordance with the indicators provided analysis of the data in the questionnaire will determined weakness in the existing design and implementation strategies and the existing enabling instruments. Further the factors underlining the weakness were revealed and potential willingness of the inhabitants for the programme implementation. Analysis of the data was a basis for further recommendation of appropriate strategies/approaches for housing delivery for low-income earner in revitalising inner cities for developing countries.

3.7   Limitations of the study

It was desirable for the researcher to have an interview with a wider sample of the population from the residents of Kariakoo but because of financial and time limitations the sample chosen was taken to be representative.

Chapter 4: Kariakoo Case Study Area

4.1   Introduction:

This part gives a background of the case study area and the previous planning process that has been taking place. It elaborates further on the discrepancies and lack of indigenous involvement in the previous plans.

4.2   The history

Kariakoo settlement is said to have been established in the late 19th Century on land bought from a coconut plantation that belonged to the Sultan of Zanzibar (Lupala, 2002). The early residents were the indigenous Africans including those working in the Sultan's farm as regular wageworkers. They also practiced fishing and small-scale farming (Kironde, 1994). The neighbouring settlements to Kariakoo were Mzizima, Kisingo, Magogoni, Upanga and Kisutu. (See annex... location of Kariakoo in Dar es salaam region)

During the German era, a German known as "Scholler" purchased about 213 hectares of land from Sultan's plantation. The German allowed Africans to settle on that land by paying land rent. The renters were allowed to construct a temporary structure for residential purposes only. The settlement attracted many people, including Indians on same tenure conditions.

During the construction of the Dar es Salaam-Kigoma railway line, demand for land in Kariakoo arose. The government acquired the land from Scholler. By that time the urban population was 24,000 out of which 15,000 or 63 percent of the population lived in Kariakoo. The government's acquisition of land in Kariakoo marked the beginning of evictions and development of an urban structure at the same.   Some Africans were evicted to give space for "marshalling yard[5]". The evictees were resettled at Ilala, an area adjacent to Kariakoo. The government prepared gridiron plan typical of European 19th century working class quarters for the African areas.

Kariakoo was under Township Rules in 1923.   It was categorized as Zone III in accordance with zoning and building regulations of 1914, known as "Bauordnung[6] . Lupala, (2002). According to Lupala Dar es Salaam town was divided into zones according development zones as stipulated in 1914 "Bauordnung" Lupala, (2002:42). Basing on racial segregation principle, the "Bauordnung" defined three development zones as follows. (i) Zone I; Residential building of European; (ii) Zone II was residential and trading building, mainly for Asians and (iii) Zone III was for Africans, native quarters was recommended/designated. In this last zone native building with

---

[5] Quarters for workers and a railway reserve.
[6] A German concept that can be translated as "Bau" for building and "Ordnung" as order but the word bauordnung implies zoning and building regulations. Kironde, (1994)

flexible standards was allowed. As a result houses constructed were simple traditional, typical of African culture "*Swahili type of building*" Kironde (1994).

Map 2: A gridiron layout plan of Kariakoo area
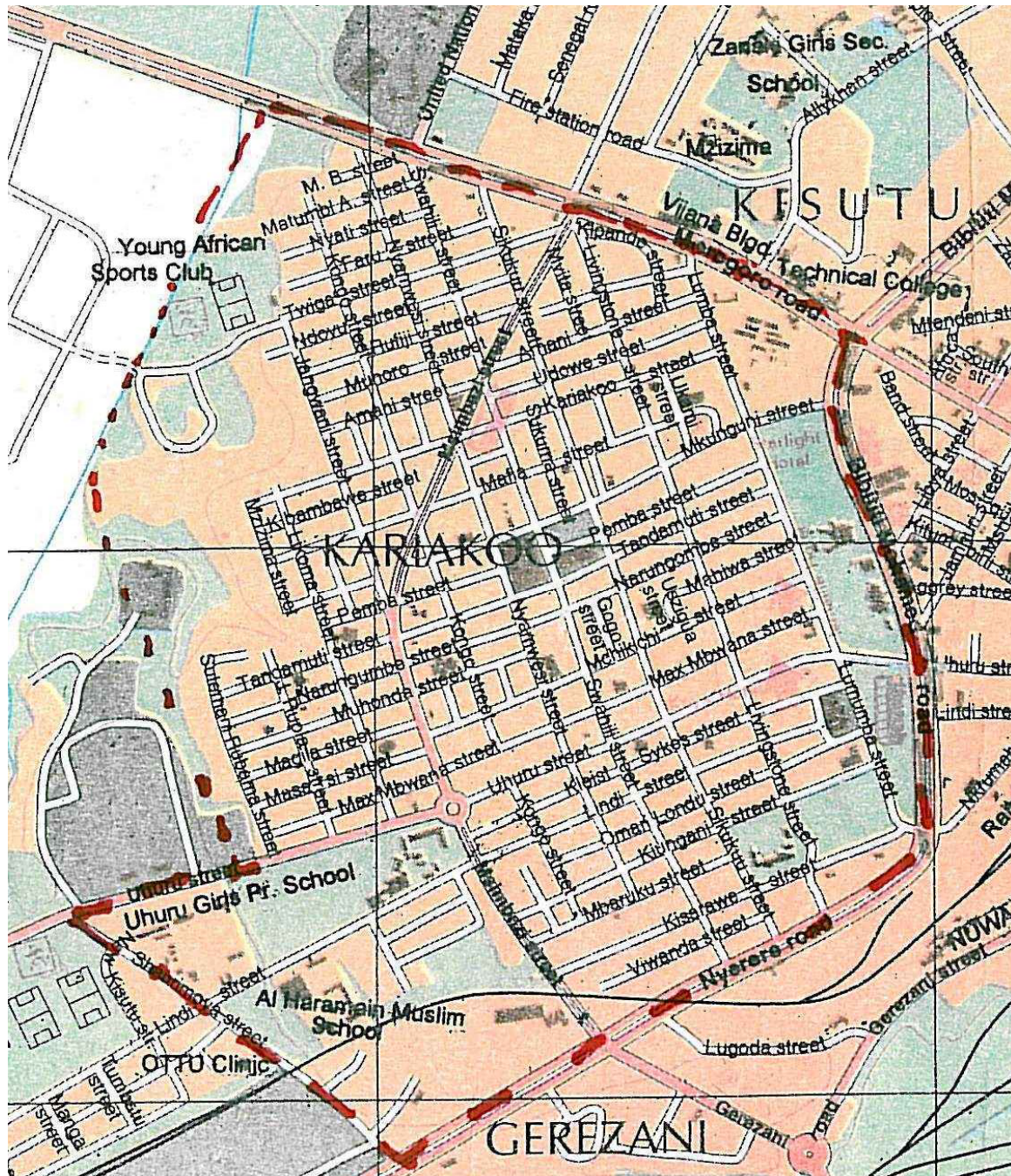
4.3   Past City Development Plans

The initial physical development of Dar es Salaam was, guided by the Zoning Plan that was prepared by the German administration in 1891. The plan remained in force until 1948 when the British administration initiated the preparation of the first Master Plan for

the town. Despite the existence the Zoning Plan, the British administration considered the town's physical development as ad hoc. Hence the need for the preparation of the comprehensive plan arose. As a result, in 1948 a British Consultant prepared the first ever Dar es Salaam Master Plan. The consultant retained the three-zone concept that based on racial segregation. However, the coding or naming of the zones was changed to reflect the density of a particular area. The three zones were identified as: High; Medium and Low Density Area (Kironde 1994). The high density areas were for native Africans; medium for Asians; and low for Europeans.

The Master Plan of 1948 suggested reduction of the density at Kariakoo and increasing the proportion of open spaces. In 1949 a general planning scheme to guide the development of Kariakoo area was prepared. Other redevelopment guidelines for the area were stipulated by: The Dar es Salaam Master Plan of 1968; The Dar es Salaam Master Plan of 1979; Kariakoo Redevelopment Plan of 1989 and Dar es Salaam City Strategic Development Plan of 1992 (Lupala, 2002).

The past redevelopment plans for Kariakoo envisaged transforming the area into a modern city. But the indigenous landlords were not involved in the planning process. The basic concept was to phase out the single-storey traditional residential houses, replacing them with multi-storey buildings for offices, commercial and modern residences. The plans had recommended land amalgamations, by merging at least two plots. These could have led to resettlement of a significant proportion of indigenous households. The indigenous landlords resisted the resettlement and involuntary sell of their property as they were not aware of the program. The issue developed into a serious social and political agenda. Eventually mass eviction and forced sells were ruled out (Mwambata 2004). Therefore land transfers are solely individual agreement between the seller and the buyer.

The past development plans are criticized for dealing much on maximizing land use, aesthetics, and visual environment, and building heights while neglecting the housing problem of the poor. According to Mwambata (2004) the plans overlooked the following realities.

     (i)   New individual buyers of prime land tend to maximize the use of land in terms of coverage and building height

     (ii)   Uncoordinated development resulted into new buildings being poorly sited and used.

     (iii)   Safety of the residents in the traditional houses was compromised. During construction of high-rise buildings, contractors were not careful enough and that led to fall of hard objects, which were hazardous to residents of, or visitors to adjacent low rise buildings.

     (iv)   Residents in high-rise building throw garbage on the roofs of the low-rise houses.

     (v)   Water supply does not reach the upper floors due to old supply system; many use underground water, storage tanks and pump to the upper floor. (No coordination with the utility agencies)

     (vi)   Sanitation was also very poor especial cesspits.

Photograph 1: Mushrooming high-rise building with no room for low-income along Mchikichini and Narung'ombe streets

4.4   The Kariakoo redevelopment scheme of 2002

The preparation of the on going Kariakoo inner city revitalization scheme was prompted by the increasing pressure in space for residential, business and other urban activities. Therefore, the redevelopment was prepared for the aim of increasing the number of floor space through vertical development to meet the rising demand. The plan was meant to be open and avoiding detailed guidelines, which may hamper functions and creativity. And hence should not be regarded as a blue print instead as a guideline document, subjected to revision, but the modification should not put at risk the general intension of the plan. Though undergoing a considerable transformation the plan should also preserve the rich history of Kariakoo through conservation of building and other features of architectural and culture importance

4.5   Objective of the plan

The main objective of the 2002 redevelopment scheme is to maximise the utilisation of high value of land by replacing existing buildings that are dilapidated with modern structures, so as to meet the increasing pressure for residential accommodation, office, and commercial uses.

The prepared revitalization scheme for Kariakoo also aims at reaching the following objectives;

- To match the provision of adequate infrastructure (water supply, sewerage, electricity) with the anticipated demand social for services for Kariakoo residence and business population
- To provide adequate parking facilities and create conditions for safe, comfortable and efficient circulation of vehicle and pedestrians

- To create a balanced and continuous metropolitan image extending from the city centre into Kariakoo while preserving Kariakoo area as a mixed urban area with different land uses fitted into historic and future framework
- To improve the environmental quality of Kariakoo through planting trees along major designated pedestrian's routes and widened streets

The proposed building height is between four and eight-floors for commercial and residential use; And one to two for service industry. According to the plan the building height will be ascending towards the centre from all sides. If presented in three dimension model the area will form a shape that resembles a pyramid. The tallest buildings with eight floors will be at Kariakoo Market. The recommendation on height of buildings was based on assumption that merging of plots will be easy and will facilitate design and proper setting and development of buildings and other facilities like parking.

Photograph 2: Crowding around Kariakoo Market

HOUSING THE LOW-INCOME IN THE REVITALISING INNER CITY:
Issues to consider when designing enabling housing strategies for Kariakoo, Dar es salaam

37

Map 3: The proposed 2002 Kariakoo redevelopment heights
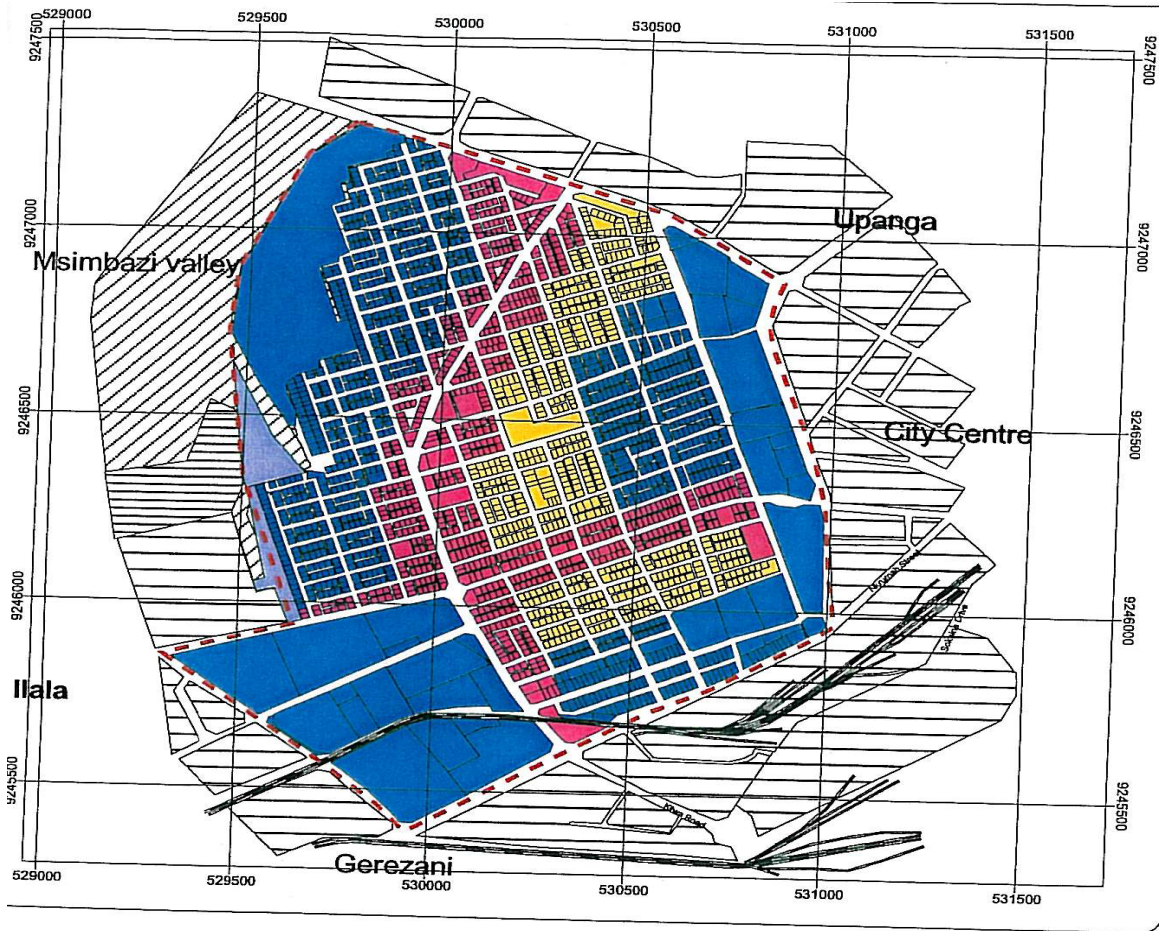
Proposed building Height

Legend

- — · — Boundary
- 0-2 storeys
- 2-4 storeys
- 5-7 storeys
- 8 storeys
- Open space
- Railway line
- Upgraded housing
- Msimbazi creek
- Periphery

Map No. 8.1

HOUSING THE LOW-INCOME IN THE REVITALISING INNER CITY:
Issues to consider when designing enabling housing strategies for Kariakoo, Dar es salaam

38
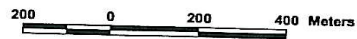
4.6   Implementation Strategies

The plan mentioned very briefly on the implementation strategies. It was expected that the plan would be given an ample publicity to get local support and inflame the political commitment for its successful implementation URT, (2002). One of the principal strategies was to create an Urban Development Fund. Other funds were expected from the central government for implementation purposes.

The plan proposed a development committee to coordinate development particularly for the development of infrastructure. Provision of infrastructure was planned to be on cost recovery basis. The plan also mentions the involvement of stakeholders for both individual property development and provision of infrastructures. However, the strategies to involve the stakeholders and modality or the whole process were not shown. The plan required the Government, in collaboration with the Dar es Salaam city council to work on creating an attractive package, which would encourage participation of the private and popular sectors in the comprehensive redevelopment of Kariakoo Scheme.

It can be concluded that, the previous and existing redevelopment plan for Kariakoo had no or little intention in tolerating the existence of low-income housing. Lack of clear implementation strategies for ensuring delivery of decent and affordable housing for the low-income is but an implicit indication that the poor were to be relocated. Consequently gentrification is taking place. The new developers who are enormously economically powerful are displacing indigenous residents of the area. This is prone to social and political problems. In cases like this, the Government should intervene in the land market so as to rescue the entire indigenous people from being displaced from Kariakoo.

Photograph 3: On going transformation from single storey to multi-storey buildings in Kariakoo.

4.7   Conclusion

The overall objectives have not been realized. According to Kironde, (1995) cited by Mwambata, (2004), the activities of redevelopment are uncoordinated and are completely unrelated to the existing level of services. The result is congestion and non-working and deteriorating infrastructures. The visual environment is not as anticipated. The pyramid-shaped skyline of Kariakoo is a still distant dream. Undesirable development of isolated multi-storey blocks towering over the Swahili-type ramshackle dominates the area. Kariakoo still calls for public/private partnership in order to create a harmonious development. And, the active participation of the indigenous landlords remains vital.

Photograph 4: Multi-storey building over ramshackle Swahili type housing

# Chapter 5: Analysis and Data Presentation

5.1   Introduction

This chapter presents the findings regarding on issues to be considered in designing enabling housing strategies and bottlenecks/obstacles to low-income housing in Kariakoo inner city. Moreover; the analysis focuses on the issues covers on household questioner and interview guide.

5.2   General characteristic

In the study area there two major group of housing tenure types; owner occupied and rented housing. Houses are basically multi-family housing unit. The landlords live on the same premises with the tenants. The males are heads for about 90 percent of the interviewed house owner's households. Women constitute only 10% of the landlords.

Pie Chart 1: Head of household in gender

About 50 percent of the house owners are aged between 46 and 64 years old; 35 percent are between 31 and 45 years old and 15 percent are the very senior citizens above 64 years of age. There is no landlord aged less than 30 years old. About 70 percent of the respondents had a house in a study area before or during the preparation of the development scheme. Due to their age, the majority of the house owners are retirees.

Most of house owners get their main income from house rents. A few of them run a small business located on one's plot.

The majority of the landlords are heirs of the second or third generation. As a result co-ownership is dominant, mostly without titles. It was learnt that in the early days titles were not granted to occupiers who did not meet the permissible building standards. Consequently, about 70 percent have no land titles at all, 20 percent have expired titles and only about 10 percent have valid titles. The normal term for land Title for the study area is 33

Graph 1: Respondents/House owner age groups

The number of rooms for business varies from 4-14 of an average number of floors between 4 and 6. Owners constitute 60 percent of the respondents.

Pie Chart 2: State of ownership   **Graph 2**: **Ranges of house rent per room**
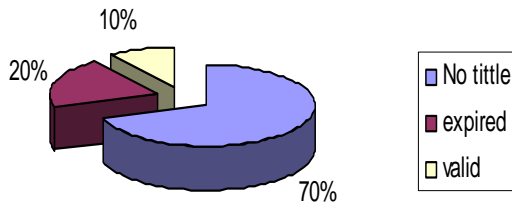
10%

20%

70%

- No tittle
- expired
- valid
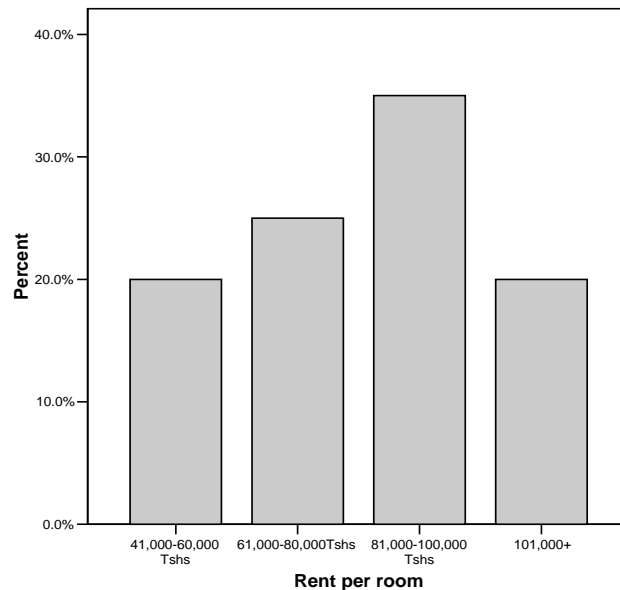
Housing rents vary significantly, ranging between 20 and 400US dollars[7] per month per room. The average term for housing contract is between two and five years. The rent is payable in advance of the contract term. The tenant refunds no money in case of premature termination of contract. A tenant who terminates the contract is allowed to find for a replacement and receive from him/her the rent for the remaining term.

5.3   Property rights

Like in any other community, the respondents regarded land as a source of material wealth and symbol of one's status in the society. Most of the landowners regard property right as being entitled to have the authority and ultimate power to determine on how the property should be managed. The right also includes the eligible to receive an income from the property. According to the interviews, the majority of the plots in the study area are co-owned. Such a situation has created problems in the management and maintenance of the property. Very often there is row as to who should have the decisive say over the inherited house. Consequently, the discussions regarding taking or not taking an obvious investment opportunity are normally inconclusive. In addition, many families have difficulties in agreeing on whose name or names should appear in land title documents. Explaining on the extent of problem on property rights one respondent (house owner) narrated:

> *"Many people inherited their property. You know, not many people leave*
> *a will. Therefore, a house can have as much as ten legitimate co-owners.*
> *There are so many people, with different expectations, ambitions and*
> *lifestyle, all eyeing at an old, six-roomed house. As such, it is difficult to*

---

[7] 1,700/= Tanzania shillings (Tshs) is approximately 1 Euro; and 1,230/=Tshs is approximately 1 USD

*reach a consensus on how the property would be exploited. Consequently,
the best solution is to leave the property as it is. "*

There, seems to be a divergence in the perception of property rights between the house owners and city development officers. The officers appeared to perceive the security of tenure as a problem between the poor (or the landless) and landlords. The professionals see the problem of property rights as external to the low-income families. As response to the question on property rights the City Coordinator, Cities Alliance in Dar es Salaam replied:

*"The community by organizing themselves can make progress in obtaining
security of tenure, resisting evictions and build their own houses. The
government should enable the household to form community-based
organization"*

In the study area none is at a threat of eviction; and, the houses are in place. The joint rights of co-owners are indisputably secured. But, the co-owners lack cohesiveness; and it is among the bottlenecks towards effective physical transformations.

The problem of lack of titles still lingers in the redeveloped area. About 42 percent of the new high-rise buildings have no land titles. In the year 2005 the government of Tanzania ordered an investigation of the standards used in construction of modern high-rise buildings in Dar es Salaam. The researcher held an interview with a member the inspection team. The team inspected 505 buildings in Ilala Municipality, and most of them are in the study area. (60% or 304 buildings) According to the respondents 42 percent of the new buildings were illegally built without a building permit due to absence of land titles.

5.4   Participation

Preparation of the scheme conducted in a top-down approach. About 95 percent of the interviewed house owners indicated that they were not involved in any way in process of preparing the scheme. However, one house owner recalled having been interviewed sometime during the preparation. Never was he told what the interview was for.

The landlords with administrative duties were luckier than the rest. It is because some lower officials received some briefings:

*"We were summoned once to the Municipal Hall. The officials from
Ministry of Lands and Ilala Municipal Council presented to us the layout
of our houses. Briefly, they told us that they wanted to prepare a new plan
for our area, which will require development of high-rise buildings. They
hinted that it would be difficult to construct high-rise buildings on the
small plots in our area. They anticipated that land amalgamations were
not going to be easy; and urge for awareness among house owners, and
may be to tell them the advantages of combining their plots. That was the
first and last day I saw them. And, we did not hear anything from them
again until we heard the plan was ready for implementation.* **[Ten-cell
leader-Swahili street - July2007]**

The same issues that stayed unresolved at the household level were thought to be solvable without actual participation of the families. At the higher level of the government the idea of representative participation was regarded as a panacea. The approach was considered to be practical and cost-effective. The ten-cell leaders' gathering was expected to be the appropriate forum to discuss land amalgamations without the real owners' presence. Each leader had to convince his/her subjects about combining the family land with a neighbour's property before solving their own internal problem. Showing confidence in the effectiveness of representative approach a respondent at the Ministry of Lands said:

> *"My sister, what do you expect us to do? Do you really, want us to visit everybody there in Kariakoo and talk to? Talking to their representative I think was enough, it was their responsibility to notify their people, that is their task; To tell the truth Kariakoo residents know every single step we moved.* **(Interview with one member of preparation team of Kariakoo redevelopment scheme)**

5.5   Flow of information

Respondents were asked if they knew anything about Kariakoo Redevelopment Scheme. About 90 percent answered "NO". They were completely unaware of the plan. However, all respondents admitted having heard of new development conditions. But, none remembered being formally notified by the responsible Municipal Council.

> *"Somehow, we got some information that a plan has been declared, which requires new constructions in our area to be in multiple floors. Then the rumours went around. It was circulated that those who cannot build according to the new standards would loose their property. Many of my colleagues, acting under threat, sold out and vacated.***" (Interview with the ten-cell leader Mchikichini Street)**

All respondents had the opinion that the standards were too high for a low-income earner. Many of those who sold out their plot relocated to other places where standards were considered favourable. Most of them are said to have moved to nearby unplanned localities. Others moved to suburban areas. The majority of the respondents 70 percent indicated they received unclear information about the new standards. One house owner had this to share: "*I heard that all landowners were required to construct a building of eight floors on their plot within three years*".

According to the respondents, after the declaration of the plan some of those without serious ownership complication sold out their land. Others lobbied for partnership. But getting a development partner is still a problem to date:

> *"In the past some opted to sell and distribute money among them. But nowadays no one is ready to do so unless the offered price is good enough. Their current dream is to enter partnership with an investor. However, this is not an easy task. There is no specific area or office where one can find these investors. Our people keep on asking us. But we do not have*

specific answer to them; in fact it is a trial and error method."(**WEO-Jangwani ward, July 2007**)

5.6   Provision or public facilities

Kariakoo Redevelopment Scheme stipulated the improvement of infrastructure and traffic flow as well as providing for amenities and open spaces. The researcher wanted to know the adequacy and level of such facilities. About 80 percent of the respondents indicated that infrastructure is not adequate. They complained about traffic jams; potholes with stagnant stinking water; blocked storm water drains; poor sanitation; unreliable power supply; and dry water taps.

An interview with one of the city officers indicated that the problems are escalating:

"If you go around schools are over crowded. Water supplies are poorly developed, sanitation is poor, power cuts are common and the majority of the people are poor they cannot afford buying enough water for even domestic use, from the vendors around. Very few people have reliable water supply. I think the infrastructure facilities are very old and outdated; they can't cope with the existing population". (**Interview with the WEO Gerezani ward, July, 2007**

Photograph 5: Deteriorating and un-maintained infrastructures

**Photograph 6: Busy and narrow street no traffic segregation**

Even if the infrastructures are provided, the poor are likely to have an affordability problem. According to the interview with an officer of the Ministry of Lands the Municipality should organize for a smooth implementation of the plan. The Ministry considers that its role is only to *"prepare the plan as stipulated by law... but they [the Municipality] were supposed to organize a smooth implementation. I think they are not daring .They could initiate projects and borrow money to implement. Projects should be those, which are based on cost recovery. It is true that the situation in Kariakoo is not environmentally and economically conducive* **(Interview with an official in the Ministry of Land).**

> *"All municipalities must confront a four part agenda in order to provide adequate infrastructure in the area, and they should stop complaining about lack of money: First, they should manage available resources more efficiently and more responsively. Secondly, they should be advocates for reforms in intergovernmental fiscal relationships so that functional responsibilities are clearly defined and revenue sources are adequate. Third, they should mobilize new resources and increase their capacity to borrow responsibly for investments in local services. And fourth, they must seek ways of attracting private participation in the financing and delivery of public services"* **(Interview with official Ministry of Lands, July, 2007)**

5.7   Existence of development-based community organization

As discussed in the literature review, community partnerships are effective in creating synergies. They facilitate improving access to shelter for low-income earners. Each respondent in every category was asked about being a member of a community-based housing development organization and having knowledge of an existing development-based community organization in the neighbourhood.

Pie Chart 3: Participation in social activities
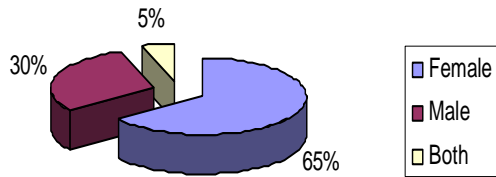
According to the results from the house owners, there is none who is a member of a community-based housing development organization. However, almost everybody acknowledged having heard of some kind of a development group within the neighbourhood. It turned out that women participate more in community-based development groups than men. The self-employed women, in particular, those in the low-income group are active members of savings and credit co-operative groups. Also, more women participate in small business-related associations than their male counterparts. The most popular business groups are those formed by women operating food stalls as food vendors popularly known "*mama ntilie*".

5.8   Existence of partnerships in housing development

In this study partnership is defined as a special form of cooperation between government, partner and one or more from the commercial and community sector in which all parties work together while retaining their own goal and responsibility based on trust and equity in order to create a synergetic relationship, Etten, J. (2002). It is cooperation between people and organization in public and private sector for mutual benefit.

According to the results from the interviews partnership in housing construction in the study area is a profitable venture. Many house owners prefer partnerships to outright transfer of their land. All respondents were of the opinion that building under partnership is an ideal option for them; their contribution will be their land. Due to the economic hardship they cannot cope with the redevelopment standards. According to the respondents, retention of their land through partnership is the only option that can keep the low-income earners from relocation. But the escalating land prices put some in a dilemma.

> "*Just recently many have discovered the issue of partnership. They realize that they can contribute land and someone else can construct and become partners. Had they known about this earlier most of those who sold their properties would have not done so. Others regret for selling their properties because the land value now is increasing at an unbelievable rate. For small plot like the one around here, (the plots are 400 to 600sqm) the price is between 200 million Tshs to 950 million*" (i.e. 117,647 Euros and 558,823 Euros) **(Interview with WEO Kariakoo ward, July 2007)**

But, getting a genuine partner is the most difficult part of the enterprise. One of the respondents suggested the institutionalising the process. He blamed many of the

investors for being exploitative, manipulative and untrustworthy. For those reasons he said: *"it is very difficult for us to find a genuine investor for mutually beneficial partnership"*

According to an interview with the Ilala Municipal land officer and residents of the area, there are two identified partnership types. The first is a modified Build Operate and Transfer agreement. The second type of partnership is that of co-ownership of the property.

Under the first arrangement the landowner retains the land ownership right (Title). The owner grants the investor permission to construct the building on the land. The investor bears all construction costs; although the building permit is given in the name of the landowner. Normally the constructed building comprises residential and commercial floors. Residential at the upper floors and the commercial premises are usually on the ground floors. Usually the investor takes charge of the ground floor and the larger part of the other floors for a specified period of time. The landowner is given a part of the residential floors. In some cases the landlord gets a share of the business premises on the ground floor. The contract term ranges between 10 and 15 years. This is the time during which the investor is believed to have recovered the costs and made some profit. Then, unless another agreement is set, the landowner assumes authority over the entire building.

However an interview with another experienced land officer and lawyer revealed that the arrangement described above is not partnership according to the law. He said such a deal is a lease contract, as there are no partnerships on land as per the laws of the country.

The second option entails sharing of ownership between the landowner and the investor. The country's land law provides for this arrangement; and it is known as tenancy in common/co-occupancy. One of the conditions is that partners all have equal share in the building. However many of the respondents did not like the second type of partnership. All the respondents prefer the first option where they retain their titles.

5.9   Income and poverty alleviation initiatives

Before preparing the redevelopment scheme, the planning authorities knew that the study area was a low-income neighbourhood. The researcher wanted to find information on incomes and if the scheme introduced or promoted any poverty alleviation initiatives. The respondents were kindly asked to assess and rank oneself according to predetermined income groups. The direct question regarding the abstract income in figures was avoided due to sensitivity of this issue it brings about.

According to the results 70 percent of the respondents considered themselves to be in the low-income group, 20% medium and 10% of high income. It was observed that, normally, the households do not keep records of their income as well as expenditures. They claimed to be earning very little; just enough for basic daily needs without saving. A larger proportion of the income (60 percent) is earned through small businesses. However,

through further inquiries it was evident that the income they earn is more than what one thinks to have.

The respondents complained about the unfair and negative attitude of the authorities towards informal small businesses.

> *"They know that getting formal employment is difficult even for those in the working age group. They keep on harassing people who do some little business on the streets. But they have never shown them an alternative site or provided with an alternative means of earning income"*
> **(Interview with resident, Congo Street)**

5.10   Housing Finance

There is no long term housing finance. According to 19 out of 20 respondents (or 95 percent), construction funds are mobilized from own savings. Only one respondent reported having received   a housing loan from a normal commercial bank. On the other hand the tenants claim that, if they have to construct homes they will prefer having their own homes in an area like Kariakoo. Where high-rise buildings need to be constructed, they will opt for partnership. "*Since having home gives one security and dignity, freedom and respect to the society*". (Interview with a Resident at Kariakoo, Living Stone Street)

Housing delivery is solely depending on individual income and household saving. However, the low-income earners require quite a long period of time to save for construction purposes. In most cases they confronted by irregular income and unreliable employment. All respondents (100%) were of the opinion that building under partnership is an ideal option for them.

> *"The government should have a means of giving long-term housing loans. I am saying this because right now there is no financial institution providing or dealing with formal housing finance. If an institution wants to build houses, it must have money on its own, or at least have collateral for borrowing from banks. This is a barrier to many institutions like ours which has no money. Worse still, there are no proper banks to offer money for housing development. For example we have several buildings in Kariakoo, but right now we cannot redevelop all of them our own. We need to forge partnership with private investors, because we don't have enough money. We are planning to spend the money we now have for providing housing for civil servants in ten newly established district headquarters. This is a special task that we have to accomplish though it might not be profitable.*
>
> *So if we have to make real advancement we need partners in areas that are profitable. Due to financial limitations, our contribution to the partnership is usually in the form of the value of our site. And this guarantees us to own only 25% after the completion of the project. This is not good. It could be better if we had an equal contribution. It's high time*

now the government should look for an institution specifically for lending money for housing construction purposes, so that people can borrow money whenever they want". **(Interview with N.H.C official, July, 2007)**

5.11   Housing need assessment

According to Acioly, 2007 (Handout notes), Housing need assessment is a study of the current and future relationship between demand and supply and related issues. It gives the baseline information in support to policy interventions. The housing needs assessment is to examine the exact housing problem in terms of need and shortage; to identify resources; to support the prioritization of housing need; to guide development and focusing housing policies, strategies and programs; and to anticipate the supply capacity and bottlenecks to supply.

The interview with the an official from Ministry of lands who participated in the preparation of Kariakoo scheme, showed that the planning focus was on the physical and visual outlook of the neighbourhood in terms of roads and organization of land uses. The idea was and is still to undergo demolition and redevelopment. Upgrading of the structures that existed before is out of question.

According to the respondents, the residents displaced by the redevelopment works are not offered an alternative site. Since transaction is private, there is no way to check if prices are fair. The government does not issue **subsidies** for construction of new houses or other benefits.

Due to absence of housing need assessment, the authority does not know how many housing units are needed; the type or even what should be the priority in terms of housing. There are the house prototype designs for the poor. Due to the demolitions the housing rents have escalated. For example, it costs over 250 US dollars to rent a two bed-roomed apartment in the newly constructed structures per month.

According to NHC the least in cost for an apartment in Kariakoo is approximately 200 US dollar with two bedrooms, the ground plan is provided in figure 4 below.

5.12   Actors involved in housing delivery in inner city

5.12.1 Ministry of lands

The Ministry of Lands is concerned with the preparation of housing policy, legislation to govern housing development and approval of all plans. The Ministry in collaboration with the local Authority is also responsible in the preparation of the revitalization schemes; in this case the 2002 Redevelopment scheme was prepared in the same manner.

5.12.2 Municipal Council (Ilala)

Municipalities are solely responsible for the implementation of the schemes. They are responsible for encouraging and controlling development within the area giving development condition, issuing building permit, and providing some of the infrastructures.

Figure 4: Typical residential floor (Gross area 418 sqm)

One appartment
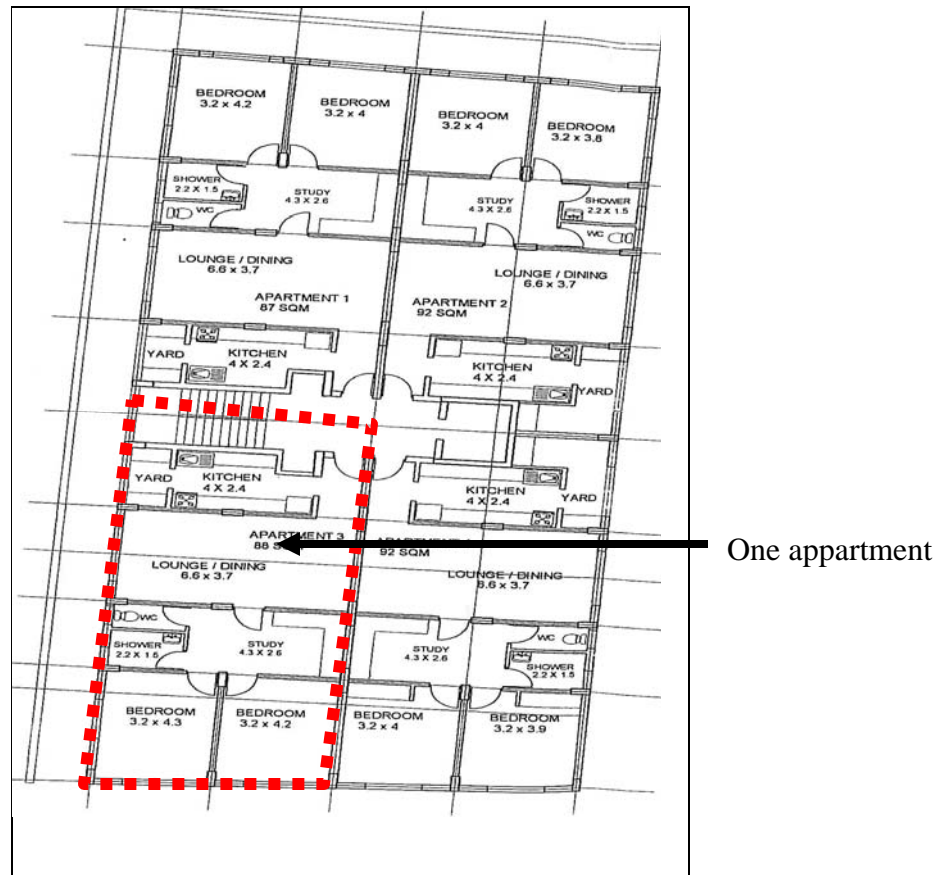
Source: National Housing Corporation

.

5.12.3 Financial Institutions

Financial institutions are responsible for creation of seeding finance to assist private sector investors involved in housing production and maintenance. They also provide mortgage finance for housing development and purchase, develop secondary mortgage market, encourage investment in low cost housing, encourage housing micro-finance system to cater for low income earners and particularly, the Bank of Tanzania is responsible for regularly review the interest rates.

5.12.4 Private sector

Private sector, participate in the construction of housing for all categories of the population either for sale or rent, they also manufacture and supply building materials.

Private sector are very active in development of infrastructure, forge partnership with the government or other institutions in housing and infrastructure provision and engage in estate development for private ownership, rent or for sell.

5.12.5 Community and society organisation

Society organisation at community level assist members to acquire land for housing development, encourage community saving for housing construction, encourage communities, and individuals to establish small scale building materials industries. They sometimes conduct seminars and workshops on housing development and improvement. Mobilize individual and community savings for housing construction and improvement; and encourage community joint action development initiatives between the government and the communities in enhancing housing development in their respective areas. They also raise awareness and building capacity in housing development and provide soft loans to individuals or communities pertaining to housing development

5.12.6 Public institutions

They engage themselves or in a public private partnership in the construction of market tailored houses and block of flats or bungalows for sale or rent. Engage in housing consultancy and construction services.

5.12.7 Training Research Institutes and Agencies

Their task in housing development is to develop knowledge and provide skilled and semi-skilled labour for housing development in both rural and urban areas, carry out research and propose pertinent solutions to housing problems. They also offer advisory and consultancy services, organize conferences, seminars, workshops and symposia on housing supply, marketing, and all related matters, establish a mechanism for adoption of best practices to ensure data dissemination to the people.

5.12.8 House/Land owners

House owners can create credit facilities through cooperatives lending mechanism. It is also their responsibility to maintain the existing infrastructure. Individual with housing construction knowledge can assist in disseminate the knowledge to others. They are in charge in house management and maintenance. Collective maintenance of the housing structures, infrastructure and services through community-based initiatives

5.12.9 Tenants

Just like the landowners, tenants are also responsible for the collective maintenance of the housing structure, infrastructure and services through community-based initiatives. Individual with housing construction knowledge can also assists in disseminate the knowledge to others.

The research conducted shows a lot of discrepancies in every player in role-played, if one compares the actual role-played and what were supposed to take part in. The annex 3 shows in detail on the role played by each actor.

Chapter 6: Discussions, Conclusion and Recommendations

In this chapter, I intend to discuss the findings, draw the conclusion and provide some recommendations for further studies. The research questions are answered in relation to the format used to analyze the data generated during fieldwork. Furthermore, I will discuss the practical implications of the findings. Recommendations for the government and other stakeholders are given on the basis of these findings. The recommendations are expected to provide guidance for future similar projects in a similar environment.

6.1   Discussion

The overall objective of this study was to outline issues to be considered/ addressed when designing strategies for delivery of decent and affordable housing for the low-income residents of inner cities. In addition, the study aimed at suggesting a list of enabling strategies considered appropriate for housing the low-income earner in an inner city of a developing country. Similarly, the objectives were achieved by answering researcher's sub–questions, which were directed towards: determining the main actors in the delivery of housing for the low-income in the study area; examining the existence of strategies that promote the delivery of affordable housing for low-income people, checking the extent and effectiveness of the existing housing strategies; identifying the bottlenecks that impede the delivery of affordable housing for the low-income inhabitants and proposing the measures to overcome the bottlenecks in the delivery of affordable housing for low-income inhabitants of the area.

The basic assumption of the study was that, if strategies for revitalization were built on the principle of mixed-income residential neighbourhood, low-income earners would be able to access decent and affordable housing in inner city.

From the findings of study it becomes evident that there were no strategies for keeping low cost housing for the low-income in Kariakoo. There were no measures to support the low-income residents despite being the majority of the population. Housing for the low-income did not feature among the prominent policy issues that needed the intervention of the government. The low-income earners were expected to solve their housing problems within the free housing market. The study confirms that the authorities were aware of "success" of enabling strategies in certain communities. But there were no attempts to investigate the conditions that make the strategies be effective in a particular environment.

The process was not people-centred. It seems the authorities were much concerned with the physical development of the urban space. The plan aimed at intensifying the area to accommodate more people. It was envisaged that the area would be compact, which would be helpful in avoiding sprawl and saving agricultural land. But there were no means to ensure that the residential flats include sufficient number of decent and affordable housing to the low-income. Furthermore the scheme did not attend the issue of employment opportunities for the low-income earners.

The results of the study support the already proven concept that enabling strategies can be effective in improving housing delivery even to the poor. But at local planning stage

there are issues that need specific attention to make the said strategies work. This is due to differences in culture, and level of capital investments. According to the results in the field and also, compared to the two best practice examples of South Africa and Holland, the Kariakoo approach overlooked a number of issues the presence of which could have improved the image and effectiveness of the plan. According to this study the important issues that were not considered before embarking upon the process of revitalizing of the area include:

(i)   Choosing the right type of participatory approach in involving the community in bracing the neighbourhood for the anticipated changes,

(ii)   Having an action plan on plot amalgamation strategies

(iii)   Prior exploration on the existence and effectiveness of partnerships in housing for the low-income

(iv)   Understanding the economic base of the population in order to have a plan that supports poverty alleviation initiatives among the community

(v)   Having in place a mechanism that ensures an efficient and effective two-way flow of information

(vi)   Understanding of the nature and capacity of community-based organization

(vii)   Provision of public facilities

(viii)   Capacity building

(ix)   Understanding the inherent complexities and limitations that exists on property rights

(x)   Understanding the exact housing need and impact of the demolition of existing structures in terms of social cohesiveness and overall welfare of the affected families. Carrying out a housing needs assessment

(xi)   Effectiveness of housing finance institutions/Mortgage facilities

(xii)   Political commitment

6.1.1 Participation

Participation is now acknowledged as a key constituent of successful development projects. It is the most significant of all the factors to enable project to execute; Generally participation include (i) empowerment of people in decision making, (ii) Exert control on physical setting, (iii) design implantable and evaluative plans and (iv) having collective decision making and discussion of development plans.

The findings suggest that not all issues can be resolved through political representations. The politically elected or appointed leaders may not always be accepted as the true representatives of the community when addressing issues that affect an individual member at personal level. The approach alienated the community from active and positive participation. However, based on the literature on participation the author is of the opinion that there was no community participation. What happened was just using the leaders to convey the message to their respective subjects that changes are in place. Carnea (1995) as quoted by Asoaita 2004 suggested that

> *"…people are the starting point, the centre, and the end goal of each development intervention' and recommended constructing development projects 'around the*

mode of production, cultural patterns, needs, and potential of the populations in the area"

In Kariakoo it seems the people were regarded as passive recipients of the government's plan. The people did not feature as the most crucial, bold and active players in the entire process. The problem of representation extends further down the community level. Then, some groups within the community, in particularly the women, are not represented in the public decision making through participation and can not exert control over the physical setting of their everyday lives.

6.1.2 Issue of amalgamating plots

As far as land amalgamation was concerned the redevelopment plan for Kariakoo did not go beyond just mentioning that plots will be combined. Most importantly, the landowners were not consulted. The Kariakoo scheme proposes the joining of plots to provide more space for other facilitates. This idea was just mentioned but there was no plan prepared to show how these plots would be combined. This could be easily done through land readjustment. In land readjustment project community participation is highly enhanced with high degree of efficiency, cooperation and maintenance whereby there is relatively high level of awareness of the residents or where there is intervention of outsider's actors of people like social workers/committed architects/planners.

The problem in Kariakoo was lack of awareness among beneficiaries and stakeholders. Through this a high level of information sharing will be enhanced. It was necessary for people to know what exactly the project entails. In this case Land readjustment method would be ideal for Kariakoo plot amalgamation.

6.1.2.1   Land readjustment method

Land readjustment method is the most used in urban land development. Among the area where it is in wide and effective use are Japan and South Korea. It is applied on the basis of sharing land in a simple method of acquiring land for public use like infrastructures and utilities. Land readjustment method can be used   for developing an urban area without involving the process of land acquisition. The systems involve the landowners contributing towards the improvement and provision of amenities in a project area in return for better development benefits.

Land readjustment has a unique financing mechanism for development, it is self-financing. The self-financing systems enable the implementing board to execute a project without much capital outlay. Therefore land readjustment can help to overcome, land ownership and financial problems in the development /redevelopment of a project. According to Nakanishi (2005) land readjustment has three basic concepts, namely; re-plotting, contribution and financial land.

Re-plotting whereby every plot in a project area is designed as a re-plot. Even though the re-plot may have different shape, size, and location compared to the original lot all rights

of the original lot are transferred to the re-plot, that is each landowner is given a re-plot based on his/her original lot.

Contribution, every landowner in the project area has to contribute part of his land towards provision of infrastructure, amenities and financial land.
Financial land and reserve land, previously every landowner had to pay his share of the project cost with cash to facilitate the implementation of the project, but through this every landowner contributes a proportionate area of his land for the purpose of offsetting the implementing cost. This contribution is of two types, contribution for public land is called "public contribution" and contribution for financial resources is called "financial contribution"

Therefore by failing to appropriately address the land amalgamation issue the project was subjected to chaotic type of development. The land that was expected to be available was never realized. The kind of development anticipated is still at a distant future. The study has found that it is difficult to attain the pyramid-shaped skyline for Kariakoo

6.1.3 Housing finance/Mortgage facilities

Housing delivery in Kariakoo for the low-income is solely depending on individual income and household saving. Saving for construction purposes for low-income people is of long time and in most cases confronted by irregular income and unreliable employment. It takes years for one to save enough for construction. It was found out that there was no study conducted to investigate on the lending opportunities offered by the commercial banks and other financial institutions. This would have facilitated for the establishment of strategies to support the indigenous landlords in developing their land. It was important to see also how accessible are they to the target group. This contributed to the emergence to the gentrification, which is now taking place in the area.

According to an interview with an officer with the National Housing Corporation there has not been a long-term housing finance since the collapse of the Tanzania Housing Bank (THB) in 1995. The existing financial institutions offer short-term loan at high interest rates, the minimum is 19 percent. The high interest rates cause the borrowing cost to be high, which increases the cost of the buildings. Due to the high building costs it is evident that the housing rent would be high.

6.1.4 Partnership in Housing delivery for low-income

Partnership in delivering housing for low-income household proves to be very practical in many countries. A real success can be reached only when the contributions of all actors are harnessed and strong enough in a complementary and mutually fashion. It needs synergies among community members right from the grass root level, non-governmental organisation, government and private sector.
In that way, the funding of an inner city revitalization programme could be financed through **self help means on a partnership basis**.

The Kariakoo development scheme did not have anything of this kind. The development-based community associations/organizations that are available are not focused on actual production or maintenance of the existing stock. As a matter of fact the commitment of the government in housing development is insignificant if any at all.

Figure 5: Enviable synergy of actors in housing delivery for low-income
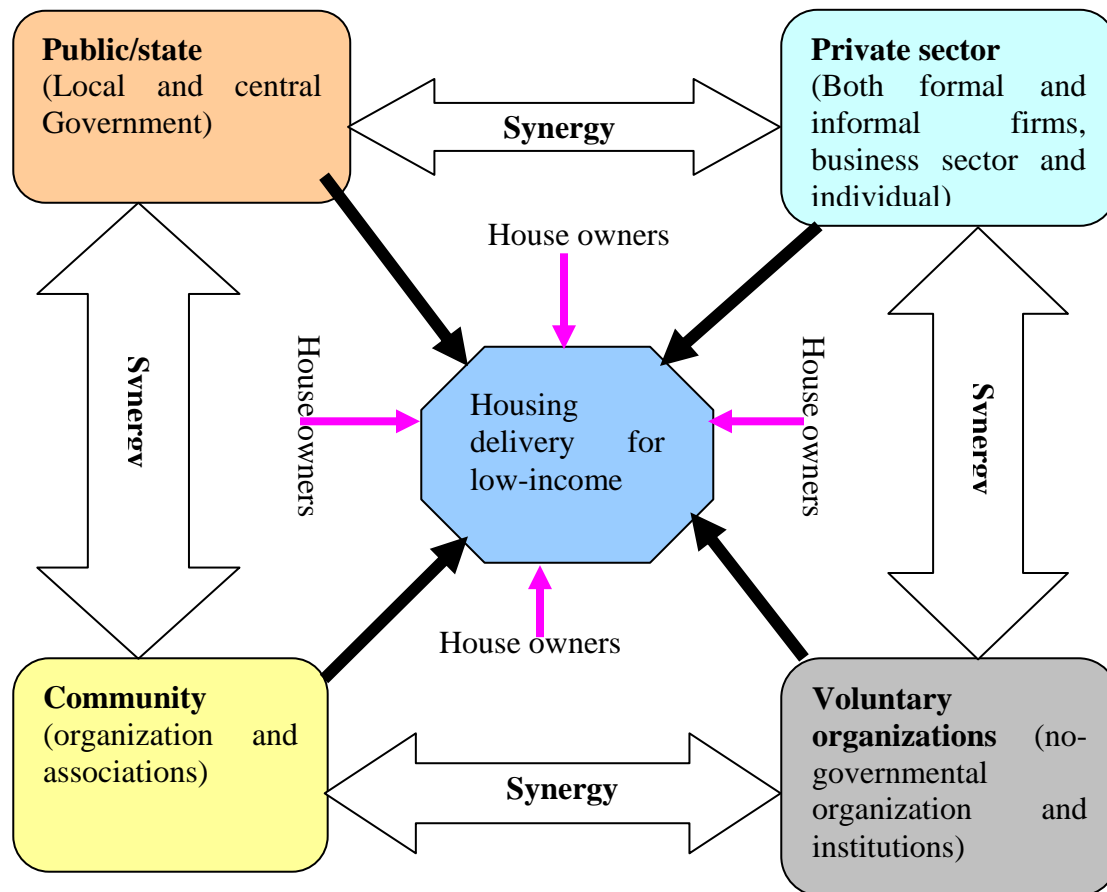
Source: Author, July 2007

6.1.5 Poverty alleviation initiatives

As aforementioned poverty alleviation initiatives should be taken hand in hand with development projects. It should be a precondition to access the economic status of the target group to know their economic position and how capable are they in tackling the project. The assessment should also include the way they can improve their economic status and their actual need.

Kariakoo redevelopment scheme has failed to improve the livelihood of the common residents. The plan does not allow for employment areas for informal and other small

businesses. I am of the opinion that an enabling strategy should be able make it easy for the residents to formally use the land for economic gain.

6.1.6 Housing Need Assessment

The redevelopment scheme has resulted in housing displacement and gentrification. Nobody knows exactly how many people suffered; the type and extent of their suffering that resulted from the redevelopment scheme. The literature indicated that when designing an inner city revitalization program it is important to find solutions that promote co-existence of social-economic groups. This was not done, so the municipality couldn't know the quantity and type of housing that the poor would require. As a result they are unable to ensure that developers include a specific amount of floor space for housing the poor.

Every developer is doing what he/she think is profitable. The so-called public housing is not public in the real sense. An interview with the National Housing Cooperation (NHC) revealed that the poor are not among the Corporation's target customers[8]. The municipal council doesn't know the supply, the need, and demand for housing. An analysis of the common housing type of the poor would have facilitated the Municipality to determine the house designs that are affordable by the poor and can be accommodated within multi-storey structures. According to the literature housing need assessment should also have the following components :(i) survey of population characteristic. (ii) examination of existing housing situation, (iii) assessment of housing demand, (iv) determination of affordability, (v) assessment of housing supply, (vi) identification of existing housing resources, (vii) identification of policy intervention.

6.1.7 Information Network

Based on the results from the research, presence of correct and adequate information is another factor that makes the enabling strategies work. House owners were not aware of the programme; according to the findings many were very much interested in giving their opinions but that chance was not there at all. Information flow among the members was not free or clear. Others sold their properties due to lack of proper information. Generally information was not reaching the intended destination or the target received distorted information and acted wrongly. Lack of information flow led to relocation of other residents of the area. There was a need for looking carefully in the issue of representation in society. Considering the information above representation in participation has proved to be very weak. A two-way flow of information was completely not there, while it has proved to be a vital element for the success of project involving different actors. A successful redevelopment strategy should therefore include a well functioning information network.

---

[8] NHC is institution which was formally designed to provide houses for low-income)

6.1.8 Existence of Community based housing development organization.

In rural Tanzania it was common among the people to help one another especially in housing construction. It seems the planning authority took the rural lifestyle for granted and thought it would equally work in urban areas. Had it worked this culture could have been a firm base to forming a strong community working towards redeveloping of inner cities. It would have helped in ensuring that every member is highly secured; therefore avoiding resettlements, which destroy social ties. It was the assumption that, community organizations are glue that holds grass-roots action together. But, according to Barry, (1999) nowadays such an assumption does not work much in urban communities.

> *"Urban communities ties are narrow, specialized relationship and not broadly supportive. Communities have moved out of neighbourhoods to dispersed networks that continue to be supportive and sociable".* (Barry Wellman, 1999)

Traditionally neighbourhoods were expected to play an important role in bringing people together in solving a common problem. According to Barry (1999) in urban communities are now in specialized networks that may not be necessarily related linked physical address.

According to the findings there is no community organized arrangements that makes it possible for the community members to support each other in building or maintaining a house. Assisting one in building a house requires more than living on the same street. The research simply confirmed Barry's study (1999) that only one-third of a person's community members have active ties with each other. According to Barry (1999) there must be a supportive relationship rather than relying on solitary communities to do their maintenance work. These supportive relationships are catalyst to the low-income household to participate effectively in development and even political decision. These supportive networks are missing in Kariakoo as far as housing development is concerned.

6.1.9 Public land acquisition for infrastructure provision

The infrastructure redevelopment plan looks as if it was going to be implemented in the sky. There was no any strategy to acquire land needed for improving the infrastructure. Provisions of infrastructure were only mentioned as an objective of the project proposal. No more effort has been done so far. Some of the narrow streets have been repaved. Others are left narrow, crowded and un-maintained; it was like nobody's business. All these could be well maintained with the involvement of people under partnership. More worse, the plan did not provide/ set-aside areas for public facilities. Municipality did not acquire any land for social services. So even if there were more housing units for the poor still the environment was poor. All these could be maintained with the involvement of people under partnership.

A solution could be through land readjustment where everyone will contribute according to the size of the plot they have without even a need for acquiring land or resettlement of people.

6.1.10   Capacity building and institutional collaborative

The results of the study suggest that 70 percent of the newly constructed buildings in the area do not comply with the specified building standards. Due to lack of proper guidance and development control mechanism the multi-storey substandard houses have replaced the traditional substandard houses. The interpretation of this finding is that planning authorities should have the capacity to administer the developments. They have to recruit competent and qualified manpower to improve performance and efficiency in service delivery on land use delivery and construction of buildings. It should bear in mind that partnership and participation in development does not mean lessen role of municipality and government as a whole in housing delivery. Efficient, accountable and strong government remains as a key to success of any development projects.

The results reveal lack of cohesive collaboration between the central government and local authority. The central government officers thought that their role is to prepare the plan, whereas the local authority has to mobilize the funds and to oversee the plan implementation.

6.1.11 Property right.

From the findings 70 percent did not have security of tenure over their land. According to Astrand, J. and Johansson, B. (1990), security of tenure contributes to having sense of ownership. In other way, a person can highly value something, which has power over it. It was learnt also that many people in the past were not given tenure security just because they did not meet the required standard. This might have a huge effect in existing structure of Kariakoo area.

Absence of land titles makes it difficult for the new landowners to access long-term loans. This also had an effect on the quality of newly constructed houses as they have to gradually accumulate money from other sources. The practice increases the construction costs due to time delays. As it was said in the previous chapter, the inspection team revealed that 42 percent of the buildings were constructed without building permit and that 70 percent of the buildings are substandard and did not build according to the required/ permitted standard.

6.1.12 The appropriate use of planning standards

According the commercial land developers, they were of the opinion that the limitation of the floor height of buildings to eight storeys was not appropriate. The area could have accommodated more floors, keeping in mind the value capture in the area and the capital investment put on it. The commercial developers regarded the eight-floor limit as a hurdle that increases the production costs per housing unit. They argued that the land acquisition, building materials and loan costs are high. Therefore the ultimate housing rents ought to be high in order to make the building profitable. Definitely the low-income earners would find the area no longer affordable due to high rents.   The developers wanted the Municipality to allow more floors to as high as twelve storeys. This will increase the number of housing units that can be produced on the same plot and hence reduce the cost of production per housing unit.

The interview with the authorities revealed that there were no specific criteria in setting out the floor limit. There was no predetermined maximum number of people that would be living in the area, the housing production costs were not examined, and the housing affordability of the anticipated renter was not known.

6.2   Conclusion

Basing on the findings it is concluded that inner city revitalization is an opportunity that can be captured to support provision of housing for the low-income. It has been discovered that inner city revitalization is not just a matter of visualizing future physical characteristics of the neighbourhood. It requires considering the positive as well as negative impacts that the residents will have to accept. From the study it is concluded that there were no strategies to provide housing for the low-income at Kariakoo. Due to absence of the strategies, the low-income in the study area were undermined and somehow left to be exploited. According to this study among the greatest bottlenecks are: (1) improper urban management and the inappropriate planning approach that never focused on the people (2) the government not committing itself to funding some of the activities (3) the wide spread state of poverty and (4) lack of information and awareness among the beneficiaries regarding the scheme).

The conclusions from this study are similar to previous studies Basila, (2005), Maginn, P, (2004), Lindsay, B (2000), Cough, C (1990) Geddes, (1997). The top-down approach contributed to the redevelopment plan look like a government imposition. The involvement of community was overlooked. As a result the poor were overrun and they lost the housing opportunity that they enjoyed at the inner city.

It has also been shown through the literature review that revitalisation programs need support and commitment of both the public and private sector. Available strengths and opportunities and initiatives must be identified and capitalized for mutual benefits. The quality of the urban environment must be clean, safe, well maintained and with a high level of service provided to the community. And all groups of income should have the opportunity to accessible decent and affordable housing. This implies having respect, caring for and empowerment the poor. Community acceptance of the revitalization strategy is essential and it may be (local authorities) necessary to carry out a process of changing perceptions in order to win their support.

 The study results have supported the idea that observing the enabling strategies is an effective approach to administering the development of housing sector.
Following the findings and the overall observation, the following should be checked and properly recorded so can be used as a guideline in the design and implementation stages. The strategies include, choosing the right type of participatory approach, having an action plan on emerging issues. See if there is an existence and effectiveness of partnerships in housing sector in the area. It is also important to understand the economic base of the population/target group, having in place a mechanism that ensures an efficient and effective two-way flow of information and understand the nature and capacity of

community-based organization. The public facilities and capacity building of the existing concerned institution. It is also critical to understand complexities and limitations that exist on property rights. Housing needs assessment should be carried prior the starting of the project to know the requirement (demand and supply). Understand the effectiveness of housing finance institutions/Mortgage facilities. Finally ensure the political commitment in the designed project.

6.3   Practical recommendation

According to the findings there are too little chances for Kariakoo Area to develop as per the existing redevelopment plan. The author recommends that, the plan should be reviewed. An amendment plan should be prepared in a more participatory way. For the purpose of effectiveness the process should put into consideration the above-mentioned factors that make enabling strategies work.

The author recommends for establishment of a Special Inner City Management Board similar to those in Dapperbuurt in Holland, Johannesburg and Alexander in South Africa. As a first step the landowners have to establish a housing cooperative. Through the "cooperative" the landowners will prepare a development scheme. In this way, they will be able to contribute towards their own houses according to an approved funding scheme. Role of the house owner's cooperative society will include; (1) Building the capacity of house owners and other development partners to plan more effectively and to implement Community-based development projects through training and technical assistance (ii) Creating an opportunity for members to have a unified voice in public policy discussions that affect the Society and the communities they serve (iii) Encouraging and facilitating the networking and sharing of valuable information, (iv) Exploring and providing member benefits that encourage growth and sustainability of society: Then, establish a Board that will be possible for managing and overseeing the implementation of the scheme. The board will constitute of democratically elected representatives of the society (community housing development organizations), commercial developers and consultants and the city government (represented by the relevant professionals); Ministry of Lands,; Ministry of Regional Administration and Local Government, financial institutions, community action agencies, utility companies

For the purpose of effectiveness and credibility, the society may appoint, qualified professional such as architects, urban planners, engineers, lawyers, environment engineering, and economists to be part of representatives of the cooperative in Board even if they are not members of the cooperatives.

The Board will be responsible in cooperating with local, regional, and/or other national groups in the common endeavor to advance Community-based economic development. Other activities will include; (i) information dissemination to other owners/residents, (ii) assist in design/develop underdeveloped projects within the area on the basis of partnership, (iii) organise and assists in fund mobilisation (iii) assist in the overall scheme by giving knowledge on land readjustment (iv) act as administrator and legal resourceful personal who can also be responsible in hiring staff for a certain activities. Residents

who have the intention of carrying out renewal of their houses shall make their intention known to others through their board plus the sources of funding.

The landowners will have the role of accepting and adhering to decisions reached by the majority. For example if a decision is accepted by 80 percent of the landowners it becomes binding to all. Also, landowners will have to contribute to the fund for redevelopment.

In this regard, the mobilization of the people toward participation in self help project of urban renewal should be the preoccupation of the urban rehabilitation management board. The board should be equipped with social workers whose expertise could lead to the achievement of the urban rehabilitation programme.

The society will be the platform for establishing and maintaining the common interests for consideration by the Board. The society will be the guarantor of individual landowners so that one can get access-housing loan.

The role of the municipality will be as per their mandated roles. This will include providing infrastructure, preparing the general development guideline, approving the schemes prepared by the housing societies, setting and enforcing the planning and building standards that are responsive to the needs, keeping safety and order, maintaining proper housing database, encouraging and controlling development within the area by giving development condition and issuing building permit.

6.4 Further research

The need for community participation emerges as the most crucial and challenging issue when designing the enabling strategies for housing development. The study results suggest that representation through the government appointees or political leaders is problematic. It is simply not be the best way to communicate with the target group or any other interested parties. The members of the community have varying and sometimes conflicting interests. This situation puts to test the idea of using the community-based development associations, as there could be several of them and all opposing. Some investigation is required to make clear on the best or effective participatory methods that can improve community participation without exclusion, in deciding on issues such as land amalgamation and development partnership.

Bibliography

Acioly, C. C. (2007): *Housing delivery policies;* (Lecture notes) Institute for Housing and Urban Development, Erasmus University, Rotterdam.

Acioly, C. C. (1999): *Institutions and Urban Management Instruments for Inner City Revitalisation:* Draft Working Paper, Institute for Housing and Urban Development, Erasmus University, and Rotterdam.

Amin, A., Massey, D. and Thrift, N. (2000): *Cities for the Many, Not the Few*, Bristol, Policy Press

Angel, S. (2000) *Housing policy matters: A global analysis*, Oxford University press, New York.

Asoaita, A. M. (2004): *Beyond the Blocks of Flats:* The Potential for Community Participation in the Owner- Built Housing, Institute for Housing and Urban Development Erasmus University, Rotterdam.

Astrand, J. and Johansson, B. (1990): *11 Successful Housing Projects Swedish Mission Council,* pp. 9-13; 83-87.

Atkinson, R. and Bridge, G. (2005): *Gentrification in a Global Context: The New Urban Colonialism;* London, Routledge.

Basila, C. (2005): *Zambia's Housing Scheme's of the Mid-1990s: Have the Poor Really Been Empowered?* Norwegian University of Science and Technology, Trondheim.

Boddy, M. (ed) (2003): *Urban Transformation and Urban governance: Shaping the Competitive City of the Future*, Bristol, Policy Press.

Boddy, M. and Parkinson, M. (eds) (2004); *City Matters: Competitiveness, cohesion and urban governance,* Bristol, Policy Press

Bratt, R. G. (1998): *Public Housing in the Encyclopaedia of Housing* (Ed, Van Vliet, W.) SAGE Publications, Thousand Oak, CA

Buck, N., Gordon, I., Harding, A. and Turok, I. (2005): *Changing Cities: Rethinking Urban Competitiveness, Cohesion and Governance,* London, Palgrave

Campbell, T. and Stern, R. (2003): *Cities Transformed: Demographic Change and its Implication in Developing World (www.worldbank.org)* accessed June 2007.

CIA (2006) *In the World Fact Book [online], http://www.cia.gov/library/publications* Accessed June 2007.

Couch C. (1990): *Urban Renewal Theory and Practice,* Macmillan, London.

Couch, C., Fraser, C. and Percy, S. (2003): *Urban Regeneration in Europe,* Oxford, Blackwell

Creswell, J. W. (1998): *Qualitative inquiry and research design: Choosing among the five traditions.* Thousand Oak, CA : Sage, 1998.

Dorsett, R. (1998): Ethnic Minorities in the Inner City, Bristol, Policy Press

Duncan, P. and Thomas, S. (2000): N*eighbourhood regeneration: Resourcing Community Involvement,* Bristol, Policy Press

Forrest, R. and Kearns, A. (1999): *Joined Up Places? Social Cohesion and Neighbourhood Regeneration*, York, YPS/JRF

Geddes, M. (1997); *Partnership Against Poverty and Exclusion: local regeneration strategies and excluded communities in the UK,* Bristol**,** Policy Press

Glaeser, E. L. and Gyourko, J. (2003): *The Impact of Building Restrictions on Housing Affordability* FRBNY Economic Review, New York

Gough, J., Eisenschitz, A. and Sales, R. (2006): *Spaces of Social Exclusion*, London,

Gulian, S. and Cornor, G. (2002): *Urban Upgrading in Africa* www.web.inst.edu/urbanupgrading accessed April 2007

HABITAT, (2002): *Urban development and shelter, Strategies favouring the urban poor.*

Harrison, M. with Davis, C. (2001): *Housing, Social Policy and Difference*, Bristol, Policy Press

Hausner, V. A. (1993): T*he Future of Urban Development Royal Society of Arts*, Vol.141.

Healey, P. (1992): Rebuilding In the City Property-led Urban Regeneration, E & FN Spon, London.

Imrie, R. (2005): *Accessible Housing: Quality, Disability and Design in Europe*, London, Routledge

Jayne, M. (2006): *Cities and Consumption, London*, Routledge

Khakee, A., Somma, P. and Thomas, H. (eds) (1999): U*rban Renewal, Ethnicity and Social Exclusion in Europe,* Aldershot, Ashgate

Kironde, J. M. (1994): *Access to Land by the Urban Poor in Tanzania Environment and Urbanisation,* Vol.7, 77-98.

Kironde, J. M. (1985): *The evolution of Land use structure of Dar es salaam 1985-1990, a study of effective land use, Nairobi University. Nairobi.*

Kombe, W. J. (1995): *Formal and Informal Land management in Tanzania,* Spring Research Series, Dortmund.

Kyessi, A. (1990): *Urbanisation of Fringe Villages and Growth of Squatters*: The Case of Dar es Salaam, Tanzania, Dar es Salaam.

Leedy, Paul, D and Ormond, Jeanne E. (1993): *Practical Research: Planning and Design.* New Jersey : Merrill Prentice Hall.

Li, R. (2003): *Geo-informatics Science and Earth Observation*, ITC, Enschede, The Netherlands.

Lindsay, B (2000): *Reinventing the Johannesburg inner city*: Faculty of Building environment, Witwatersrand University, Johannesburg S Africa.

Leon Van de Berg (1999): *The urban life circle City and the role of market oriented revitalization policy in Western Europe,* in: urban change in the United states and Western Europe, A.A summers, P. Cheshire and L. senn (eds). The urban Institute press, Washington.

Lupton, R. (2003); *Poverty Street: The dynamics of neighbourhood decline and renewal*, Bristol, Policy Press

Maclellan, D. (2000); *Changing Places, Engaging People***,** York, YPS/JRF

Maginn, P. (2004): *Urban Regeneration, Community Power and the (In) Significance of 'Race'*, Aldershot, Ashgate

Malizia, E. (2003): *Structuring urban redevelopment project: Moving participants Up the Learning Curve*: Journal of real Estate Research, vol25, no 4, pp 463-476.

Mangen, S. (2004): *Social Exclusion and Inner City Europe: Regulating Urban Regeneration***,** Basingstoke, Palgrove Macmillan

Mayo, S (1994): *The Dos and Don'ts of housing policy*. World Bank

Meen, G., Gibb, G., Goody, J. and McGrath, T. (2005): *Economic Segregation in England: Causes, consequences and policy*, Bristol, Policy Press

Mwaisalage (1984): *Self-help Cooperative Housing: A critical Review with Selected Cases;* Katholieke Universteit, Leuven Belgium.

Mwambata, F (2004): *Stakeholder participation in development projects*, UCLAS, Dar es salaam, Tanzania

Nakanishi, A (2005): L*ecture series, Land readjustment;* Nagoya Urban Land Institute, Nagoya Japan.

Naoum, Dr. S. G. (2003): *Dissertation Research Writing for Construction Students. Oxford : Elsevier Butterworth-Heinemann, 2003.*

Ndjuki H (2001): *Housing Delivery Mechanism for lowincome households, Mwanza, Tanzania.* Hosing development and mangement. Lund university, Sweden

Ndlela, N, W (2005) *Paradox of enabling strategies and Housing improvementMsunduza, Mbabane, Swaziland;* Msc progrramme in urban mangement and Developemnt, IHS. Rotterdam

Nguluma, H (2003): *Housing themselves, Transformation, modernisation and spatial qualities in informal settlements in Dar es salaam*: Royal Institute of Technology, Sweden.

Nijkamp, P (2003): *A comparative institutional evaluation of public-private Partnership in Dutch land use and revitalization projects; Urban* studies Vol 39 No.10 pp 1865-1880.

Peter, R. and Hugh, S. (2003): *Urban Regeneration:* A Hand Book, London.

Plummer, J (2000): *Focusing partnership: A Source book for municipal capacity building in Public-Private Partnership:* Earthscan. London pp17-31

Porter, M. (1995): *Strategies for Inner City Economic Development Economic Development* Quarterly, Vol. II. February 1997

Power, A. (1997): Estates *on the Edge: The social consequences of mass housing in Northern Europe,* Basingstoke, Macmillan

Power, A. (2004): S*ustainable Communities and Sustainable development: A review of the Sustainable Communities Plan*, Report for sustainable Development Commission London, SDC

Power, A. and Mumford, K. (1999): T*he Slow Death of Great Cities? Urban Abandonment or Urban Renaissance*, York, YPS/JRF

Roberts, P. and Sykes, H. (eds) (2000): T*he Urban Regeneration: a Handbook,* London, SAGE Publications

Rodriquez, M., & Astrand, J (1996): Organising small scale self-help: Building issues

Rogers, R. and Power, A. (2000): T*he Cities for a Small Country*, London, Faber

Siddiqui, T (2006): S*helter for the urban poor, Action research for shelter*: Britto road, Garden East, Karachi, Pakistani

Smith, N. (1996): *The New Urban Frontier: Gentrification and the Revaunchist City,* London, Routledge

Social Exclusion Unit (2001): *A New Commitment to Neighbourhood Renewal: National Strategy Action Plan*, London, TSO

Somerville, P. and Sprigings, J. (2005): *Housing and Social Policy, London*, Routledge

Tanzania, United Republic of, (2002): *Kurasini Redevelopment Plan* Ministry of Lands, Housing and Human Settlements Development

Tanzania, United Republic of, (2002): *Kariakoo Redevelopment Scheme* Ministry of Lands, Housing and Human Settlements Development

Tanzania, United Republic of, (2002): *The National Population and Housing Census* Vol. 2007 Bureau of Statistics, Dar es Salaam.

Tanzania, United Republic of, (2002): *The National Population and Housing Census* (online). Available at: http://www.tanzania.go.tz, accesses on June 4th, 2007

Thahatane, T. T. (1993): *Housing Finance Enabling Strategies and Economic Development, Housing Finance International.*

Timoteo, H. (2006): *Inner City Revitalisation in Awasaa*: Institutional Challenges to Successful Implementation Institute for Housing and Urban Development Erasmus University, Rotterdam.

UN-Habitat (2006/7): *State of world cities; The Millennium Development Goals*; 30 Years of Shaping the Habitat Agenda UN-Habitat, Nairobi

UN-Habitat (1996): *The habitat agenda; the habitat conference*; Istanbul.

Van den Berg, L. (1987): *Urban System in Dynamic Society*, Gowe, Aldershot.

Van den Berg, L. (1999): *The Urban Life Cycle and the Role of Market oriented*

Revitalisation Policy in Western Europe; (Eds, Cheshire, P. and Senn, L.) The Urban Institute Press, Washington.

Van Dijk, M, P. (2006): *Urban-rural dynamics and informal redistribution mechanisms in Tanzania;* World Bank report, version15-10-2006, UNESCO IHE, Delft.

Walker, A. and Walker, C. (1997): *Britain Divided: The growth of social exclusion in the 1980s and 1990s,* London, Child Poverty Action Group

Yin, R. K. (1994): *Case Study Research: Design and Methods,* Thousand Oaks Canada

Zikmund, W. (1997)*: Business Research Methods*. s.l. : Dryden Press, 1997.

Appendix 1

Map 4: DAR ES SALAAM CITY
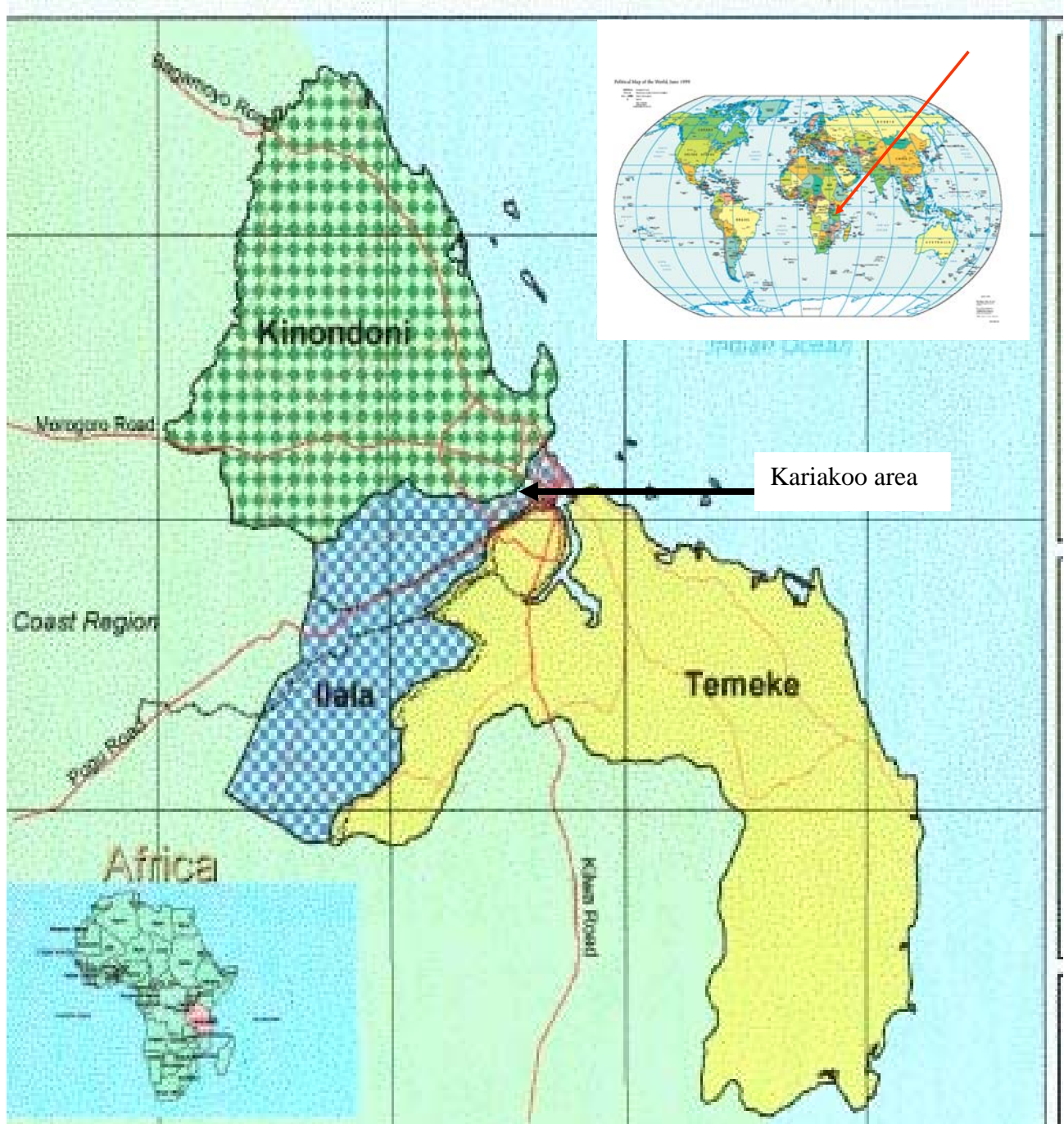
Appendix 2

Table 5: Key actors in housing and their roles

N/s	Key Actors	Role Played
1	Central Government (Ministry of Lands)	-To prepare a housing policy and legislations to govern housing sector development; -Setting aside a systematically increase budget allocation for housing sector promotion; -Capacitate local authorities to implement the housing policy in collaboration with other actors; -Create a conducive micro economic policies and tax concessions and incentives to real estate developers in order to motivate large scale housing investment in urban areas; -To create a clear institutional framework for housing sector development; -To monitor and evaluate national, regional and local, performance of housing delivery in order to assess impacts of schemes and project being implemented; and -Assist Local Authorities to lodge international, financial and technological support for housing development through the Ministry of Foreign Affairs and International Cooperation and diplomatic missions.
2	Local Authority (Ilala Municipal council)	-Construct low cost rental houses for low income earners; -Provide and maintain infrastructure services in collaboration with developers; -Introduce housing offices in the council administrative set up and extension services at village levels. -Maintain a proper housing database for determining housing situation at a particular period. Support and carry out regularization schemes; -Encourage the formation of civic associations for self-help housing development, provide professional and technical assistance, and where the conditions allow enter into join venture community development projects; and -Encourage vocational training institutes to train artisans in housing development. -Produce standard designs especially for low income earners -Build houses for sale and for rent
3	Financial institutions	-Establish mechanism, for the creation of seeding finance to assist private sector investors involved in housing production and maintenance; -Provide mortgage finance for housing development and purchase. -Develop a secondary mortgage market; -Encourage investment in low cost housing; -Encourage housing micro-finance system to cater for low income earners; and in particular, the Bank of Tanzania regularly review the interest rates.
4	Private sector	-Participate in the construction of housing for all categories of the population either for sale or rent. -Participate in manufacturing and supply of building materials; -Participate in infrastructure development to improve their living environment within the communities; -Forge partnership with the government or other institutions in housing and infrastructure provision. -Engage in estate development for private ownership, rent or for sell
5	Community, society organization	-Assist members to acquire land for housing development; -Encourage community saving for housing construction and improvement by individual member and at community level; -Encourage communities, and individuals to establish small scale building materials industries; -Assist in training of artisans and establishment of housing brigades in urban and rural areas; -Conduct seminars and workshops on housing development and improvement; -Mobilize individual and community savings for housing construction and improvement; and -Encourage community joint action development initiatives between the government and the communities in enhancing housing development in their respective areas. -Raising awareness and building capacity in housing development -Mobilize communities for self help housing schemes. -Provide soft loans to individuals or communities pertaining to housing development

6	Public institutions	-Engage themselves or in a public private partnership in the construction of market tailored houses and block of flats or bungalows for sale or rent; -Engage in housing consultancy and construction services; and -Engage and establish building material industries. And the Training, Research Institutes and Agencies will: -Develop knowledge and provide skilled and semi-skilled labour for housing development in both rural and urban areas. -Carry out research and propose pertinent solutions to housing problems. -Offer advisory and consultancy services; and. -Organize conferences, seminars, workshops and symposia on housing supply, marketing, and all related matters. -Establish a mechanism for adoption of best practices -To ensure data dissemination to the people.
	House/Land Owner	-Create credit facilities through cooperatives lending mechanism -Engage them-selves on looking for the best way of using local building which are cheaper and durable. -Maintaining the provided infrastructure -Self-help housing construction -individual with housing construction knowledge can assist in disseminate the knowledge to others -house management and maintenance Collective maintenance of the housing structure, infrastructure and services through community-based initiatives
	Tenants	-Maintaining the provided infrastructure -Self-help housing construction -individual with housing construction knowledge can assist in disseminate the knowledge to others -house management and maintenance Collective maintenance of the housing structure, infrastructure and services through community-based initiatives

Source: Ministry of Lands and modified to suit the requirement of this study, July 2007

Appendix 3

A. **HOUSE OWNERS INTERVIEW**

SECTION 1: GENERAL PARTICULARS						
INTERVIEWEE NO:	DATE........................				WARD..............................	
SEX ☐ Female ☐ Male	AGE				NATIONALITY	☐ Tanzanian
	Under 30	31-45	45-65	Over 65		☐ Non-Tanzanian

SECTION 2 GENERAL INFORMATION					
1. (a) Are you the sole owner of this house? (b) If **NO** how many others do you share with?	☐ YES		☐ NO		
	....		(c) How are you related to each other?		
2 How did you raise the funds to acquire this house?	☐ Savings		☐ Bank loan		☐ Inherit
	☐ Faimliy contribution		☐ Other Loan		☐ Other means
2. Are you also the head of the household?	☐ YES			☐ NO	
3. (a) If **NO** how are you related to the head of the household?	(b) What is the sex of the head the household? ☐ Female ☐ Male				
4 What is the age of the head of the household	Under 30 31-45 45-65 Over 65				
5 How do you consider the size of your household?	Small Medium Big				
6 Could you please mention the exact number of members of your households?......................					
7 How many members of your household attained or are still attending the following levels of education					

Never attended school	Primary Education	Secondary School Education	High School Education	University
☐	☐	☐	☐	☐

8 What is the general level of education of the other co-owners of the house?
9. Now, could you please tell me a bit of your school time and the level you reached?

SECTION 3 EMPLOYMENT AND FINANCE

10. Employment Status of the employment   Salaried   Self-employment   Retiree   Unemployed

interviewee   Private   Public   Registered   Not
                                                         registered

11 Which of the following income groups represents your average monthly earning

TZS 100,000-200,000   TZS200,001 -500000   TZS500,001 and above

☐   ☐   ☐

12 (a) According to your feeling is the income you earn per month sufficient? ☐   YES

NO ☐

13.   If   NO   how   does   the   family

manage? ....

☐ Small business   ☐ Contribution from other ☐ Other (Specify)
                                            members of family

14   If you are not employed how does your family earn a living? …………………………….

15 Do you rent any part of your house   YES   ☐   NO ☐

16.   How   many   rooms   do   you   have   for   rental   purpose?

……………………………………………………

17.   What   is   the   average   monthly   rent   per   room?

…………………………………………………….

18. Could you please tell me on how the rent is paid, is it at the end of every month?

………………………

19. (a) Have you ever applied for loan for housing construction or improvement   ☐ YES

NO ☐

    (b) If YES did you receive the loan: … YES…..☐……… NO   ☐

20.   In   case   you   have   never   applied   for   a   loan

why?..

21. [If respondent answered YES to question 19 (b.)]What is your opinion about the sufficiency

of the loan?

22.(a) How long did it take you to repay the loan …………

22 (b) What was the interest rate

22 (c). How do you consider the interest rate? ☐ Small   ☐   Just OK   ☐   High

Too high   ☐

24. Where did you get the loan from?   Bank ☐ Micro Finance ☐ Cooperative

Other (Specify)☐

25.Are you member to any saving and credit cooperative society

Yes   ☐   No   ☐

SECTION 4 SECURITY OF LAND TENURE AND DEVELOPMENT INITIATIVES
26 (a) Do you have a valid land title for your plot?   ☐ *YES* ☐ ……………………*NO………*
26 (b)If YE,S what is term of tenure   and what is the expirey date………………
26(c)   If   NO   why ………………………………………………………………………………………………… …………..

27 (a) Have you ever made any improvements on your house since the year 2002 YES/NO

(b)   *If*   *No,*
Why……………………………………………………………………………………………
…………………

Lack of Funds	Security fears	Cannot afford the new standards	No need	Others
☐	☐	☐	☐	☐

28 (a) State any obstacles that prevented you from selling, renting out, or improving your   *house?*
………………………………………………………………………………………………
…………

(b) How did you solve the obstacle(s) if any?

29 Given an opportunity to receiving compensation on your land that is equal to the market value will you be ready to shift to another area, will you accept the offer?
☐ YES ☐ NO …. If NO why? ....

30. In case you sell your plot would you relocate out of Kariakoo ?
☐ *YES*   ☐   *NO. If No*
Why……………………………………………………………………..

31 What is your plan in the next five years regarding your house?

Refurbishing	Rebuilding	Enter Partnership	Sale and rent a house nearby	Sale and buy another house	Don't know yet	No plans
☐	☐	☐	☐	☐	☐	☐

32 In your opinion what do you think is the best way that will facilitate to develop Kariakoo

Build together as partners	Making easy access to financial institutions	Controlling prices for building material	Institute good policy to allow to partnerships in construction
☐	☐	☐	☐

SECTION 5. INFORMATION, PARTICIPATION AND SERVICES

33(a) Are you aware of the revitalization programme which has been prepared for your area? ☐ YES ☐ NO
(b) If YES what do you know about it and how did you receive the information

34 (a) Did you participate in the preparation of ☐ *the Scheme* ☐   *YES NO*
(b) If YES at what stage did you participate
……………………………………………………………………….
(c) If YES how did you participate…………………………………………………………………………
(d)According to your opininion how significant was your particpation in influencing

the final plan?
……………………………………………………………………………………………… ………………………………………
35 What is the limit of floors if one wants to build a multi-storey   structure in Kariakoo?   ☐   How did you know about it?
36 What is your opinion about the state of infrastructure?

☐ **Very bad**	☐	**Bad**	☐ **Satisfactory**	☐	**Good**	☐	**Very good**

37 Assign numbers to following services according to your priority in addressing the associated problems

☐ Road	☐ Water	☐Schools	☐Playground ds	☐ Health	☐Drainage	☐ Others

SECTION 6 COMMUNITY BASED DEVELOPMENT ASSOCIATION

39Are you a member to any community-based development assoc☐tion   ☐   YES NO
40 If YES what is the main aim of the group?

Housing development	Employment benefits	Tourism	Environment	Savings and credit association

41 (a) Do know of any association within neighbourhood that aims at addressing the economic and physical decline of Kariakoo?   YES   ☐   NO☐

41(b) If YES, are you a member   ☐   YES   ☐   NO

42 Are there any occasions in which members of the community voluntarily participate in undertaking activities that are beneficial to the entire community?   ☐ YES   ☐   NO.

43 If YES how often does this happen?	Never	Rarely	Occasionally	Often	Very often
	☐	☐	☐	☐	☐

44 Could you please mention a few of such activities
45According to your own observation which group between female and male participate in community activities more than the other?

☐ Female	☐ Male	☐ Equal participation	☐ Don't know

46 Could you please mention the three major the activities in which the community participate and the means of participation?

Type of activity	Means of participation					
	Labour	Voting	Cash contribution	Decision making	Material	Information

B.   INTERVIEW GUIDE FOR AUTHORITIES
ILALA MUNICIPAL COUNCIL;
MINISTRY OF LANDS;

A; Planning

1. Does your institution have any strategies for promoting housing delivery for the low-income group in inner city?
2. Do you have a policy that empowers, supports, or encourages the low-income to reconstruct /refurbishing their house at Kariakoo or any other area?
3. And how is the concept "Enabling the poor" is extended to support the housing improvement process
4. In your opinion what do you think are the key issues to consider when preparing a revitalization plan so as to support the people to redevelop their houses?
5. How do you assess the impact of the Kariakoo revitalization Scheme in the delivery of affordable housing for the low-income earners?

Very negative	Positive	No Impact	Positive	Very positive

6. In your opinion what do you think is the reason behind the above-observed impact?

B. Modality of implementation on housing

6. What is your financial contribution towards the implementation of the revitalization scheme?
7. How effective and competent is your organization in enforcing the implementation of redevelopment of Kariakoo Area?
8. In your opinion how useful and effective are planning and building standards in ensuring that your anticipated physical environment is attained.
9. It is now five years since the redevelopment scheme was prepared. How to you assess the achievement of the planning goals?
10. What are your plans to improve the situation?
11. Are there any micro/macro finance institutions that offer loans for construction/revitalization of the area?
12. How do you assess the involvement of the community during the planning stage of the revitalization scheme?
13. How do you encourage the community to participate in the planning and implementation of the scheme?
14. What is your opinion regarding the effectiveness of community/stakeholder participation in planning and implementation
15. Is there any institutional framework that encourages people to participate and work together?
16. What is your opinion on the rate of flow of private investments in the area?
17. Is there any interest expressed to you by large-scale private companies to redevelop any part of the area?
18. If so what has been the priority area of investment?)

Residential	Hotel	Commercial	Infrastructure	Other

19. According to your observation what is the proportion of   low-income housing in the overall housing investment in Kariakoo
20. Has the Government/Ministry/Municipal invested in the area?
21. If so how much money was invested and what has been developed?

C. INTERVIEW GUIDE FOR PROFFESSIONALS

1. How do you visualize the development of Kariakoo scheme?
2. Can you explain a little bit about the delivery of houses in Kariakoo, is it mixed density area or there are some biases in groups?
3. What can you comment on the beneficiaries of the area?
4. Take a brief thought of the area, are the infrastructures sufficient and appropriate
5. Whom do you consider as the key stakeholders in the implementation of redevelopment scheme?
6. In your opinion were all the key stakeholders effectively involved in the planning stage of the scheme?

Planning

1. In your opinion, do institutions have any strategies in promoting housing delivery for the low-income group in inner city?
2. The way things are happening now, in Kariakoo do you think there is any policy that empowers, supports, or encourages the low-income to reconstruct /refurbishing their house at Kariakoo or any other area?
3. And how is the concept "Enabling the poor" is extended to support the housing improvement process
4. In your opinion what do you think are the key issues to consider when preparing a revitalization plan so as to support the people to redevelop their houses?
5. How do you assess the impact of the Kariakoo revitalization Scheme in the delivery of affordable housing for the low-income earners?

Very negative	Positive	No Impact	Positive	Very positive

6. In your opinion what do you think is the reason behind the above-observed impact?

Modality of implementation on housing

7. In your opinion how useful and effective are planning and building standards in ensuring that the anticipated physical environment is attained.
8. It is now five years since the redevelopment scheme was prepared. How to you assess the achievement of the planning goals?
9. What do think could be done to improve the situation?
10. Are there any micro/macro finance institutions that offer loans for construction/revitalization of the area?
11. How do you assess the involvement of the community during the planning stage of the revitalization scheme?
12. What do you think should be done to encourage the community to participate in the planning and implementation of the scheme?
13. What is your opinion regarding the effectiveness of community/stakeholder participation in planning and implementation
14. In your opinion is there any institutional framework that encourages people to participate and work together?
15. What is your opinion on the rate of flow of private investments in the area?
16. According to your observation what is the proportion of low-income housing in the overall housing investment in Kariakoo
17. How do you assess the level of the Government/Ministry/Municipal invest in the area in terms of infrastructure and other services?

Very low	Low	Satisfactory	high	Very high

D. INTERVIEW GUIDE FOR COMMERCIAL DEVELOPERS
1. How do you visualize the development of Kariakoo scheme?
2. What is the motive behind in investing in the area?
3. (a) Are you the sole proprietor of the building? YES/NO
   (b)   If NO who are your partners
   (c)   Do your partners include the former landlords YES/NO
4. How many floors does your building have
5. What is the major use of your building?

Hotel	Residential	Commercial	Other

6. (a) Does your building include other residences: YES/NO

(b)[*If respondent answered   NO to 4 (a)]* Would you consider investing in housing given an opportunity?
(c) [*If the respondent answered YES to 4* (b)] How many floors do you have for housing

7. What is the average rent per month for a housing unit?
8. What is the average floors space for a housing unit?
9. Do your tenants pay their rents on a monthly basis? YES/ NO
10. If NO what is the average term of contract during which a tenant pays the rent
11. How did you find the process of acquiring land?
12. Do you have a title for the land? YES/NO
13. Do you have a building permit?
14. What can you say about the proposed building height in the area?
15. Can you explain briefly the source of your income for the construction? If it is

Own saving	Bank loan	Other sources

16. Take a brief thought of the area, are the infrastructures sufficient and appropriate
17. Whom do you consider as the stakeholder in this redevelopment, in your opinion were they all involved in stages if preparing the scheme
18. Do you have any experience of community/stakeholder participation in planning and implementation?
19. If you get another opportunity to invest in housing what income group would be your main target? Why
20. In your opinion what do you think should be done to make housing in Kariakoo affordable to the low income earners?
24. Are indigenous willingly to enter into partnership, and what problem in this partnership
25. What kind of partnership are you interested with
          Partnership with individuals
          Partnership with institutions and why

Appendix 4

Table 6: list of respondents

S/N	NAME	INSTITUTION	CATEGORY
1	Mr. Linus Shao	MLHHSD	Authority
2	Mrs. Albina Burra	-do-	Authority
3	Mrs. Helenic Mpetula	-do-(Participated in preparation of Kariakoo scheme)	Professional
4	Mr. M. Malisa	N.H.C	Commercial developers
5	Mr. Z. Mgaya	-do-	Commercial developers
6	Mr. G. Samandito	Ilala Municipal council (IMC)	Authority
7	Mr. Z. Mwalongo	-do-	Professional
8	Mrs Alfonsina Mcha	-do-	Authority
9	Mr. E. Kihundrwa	Multi- storey inspection team member	Professional
10	Mrs. Maria Marreale	City Alliance	Professional
11	Ms. Anna Macha	Ilala Municipal council (Participated in preparation of Kariakoo scheme)	Professional
12	Mrs. Anna Shayo	WAT-Human Settlements Development Trust	Professional
13	Mr Protus P. Tarimo (+255754373742)	WEO (Kariakoo)	Authority
14	Mr. Abdul Msangule (+255754264807)	WEO (Jangwani)	Authority
15	Mr Kinabo	WEO (Gerezani)	Authority
16	Mrs Dorothy Kazimile (+255713314599)	WEO (Ag.Mchafukoge)	Authority
17	Mr. Suleiman Alhilal (+255784785985)	Investor	Commercial developers
18	Mr Richard O. Laiser (+255773269479)	-do-	Commercial developers
19	Mr. G. Seya	Head of credit Azania Bancorp Ltd (Bank)	Commercial developers
20	Mr Said Nembo	Kariakoo Ward	Resident-Kariakoo
21	Mr. Nusura Faraji	-do-	Resident-Kariakoo
22	Mr. John Bosco Swai	-do-	Resident & Commercial investor
23	Mr. Octavian Richard	-do-	Resident-Kariakoo
24	Mr. Hamdani H. Zahoro	-do-	Resident-Kariakoo

25	Mr. Abeid sherem (Mzee Best)	-do-	Resident-Kariakoo
26	Mr. Ali Rashidi Zambo	-do-	Resident-Kariakoo
27	Fatuma Ahmed Ali	Jangwani Ward	Resident-Jangwani
28	Abeid Mohamed Abeid	-do-	Resident-Jangwani
29	Elizabeth Mosha	-do-	Residents & Commercial investor
30	Rose Msofe	-do	Resident-Jangwani
31	Mzee Fakih Mzee	-do-	Resident-Jangwani
32	Hassani Hamadi	Gerezani Ward	Resident-Gerezani
33	Mrs Mayassa Chuma	-do-	Resident-Gerezani
34	Mrs. Hilda Katana	-do-	Resident-Gerezani
35	Ms Hossiana Nchimbi (+255754898643)	-do-	Resident-Gerezani
36	Hashimu Liunga (+2557540507795)	-do-	Resident-Gerezani
37	Matilda Kinabo	-do-	Resident-Gerezani
38	Said Chaurembo	-do-	Resident-Gerezani