





MASTER'S PROGRAMME IN URBAN MANAGEMENT AND DEVELOPMENT

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Development & Revocation of Undeveloped Plots: The case of 20,000 plots project in Dar es Salaam City

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Summary

Dar es Salaam like any other city is face with a high demand of serviced plot as compared to ability of the government to supply due to increasing population and urbanization. The situation was manageable in 1960 because plots for different use were produced and supplied proportionately with the demand but the situation changed from 1972 when the government decided to decentralize the administration machinery to the regional level. Having realized the situation, the government initiated the first biggest project for land delivery for residential purposes in 1978 covering some neighbourhoods of Dar es Salaam city known as Site and Service Project. Initiatives extended further to produce serviced plots in Dar es Salaam city in the year 2001/2002 MLHHSD decided to launch a project famously known as the 20,000 Plots Project. These projects were successfully achieved and allocated to citizen through recouping capital invested. Almost all plots are owned but most of them remained undeveloped for a long time as opposed to anticipation of the authorities and neither the Ministry of Lands, Housing and Human Settlement Development nor the three Dar es Salaam Municipalities took initiatives to enforce development of the allocated plots. Land Act No.4 of 1999 have expressly prescribed that allocated plots to be developed within 36 month after the commencement of the right of occupancy. Furthermore, the law has set a fine of 1% of land value for not conforming to 36 months and if the breach is serious the law has given the president power to revoke the right of occupancy in the public interest. However the enforcement of the regulations is feeble.

This research was conducted in Dar es Salaam with the main objective of revealing and explaining factors that limit development of allocated plots in the 20,000 plots project in Dar es Salaam city and explaining why revocation of the right of occupancy of undeveloped plots beyond 36 month in 20000 plots project in Dar es Salaam city is not effectively enforced. To establish these objectives the main research question that guided the entire study process read; "Which factors hinders the development and revocation of undeveloped plots allocated in the 20,000 plots project in Dar es Salaam city?" The study surveyed Mwongozo and Kibada as neighbourhood study areas.

To ascertain factors hindering the development and revocation of undeveloped plots allocated in the 20,000 plots project, it was first discovered that distance to the CBD and work places is not the accessibility factors that has impact on the development of the plots since it is 15km to Kibada and 20 Km to Mwongozo. However accessibility factors that affect development of plots in Kibada and Mwongozo is the means of transport. On top of that, study found that mobility factors that constrained development of plot in Mwongozo and kibada are commute cost and time. Furthermore, it was discovered that level of services is not satisfactory since in all most all of these areas there is no public water connection, electricity is far from the neighbourhood only found along main roads to Kibada and Mwongozo. Most of roads are weathered roads that are made by the dwellers themselves during the construction time. The study also discovered that there is no clear and convenience fiscal incentive that are provided by the government to encourage the development of plots in Kibada and Mwongozo since most of the system which is available do not benefit the targeted people. On the issue of regulatory incentive study found that there is neither permit procedures reduction and waivers nor building rule waiver. In addition to that the study found that no incremental building practices is allowed from the municipality. Moreover, study found that staff, set up, role and responsibility and politics impede effective revocation, revocation law and procedures are okay since they seems to protect individual land right before revocation. Lastly, study found that resources for revocation are unevenly distributed between the local and nation government and hence finance is the serious challenge at the municipality level.

In conclusion the project objective was clear to plan, survey provide infrastructure then allocate the plots to Dar es Salaam land seekers but problem occur because of the bad implementation of the law

Keywords

Urban land development, Revocation, undeveloped plots. 20,000 Plots project

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I however, exonerate the acknowledged from any liability, errors or any omission that may result out of the contents of this report. If any query, discontent or responsibility must be necessary, the researcher is responsible and acknowledged are free of any liabilities.

Abbreviations

IHS Institute for Housing and Urban Development

MLHHSD Ministry of Land, Housing and Human Settlement Development

CBD Central Business District

TSH. Tanzania shillings

PMO-RALG Prime Minister's Office Regional Administrative and Local

Government

TANESCO Tanzania National Electricity Supply Company
DAWSCO Dar es salaam Water and Sewerage Company

URT United Republic of Tanzania

USA United State of America

CBOs Community Based Organization

DUs Trade Unions

SPSS Statistical Package for Social Sciences

NHC National Housing Cooperation

KM Kilometres

NSSF National Social Security Fund

R Respondents

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Chapter 1: Introduction

1.1 Background

Tanzania has population of about 44,928,923 people with Dar es Salaam being the capital city having population of 4,364,541 people (United Republic of Tanzania, 2013). Land is publically owned and operate under a public lease system of tenure. In both rural urban areas the land is allocated administratively by the government and leased for the term of not more than 99 years (United Republic of Tanzania, 1999). Land can be used for various purposes which range from residential (housing), Commercial, industry and agricultural, Housing is basically individual developed (self-development) with few government housing project (Odhiambo, 2015). Tanzania like any other countries of developing world is faced high demand of serviced plot as compared to ability of the government to supply due to increasing population and urbanization (Norman and Massoi, 2010).

The problem of shortage of serviced was manageable in 1960 because plots for different use were produced and supplied proportionately with the demand but the situation changed from 1972 when the government decided to decentralize the administration machinery to the regional level. In the kind of decentralization, regional development directors were given the power to manage all sector including the land sector except issuance of title deeds which was still left under the ministry of lands (Lugoe, 2008).

The decentralization practice in Tanzania by then did not show success in the land sector since the land was not the priorities issue at regional level. It was during this time when production of plots in urban area started to deteriorate because regions were not engaged much on land delivery activities therefore the supply of plot decreased and the informal settlement flourished particularly in the Dar es Salaam city. This trend of under supply of serviced plot in urban area started in 1972 and accumulated till to date (Lugoe, 2008).

Before 2015 National election, land sector governance was done through Ministry of Lands, Housing and Human Settlement Development (MLHHSD in partnership with the Prime Minister's Office Regional Administrative and Local Government (PMO-RALG) whereby the Ministry acted as regulator while PMO-RALG was the implementer of the policies (Norman and Massoi, 2010). Immediately after the 2015 National election and change of political power, the local government authorities has been shifted under the President Office with aim of improving effectiveness in land administration. Urban land administration in Tanzania is governed by combination of legislations including the Land Act, 1999; Urban Planning Act 2007; The Land Survey Ordinance (Cap 390), 1959 and the Land Registration Ordinance (cap 334).

Inspite of the fact that there have been several administrative restructuring, the supply of serviced plots in urban area has not yet meet the demand. Generally, studies show that Tanzania need to produce approximately not less than 143,000 plots per year in order to match the demand and supply of urban serviced plots, however the current production is 6000 plots each year (Sarzin and Raich, 2012).

In the late 70's and 1980, studies showed that the total number of people in Dar es salaam a capital city of Tanzania who need serviced urban plots were 260,000 out of which only 21,000 were able to be allocated plot through formal way which is just 8.1% (Seleki, 2001). During preparation of national land policy 1995, the demand for plots was 150, 000 (United Republic of Tanzania, 1997). From 1999-2001 Dar es Salaam municipalities received 243,473 applications for serviced plots while the ever largest project undertaken by the Ministry of Lands, Housing and Human Settlement Development produced 40,000 plots only (Lugoe, 2008).

This scarcity resulted from different factors including under performance of the land administration system, lack of resources, and lack of coordination among different level of government that is Local Government Authorities and Ministries. The supply of serviced plots in urban area involved different activities which include declaration of planning area, land acquisition, physical planning, cadastral surveying and finally allocation. To achieve this different institution are required to cooperate from central and local government level up to community level (Lugoe, 2008). Having realized the situation, the government initiated the first biggest project for land delivery for residential purposes in 1978 in the country. In specific to Dar es Salaam city the project covered several neighbourhoods including Tabata, Kinyerezi, Mbagala and Mbezi beach as a way to reduce development of informal development and supply of serviced plots.

Initiatives extended further to produce serviced plots in Dar es salaam city, in 2001/2002 Tanzania government through Ministry of Land Housing and Human Settlement Development in collaboration with the 3 Municipalities of Dar es salaam received about 8.9 billion Tanzania shilling loan from treasury for planning, land acquisition, surveying and allocating the plots in the another biggest project in plots production in Dar es salaam known as 20,000 Plots Projects which aim of solving shortage of serviced plots with the objective of producing 40,000 plots (UN Habitat, Dar es Salaam Local Authorities, et al., 2010). These projects were successfully achieved and allocated to citizen through recouping invested capital. However, there were several challenges from the project implementation such as most of the plots were not allocated to the targeted group of urban poor, all plots are owned but most of them remain undeveloped for a long time as opposed to anticipation of the authorities and neither the MLHHSD nor the three Dar es salaam Municipalities took initiatives to enforce development of the allocated plots.

1.2 Problem statements

Studies shows that it is common for the plot in Dar es Salaam to be allocated and remain undeveloped for more than 5 years. For example a study conducted by the Wold Bank in 1983 out of the plots allocated in the big plots project in Dar es salaam in 1978 in the areas of Tabata, Kinyerezi, Mbagala and Mbezi beach shows that 48.3% of the plots has been developed and occupied, 22% plot are still under construction and 26.6% are totally undeveloped. Further statistic shows that until 1988, 3000 plot allocated in 1979-1983 were still undeveloped. (Seleki, 2001).

Furthermore the studies shows that until 2011out of the plots allocated during the 20,000 Plots Project from Buyuni and Mivumoni in 2003 about 59.3% were not developed in Mivumoni and 73.5% in Buyuni (Mwiga, 2011). This could be due to the fact that in Tanzania most owners of the undeveloped plot pay only the land rent which is the lease payment for ownership which is not felt by owners of undeveloped land as pressure for development (United Republic of Tanzania, 1999). Also the property tax is only charged on improvement/property and therefore the owners of the undeveloped land do not pay property tax (United Republic of Tanzania, 1983).

Undeveloped plots which are plots leased and devoted for residential and commercial development but remain undeveloped for more than 36 month from the date of commencement of the rights can be a result of historical and economic reasons but could be a result of the impact of public policy and role of government. In exercising its roles and responsibility some time the government can influence the shifting of the urbanscape and directing the people away from a certain section of the city while offering incentive to move to another part of the city. The existence of the undeveloped plot within the city resulted to the both social and economic impact.

Economically, existence of undeveloped plots in the city denies municipalities from revenue collection since owners of these plots do not pay property tax because it is only charged on

improvement/property (United Republic of Tanzania, 1983). More often, these undeveloped plots causes shortage of serviced plots for urban activities and hence upswings land value and results to speculative land price which do not reflect real economic power of the people. Terrifyingly noted, some large bands of land held on speculative purposes or those which were acquired on speculative prices are used as collateral for commercial bank loans, which potentially threatens the stability and sustainability of the financial systems in Tanzania (Kusiluka, 2016).

Socially, undeveloped plots within the city has been the source of many land conflict since urban poor tend to invade these land due to shortage of the land for residential plots (Seleki, 2001).

In addition to that, most of the undeveloped plots become bushes and serve as hideout for criminals who threated lives and properties of the inhabitants and users of the adjoining parcels of land; undeveloped plots in most cases turned to the uses which are not compatible to the dominant use of the area and some of them are even dangerous to inhabitants (Ige and Atanda, 2013). Moreover in some cases undeveloped plots lead to increasing informal development coupled with lack of infrastructure and basic services (Larangeira, 2003). Generally undeveloped plot within the city make the land not to be used optimally and fulfil its social and economic function (Larangeira, 2003).

Tanzania government has been time to time reviewing existing laws from colonial era to date to avoid existence of undeveloped plots in the city but still the problem exists. Among the revised laws included; Empirical Ordinance of 1895 during the German colonial period where by occupation was acknowledged if land were under cultivation or if the structure is built on the land (Norman and Massoi, 2010). Land ordinance Cap 113 of 1923 and the 1948 new land regulation act formulated by British government which introduced more strict development condition in which right of occupancy was to be revoked if the owner failed to comply with development condition (Sendet, 1997). The right of occupancy (development condition) revised Act of 1963 enacted after independence (Veit, 2010).

In 1999, the United Republic of Tanzania enacted Land Act no .4 of 1999. This act recognize land to have the value and hence the undeveloped land cannot be acquired (expropriated) again without compensation as opposed to land acquisition act of 1967 which stipulated that undeveloped land will be acquired without compensation, the act simply commoditization the land and hence make the bare land to have more market value than use value (Odhiambo, 2015). This situation encourage more people to hold undeveloped land. The act have directed allocated lands to be developed within 36 month after the commencement of the right of occupancy (Odhiambo, 2015).

The law has set a fine of 1% of land value for not conforming to 36 months as the way of enforcing development however, is too low. In addition to that its enforcement is feeble; it is only charged during disposition (Kusiluka, 2016).

Furthermore, according to the Land Act of 1999, if the holder of right of occupancy has failed to comply with the warning letter served to him requiring to pay 1% fines and comply with 36 months condition. The law has given the president power to revoke the right of occupancy in the public interest (United Republic of Tanzania, 1999) as a means of enforcing development of allocated plots. Although the laws empowers president to revoke the right of occupancy of undeveloped plots, still revocation is not effective and even few which are under the process of revocation takes longer to be cleared (United Republic of Tanzania, 2005).

Regardless of several provision to discourage the hoarding of undeveloped plots and ensuring optimal use of plots from the colonial era, still enforcement of existing laws is inadequate (Sendet, 1997). It is therefore, in this research that the study will focus on revealing and explaining factors that limit development of allocated plots and explaining why revocation of

the right of occupancy of undeveloped plots beyond 36 month in 20000 plots project in Dar es Salaam city is not effectively.

1.3 Research Objectives

The objectives of this research is to reveal and explain:

- Factors that limit development of allocated plots in the 20,000 plots project in Dar es Salaam city
- Why revocation of the right of occupancy of undeveloped plots beyond 36 month in 20,000 plots project in Dar es Salaam city is not effectively enforced.

1.4 Research question

1.4.1 Main question

• Which factors hinders the development and revocation of undeveloped plots allocated in the 20,000 plots project in Dar es Salaam city?

Justification: Basing on the problem statement, it seems that a lot of allocated plots in 20,000 project—are neither developed nor revoked even if development conditions are breached. This research questions therefore aims to investigate and explain factors which impedes development and revocation of these plots.

1.4.2 Sub-question

• What is the role of location in the development of 20,000 plots project in Dar es Salaam City?

Justification: This sub research question entails to investigate and explain roles plaid by location in determining development of plots in the context of Dar es Salaam. Existing academic studies will be reviewed in chapter two to understand how previous scholars have explained the role of location in developing residential plots.

• What is the level of provision of utility services in the 20000 plots project in Dar es Salaam city?

Justification: This question aims at describing and explaining how level of utility services in the 20,000 plot project determines development level. Provision of utility services and their effect on land development will be reviewed in line with debates from previous researchers in the following chapter.

• What are the regulatory and fiscal development incentives provided by Dar es Salaam Municipal councils in the 20000 plots project?

Justification: This sub research question wants to analyse and explain regulatory and monetary measures undertaken by the government to effect development of the plots in 20,000 plot projects in Dar es Salaam. Scholarly articles will be reviewed in the next chapter to understand how previous research has debated on the regulatory and fiscal development aspects.

• What are the challenges in enforcing revocation of right of occupancy of undeveloped plot beyond 36 month in 20,000 plots project in Dar es Salaam?

Justification: This question needs to investigate and explain challenges encountered in the process of revocation of right of occupancy for plots which are not developed in required time span: Existing academic researchers will be studied to understand how this challenges are addressed in chapter two.

1.5 Significance of the Study

The outcome of this study is to come up with conclusions and recommendation from the discussions and result about development and revocation of undeveloped plot in 20,000 plots project. The results of this research will explain the strong point and possible limitation of development and revocation process in the 20,000 plot project. It will help to show whether the possible limitation are the result of the ineffective legislation, poor institutional framework or bad implementation of the plans. Therefore the findings will help to address recommendation supportive in rectifying the development and revocation process and its execution in facilitating good urban land development projects. The result of this study will be helpful to policy makers, politician as well as implementers, to take them on board in sterilising project execution in order to achieve planned objectives in other upcoming related project carry out by the MLHHSD and Municipalities in Dar es Salaam.

1.6 Scope and Limitation of the Study

The study focuses on development and revocation of plots in the context of 20,000 plots project in Dar es Salaam. It was therefore only confined to Dar es Salaam specifically the ever big land project made by the government. Generally, there are two big projects but this study was focused only on the 20,000 Plot Project. There were 12 neighbourhoods where 20,000 plots projects was conducted but this study will be conducted in Kibada and neighbourhoods both from Temeke Municipality. Nevertheless, there are two grounds of revocation which are public interest and breach of condition but this study will focus on revocation caused by breach of condition specifically failure to develop the land in a required time. Moreover the study focused only on the undeveloped plots and not abandoned plots. It has been ideal of this study to focus on all 12 neighbourhood but due to limited time for data collection, the study selected only two neighbourhoods that are in unique location in the other side of the ocean in a proximal area to the city centre. Also the two neighbourhood were selected because of many rising complaints about insecurity caused by existence of undeveloped plots and accelerating illegal change of use of most plots which were turned into quarry sites. However, this study will also be limited to the factors hindering revocation without explain the most influential aspects among the found factors.

Chapter 2: Literature Review / Theory

2.1 Introduction

This chapter will discuss state of art literature review in which the study has been assembled. The key concept of the ideas and theories related to the objective of the research study has been discussed. The review will first focus on land tenure by discussing types of tenure that are commonly used in the world in order to understand how various societies have defined land property rights. The review will then focus on the public lease system to bring on understanding on how it operate in which concepts of lease renewal, lease term, lease modification and lease payment will be discussed. In addition to that, debates on public lease as a value capture method as it applies in Europeans countries or as mechanism of ensuring access of land to all citizens as applied in Africa will be discussed. Moreover, theory of land development and revocation in relation to existence of undeveloped plot will be reviewed. In order to answer research question read: "Which factors hinders the development and revocation of undeveloped plots allocated in the 20,000 plots project in Dar es Salaam city?" Review of the factors hindering development and those which impedes effectiveness of revocation process will discussed and explained. Finally, it is from this chapter where conceptual framework of the study will be developed.

2.2 Land Tenure

Hanseen Jo (2010, p.10) Defined land tenure as; "The act, right, manner or term of holding landed property or as a nature of legal estate in land". All over the word the most organized society have define their land/property right, this is because the land right has a strong relationship with the political, social and religious structure of the society. This land right consist of bundle of right that can be disseminated in different ways. In western system of land tenure the right allow the holder unconditionally to enjoy and disposal the right as stipulated by laws and regulation (Henssen Jo, 2010). These land or property right include the right to possess and use, to sell, to divers, to lease, to mortgage, to subdivide and to grants easement. However, some of the rights are still reserved by the state such as right to tax, to take for public use, to control the use and to confiscate (Henssen Jo, 2010). The distribution of these right between the state and individual differ from one country to another.

Davis (2015, p.4) define land tenure as; "The rules invented by societies to regulate in relation to land acquisition and disposal. The rule may be devised through formal laws and /or informal arrangement". The land tenure explain how different land right including the right to use. Transfer and control are granted and what are associated responsibilities and limitations, simply the land tenure explain who and what resources can be used in a certain time and condition (Davies, 2015)

2.2.1 Type of Land Tenure System

The above relationship between the individual and group of individual on the land right and obligation differ from one counties to another. The land tenure system are grouped into 4 group. Economic Commission of Africa (2004, p.5) mention the common land tenure system existing in the world as; "The Freehold (a traditionally western concept implying the absolute right to control, manage, use and dispose of a piece of property), Leasehold (in which land belonging to one entity is, by contractual agreement, leased to another entity for a fixed period of time; Statutory allocations (a specific form of state land where such land, by virtue of some statutory provision, is allocated for the use of some legally constituted body; and Customary systems (in which tenure rights are ostensibly controlled and allocated according to traditional practice)".

From the land tenure concept established above there are different types of tenure that are commonly used in the world, this study will cut across land lease system of tenure. This is due

to the fact that study focuses to explain the factors that hinders development in the countries where they use lease system of tenure.

2.3 Land Lease

Land leasing is the system by which the land owners of fee simple or freehold remain to be legal owner of the land but transfer the right to use to another person with certain condition, these right can be personal right or physical rights. The person and material right refers to the right to use, erect, and sell off attached permanent structure on the land. In this system the freehold owners he is limited by the condition of the lease to do anything with his land until the period is expired (Needham, 2003). Land lease is the system where the owner retain the ownership and transfer the development and use right to individual.

Peterson (2006, p.2) "Land leasing in China involves the up-front sale of long-term occupancy and development rights." This is the lease system in china at which the municipality transfer the land right to developer by negotiation (Peterson, 2006). The strength of these leases will depend on the condition stipulated on the lease. The owners of the land can be the government or private depending on the tenure system of the country (Hong and Bourassa, 2003).

According to the leasing concept Land leasing is the system by which the land owners of fee simple or freehold remain to be legal owner of the land but transfer the right to use to another person with certain condition, these right can be personal right or physical rights. The owners of the freehold can be the private individual or government. When the owner is the government the system is the Public leasing system. Since the research is conducted in the place where land is publically owned and operate under public lease system, this study will base on the public leasing system. Under public lease system all land is owned by the state and individual are given the right to use and develop it for a certain term. In order to explain how the public land leasing can influence land development the public leasing system will be discussed.

2.3.1 Public Leasing System

This is the system of land tenure which are still practice in many countries. Under this system the government hold the title of the land and provide the right to development and transfer right to developer or occupants (Needham, 2003). Public lease happens when the government hold all interest in land but overlook how the lease rights are allocated and traded in the market (Hong and Bourassa, 2003). This system is used with different aim of archiving different policy goal to mention few the public goals including to capture the value increment due to public works, control urban expansion, reserved land for future public use, to regulate the land market, control development through development condition stipulated in the lease agreement (Hong, 2003). Generally the public land system is a good land management tools if the policy officials who design the lease agreement will be carefully to include all necessary and needed aspect of land management in Pubic Lease condition lease (Hong and Bourassa, 2003)

The study at Canberra revealed that poor system of the public lease is caused by poor administration due to the lack of professional in real estate (Nystrom, 2007). Strong property relation in public lease system are determined by constitution rule, collective decision and operation rule together with organization arrangement (Hong and Bourassa, 2003). Good administration of public and leasing enable municipalities to achieve different policy goals including subsidizing housing to poor although there is trade-off between escalating pubic revenue and delivery of affordable housing (Hong, 2003). Study conducted in Kenya to assess the awareness and perception of the people towards foreign land leases for investment reveals that people are aware on the existence of the leases but they have little knowledge about individual leases investment type. People are aware of the land lease involving the partnership between local and foreign company (Otieno, 2014).

2.3.1.1 Lease Condition

Lease condition is the rule stipulated on the lease agreement as reviewed by different government department in order to insure that the leased land will be used according to the regulations as provided by different laws governing land development. Generally, in a lease system of tenure the lease condition is important tools the government can use to control development (Hong, 2003). The lease conditions are the guidelines incorporated in the lease agreement which stipulate the level of right the lessee have on the land, Also the condition specify the payment which the lessee needed to pay in order to sustain the rights. In additional to that the lease condition shows the consequence the lessee can bear in case he breach the contract, these lease condition are very important to determine the kind of relationship between the lessor and lessee (Hong and Bourassa, 2003).)

The lease condition need to be well structured to achieve policy goals of the lease (Hong, 2003). The studies shows that the use of lease condition to enforce land use regulation has resulted to several development control deficit(Nystrom, 2007). The erosion of the financial benefits of public leasehold also under- mined the possibility of using lease conditions to regulate urban growth. (Hong and Bourassa, 2003). Other researches proclaims that lease condition is another tools for the municipality to control development however, most of the municipality are not able to use these condition to control development at the same time require the lessee to pay the land rent at market value (Needham, 2003).

2.3.1.2 Lease Renewal

One of the condition stipulated in the lease contract is the period at which the lessee can enjoy right of using the land. The term of the lease differ from one country to another depending on whether it is the short term or long term lease. When the term expire the lessee in some cases has the chance to ask the government for the extension the right but this can be possible if the lease is renewable and the government has no new plan for that area for public use. Lessee can apply for the extension of the lease either soon after the expiration of the lease or early depending on the law of the countries however in all cases the condition will be reviewed and the lessee will be required to pay the new lease payment (premium and land rent) as stipulated in the new lease (Hong and Bourassa, 2003).

This new lease payment is the way of government to capture the land value increment, in case the government will not accept to renew the lease due to different reason with the justification of public interest the lessee in some countries example Hong Kong have the chance to get compensation for the improvement attached to the land from the government (Hong, 2003).

However in some countries like china if the lease is not renewable when lease expire the land and improvement remain on the hand of the government without any compensation to the lessee. Only compensation are paid for the land right and improvement if the government will want to repossess the land for the public purpose before the term is expired (Anderson, 2012). Other authors argued that term of the lease and the possibility of renewal are important factor to be considered when designing the lease system since to some extent these conditions affect the land development. (Hong and Bourassa, 2003). In some countries lease can be renewed from 2-10 years before the lease is expired (Ambaye, 2012).

2.3.1.3 Lease Modification

When the government stipulate the condition which include the development restriction on the lease agreement is just the form of restricting the development right to the lessee as the means of controlling the development and use of the lease but due to the change of the technology and market the lessee may want to redevelopment the land may ask the government to review the development condition/ restriction stipulated in the lease agreement. It is the decision of the government to accept the modification of the development condition or not but if the authority will approve the modification the lessee will be obliged to pay for the extra development rights which will be offered and this is what we call lease modification payment (Hong, 2003).

2.3.1.4 Lease Payment and Revenue

The method of lease payment differ from one country to another but basically there are two system of lease payment used in the most of the countries. These system include the premium system where by the lessee paid the lump sum at the beginning of the contract, during the variation or during the extension of lease (Hong and Bourassa, 2003). This system is common used in Hong Kong and Israel. Another system is the land rent system at which the lessee is obliged to pay only land rent. The land rent can be paid each year or paid as lump sum at the beginning of the lease term like in Netherlands (Hong and Bourassa, 2003).

Some countries raises rent during the renewal while others the land rent is just adjusted based on the living cost index (Nystrom, 2007). However, good way of determining land rent is through the negotiation with lessee (Nystrom, 2007). Auction and negotiation are the mojor two method of collecting revenue from the lease (Ambaye, 2012). Further studies shows that straight revenue from land leasing can collect considerable share of the municipality capital expenditure (Peterson, 2006). The payment of large upfront of land premium rise land and housing cost (Hong, 2003). It is possible to capture land value using initial action rather than depending the revenue during the lease modification and renewal (Hong, 2003).

2.3.2 Debate on Land Leasing as the Value Capture

Customarily, in many countries local government has used three sources of financing urban infrastructure which are local governments savings, transfer from National Government and grants. However, now days these sources has many constraints since many local government has no enough source of revenue and therefore has no the capital budget to finance infrastructure, for the reason of fiscal management the higher level of government has reduce share of intergovernmental transfer to local level . Furthermore due to decentralization principles the local government has been asked to handle the urban capital expenditure from their own sources. At the same time the National Government has discouraged the Local Government to barrow in order to reduce the national debt. (Peterson, 2006). Due to above reasons many municipalities nowadays opt to use the value capture method to finance the urban infrastructure by capturing the value resulted from public investment and public works. People who advocates for the land value capture urged that most of the land value capture instruments generate revenue upfront which make easy to finance the large capital investment in a short time (Nystrom, 2007). Not only that but use of these instruments create price signal that has greater effect on urban land market and automatically shape urban land development pattern. However, on other side of those who are against land value capture in the lease system argued that land value capture as the means of financing urban infrastructure threaten the equitable access to land to all since this system made municipalities to concentrate in maximizing the revenue from land transaction as a result can lead to use eminent domain power to overrun other parties hence more household will be displaced and increase the urban sprawl, in addition to that the system can invite the violent between different users since the government will encourage the use that generate more revenue and ignore unprofitable use. Also since the local government concern is to rise the revenue from land development can limit development potential via zoning and other regulation that in efficiently limit development and hence decrease access to land to all like what happen in China, Japan and UK. In some cases also it has been observed that land value capture resulted to real estate babbles that make the high price of land that do not reflect the economic situation of the people(Peterson, 2006).

Public land leasing above discussed different concept relating to relationship between the government and individual in relation to property right. As discussed above one of the right that public transferred to individual at a certain term is the right to develop. It is important to bring into notice the composition of development right and its effect on level of development thus it is also important to get the link between land leasing and land development concepts as discussed below:

2.4. Land Development Process

Land development is the process whereby the services (electricity, water sewage system, garbage collection), building and improvement and other infrastructure are installed in urban land in order to add its value and be livable (Tshangana, Görgens, et al., 2011). When the above components are installed on land the product is space and the type of the space which will be produce will depend on the type of development whether it is residential or nonresidential. The actors who involved in the urban land development and market include government, developers, financial institution, land owners, property/ land professionals, and end users (Tshangana, Görgens, et al., 2011). The process of land development in most developing counties start with planning, surveying and followed by service provision, construction and occupation, the productivity and value of land depend much of the public services such as road water and electricity without these the land become unproductive(Owusu and Asamoh, 2005).

2.5 Undeveloped/ Vacant Plot/Land

Ige and Atanda (2013, p.30) defined vacant land as; "The area generally free from development or developed with low intensive uses or vacant lands are parcels of land that are not devoted to any functional use or that have been by-passed by developmental activities of the urban area". Wilkinson (2011, p.2) defined vacant properties/land as; "any residential, commercial, or industrial buildings or lots that pose a threat to public safety and thus meet the definition of a public nuisance and vacant lots are single gap lots that are commonly found in residential neighborhoods, Vacant properties can range from abandoned, boarded-up buildings to unused and vacant lots that attract trash and debris".

The land development concept explained above shows that different actor are involved in the land deployment activities which include the government, land owners, developers, land professionals and financial institution. In order for the individual to enjoy their right to develop government need to fulfill its role and responsibility in the whole land development process that including planning, surveying and allocation of the plots. In the whole development process in some cases the government failed to fulfill its role and hence make land development to be not effective. Since this study aim to explain the factors that hinders development it is better to understand the factors that determine the land development as discussed in the literature in order to be able to have good discussion with what happened in the context. Therefore the following section will discuss the factors determine the land development.

2.6 Factors that Determine Land Development

Klimczak (2010, p.70) mentioned the factors that determine real property development to include; "Undeveloped property prices, Accessibility of developable land, Specific investment process conditions (difficulties for construction investments caused by special environmental protection norms, or limitation of spatial planning conditions e.g. building heights), Developed property prices, Tax and local payments, Adjacency levies and re-zoning fees, Access to infrastructure or territorial development system, Easy obtaining of necessary permits and decisions, Access to network, transport and communication junctions, State of social infrastructure (location of educational facilities, recreational/sport, cultural), Availability of services necessary to maintain the property, Functioning of financial institutions (investment services, bank loans, financial, Technical infrastructure state and its anticipated development (especially transport and communication), accounts)". Smersh, Smith, et al., (2003, p.61) mentioned the factors that hinders property development to be; "The physical suitability for the development, legal restriction and government regulation, land use pattern and location which include accessibility, distance to the employment, distance to the hopping, availability of services and other amenities and neighborhood factors". Alivu, Kasim, et al., (2011, p.267) argued that; "Cost of building materials, non-use of local building materials, low income of the majority of the respondents and poor source finance amongst others were discovered to be the major constraints to residential property development in the study area".

According to land development concept above, different factors determine land development. These factors fall on the side of the government and some are fall on the side of other stake holders but in general based of the role of the government in regulating land development. In order to answer the sub- question of this study only location, services and development incentive factors will be considered. This is due to the fact that for individuals to enjoy their right to develop and obtaining the maximum utility the location, Level of service and development incentive are to be well arranged. The following section will discuss the mentioned factors and how they affect land development

2.6.1 Location

2.6.1.1 Location Theory

The location theory explain that different user of the land choose the location by considering different factor. In choosing the location of where to live the household consider accessibility and mobility. In explaining the location theory basing on the founder of urban economics/land economics like Von Thunen who explain the effect of transport cost on location Litman (2015, p.4) argued that; "Individuals make many decisions that involve tradeoffs between accessibility and mobility, such as whether to pay higher rents for a more accessible housing location, or save housing costs by accepting a less accessible locations, and spend more time and money on transportation". Individual choose location by considering the size of the land lot and distance to the city center (Alonso, 1964). In choosing industries location the neo-classical industry location theory in twentieth century explain that in choosing the location of industry the firm consider hard factors such as the transport cost and labor cost, therefore the optimal location of the firm can be calculated using the motioned two variables. However, after the World War II due to improvement of technology the soft factors such institution knowledge, environment, mentality and image have been the important additional factors the firm consider in choosing location (Assink and Groenendijk, 2009). In choosing the location for the commercial users. Balchin, Isaac, et al (2000, p.191) argued that; "High levels of accessibility within the central business district are reflected in low transport costs, thus attracting the greatest demand for sites, especially from commercial users. Conversely, low overall accessibility and high transport costs within the suburban areas and the rural urban fringe will attract a much lower level of demand, especially from commercial users". Therefore in order to maximize profit the commercial user chose the location that can increase the returns at the sometimes reduce the cost (Balchin, Isaac, et al., 2000). From the location theory of all urban land users above it has been seen that the transport cost is the main determining factor of the location choice within the city and as explained by litman in choosing this location land user make tradeoff between accessibility and mobility.

2.6.1.2 Location Efficiency Development Concept

Litman (2015, p.17) "Location Efficient Development means that development is located and designed to maximize accessibility and modal diversity". The planning activities is mentioned to encourage efficient development activities whereby the planning professionals designs the land in the area where public transport can be provided at that time discourage development where there is no plan for transportation system(Litman, 2015). The local government uses different ways to direct the development in more location efficiency area, the local government uses policies of compact, mixed and infill development to encourage location efficiency development (Litman, 2015).

From the location theory discussed, land users consider different factors in choosing the location of the plots. Individual make tradeoff between accessibility and mobility whether to pay higher rent for more accessible location or save the rent and pay more transport cost. The industrial user consider transport cost and labor cost while the commercial users consider transport cost. The study aim to explain the role of location on the development of plots in 20,000 Plots project which is the project design for residential use, therefore the study will analyses the factors that individual consider in choosing location of where to live. Basing of

the above fact, out of the factors discussed in location theory only the concept of accessibility and mobility will be considered.

2.6.1.3 Accessibility

From the discussion of location it is necessary to understand the accessibility concept as it is integral part of location factors affecting land development. Accessibility is differently defined by different scholars whereby. Comendador Lopez-lamba et al (2014, p.263) accessibility its meaning on travel behavior field always; "refers to the ability to reach activities or locations by means of a travel mode". While others define Accessibility as people's capacity to reach goods, services and activities within the city (Litman, 2015). The economic performance and social fairness in the city depend much on the efficiency mechanism of providing the service which include transport network. It is the role of the government to make sure that serviced land are available (Litman, 2015). The government ensures that transport infrastructure area provided to increase accessibility within the city (Litman, 2015). The spatial design of the infrastructure system and the speediness of the transport model regulate the supply of developable urban land that will be companionable to labor market (Litman, 2015). One of the ways to measure level of accessibility in the city is to look on the quality of transport service to transit oriented development neighborhood because the transit oriented development neighborhood forms the travel pattern of community (Olaru, Smith, et al., 2011). Mobility in most of the African countries are time and money consuming (SSATP, 20015). (Handy, 2002, SSATP, 20015) urged that "Planning for accessibility rather than mobility can create benefits by expanding choices and reducing the need to drive, however insists that together, accessibility-enhancing and mobility-limiting strategies have more potential to change behavior than either approach on its own."

The study conducted in Istanbul about the effect of accessibility on the land value shows that the distance from the sea, distance from the central business district, distance to work, special integration value, university and sanitary facilities are among accessibility factors that affect the land development and value (Topçu, 2009) .The study conducted in New York USA to investigating whether the subway station was a primary indicator of urban land development (residential and commercial development) or the transit growth (subway station) follow the residential and commercial development and confirm that the subway station followed urban land development especially commercial development (King, 2011). However, The study conducted in Manila Philippine evaluating the influences of Light Rail Transit on urban land development proves that if cities are in the process of undergoing expansion the introduction of mass transport system can accelerate the expansion but if the area is deteriorating mass transit helps to stabilize. The same findings shows that investment of mass transport to increase accessibility are necessary in the city for land development but it is not sufficient to generate development (Pacheco-Raguz, 2010). Although Pacheco-Raguz (2010, p.134) argues that; "This development would be considerable in the case of areas lacking transport infrastructure or in advanced transport networks, where there is a significant step of accessibility change or solutions to major transport conflicts, e.g. network bottlenecks". The study undertaken in Mandurah Line in Perth Metropolitan Area shows that there is weak connection between accessibility and land value and there was no substantial relationship on land use (Nurlaela and Pamungkas, 2014)

2.6.1.4 Mobility

Apart from accessibility as a factors land users consider in choosing location another important factors is the mobility. So it is necessary to understand mobility concept in explaining location factors determining development of the areas. Mobility is the physical travel of the people from one place to another within the city (Litman, 2015). SSATP (20015, p.5) "Mobility refers to a group of users' ability, tendency and/or need to move, resulting in a transport demand". The efficiency of labor market in the city is influenced by the speed of daily trip to the work, as the city expand the footprint increase and traffic congestion slow the commute time therefore

the time spent by the active city population in transport increase due to increase in distance (Rossi-Hansberg, 2004). This commuting time increases cost of production and becomes burden to family and social life (Rossi-Hansberg, 2004). Among solution provided by urban planners is the decentralization of employment (Rossi-Hansberg, 2004). However the experience from the satellite town in Stockholm and Seoul shows that this cannot always reduce the travel time, since most of the city already adopt the decentralization of employment principle but still people commute to large city and still cannot find the job in their city and also the large city offer more job option compared to small town. Therefore the labor market cannot found in a fragmented and disconnected neighborhood (Bertaud, 2014). Bertaud (2014, p.5) argued that; "Labor market integration is found not in a clever land use arrangement but in better and faster transport". However, Handy (2002, p.4) argued that; "Policies to increase mobility will generally increase accessibility as well by making it easier to reach destinations, but it is possible to have good accessibility with poor mobility." Another solution is for the city to have effective urban transport model that can enable them to move at reasonable commute time of about 25-30minites) (Bertaud, 2014). City planner and land administrator of the land encourages transit oriented development neighborhood within the city (Olaru, Smith, et al., 2011). Amoateng, Cobbinah, et al., (2013, p.98) argued that; "Improvement in transport facilities like roads and automobile produce urban decentralization in the outer part of cities as they reduce travel time from both developed and developing countries".

However the study conducted in Municipality of Kalamaria which aim to show the factors which are affecting commuters travel model optimal and the main reason which disappoint people from using the public transport shows that most people like to use private car over public transport and the study shows that crowding and unreliable service discourage people to use public transport (Tyrinopoulos and Antoniou, 2013). Further studies Reveals that high fare cannot discourage the people from using the public transport (Tyrinopoulos and Antoniou, 2013)

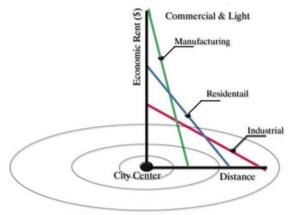
The location theory as discussed above showed that individual make decision of whether to pay higher rents for a more accessible housing location, or save housing costs by accepting a less accessible locations, and spend more time and money on transportation. From this fact it can be seen that there is the relationship between rent theory and location theory. Basing on this it is necessary to explain land rent theory in order to understand how the land rent are linked to individual choice of location.

2.6.1.5 Land Rent Theory

El-Barmelgy, Shalaby, et al., (2014, p.93) David Ricardo defined rent as; "Portion of the produce of the earth which is paid to the landlord on account of the original and indestructible powers of the soil". Agreeing to Ricardo rent is the reward to the land from which is supplied and arise due to unique characteristic of land which is indestructible. Land rent is the pe-riodic payment by a land user to a landowner. The rent of the land is determined by the money which can be produced when used. In urban land the ability to pay is determined by accessibility of the land and not the fertility (O'Sullivan, 2012b) Residential location choice and real estate price are modeled using the choice approach and bid auction approach (Hurtubia and Bierlaire, 2011). Under the choice approach the household choose the location that maximize utility. Bidauction approach adopts that real estate are transacted in the auction market by which the highest bidder determines both the location and price of the land. In both choice and bidauction approach the assumption is that the price will be determined at equilibrium (Hurtubia and Bierlaire, 2011).

The bid rent theory which was developed by the microeconomic theory to show the relationship between the land use and land value, the theory simply explain that there is a tradeoff between land price, transport cost and amount of the land used by household and companies. The theory explain that the land will fetch high price close to the city center (El-Barmelgy, Shalaby, et al., 2014)

Bid rent theory is the geographical theory which explain how the price and demand of land increase as you go toward City center, the theory advocate that the more accessibly the area is the more profitable it will be (Sivakumar, 2007). Bid rent generates zero economic profit to each location (O'Sullivan, 2012b)



Urban Rent Gradients

Figure 2. 1: Shows land uses' general form of Van Thunen

Source: Hartshorn (1989)

Several studies have been conducted to identify the tradeoff between land use and transport cost, the study conducted by MacDonald revealed that Non –residential land use take place near and in the CBD and equilibrium with mixed land use occur at a certain distance from city center (McDonald, 2012)

The land rent theory discussed above explained that rent of land is determined by the money which can be produced when used. But for the urban area the rent is determined accessibility of the land and not the fertility. Residential location choice and real estate price are modeled using the choice approach and bid auction approach. Further, more bid rent theory explain that there is a tradeoff between land price, transport cost and amount of the land used by household and companies. The theory explain that the land will fetch high price close to the city center since the land user consider transport cost. From this explanation there is also the relationship between commuting and land cost therefore it is better to explain and understand how land rent and commute cost relate through the residential land bird-rent curve.

Residential Land Bid-Rent Curve

The residential housing cave can be derived from the housing curve, Commute time come at the expense of the distance from employment or leisure. O'Sullivan (2012b, p.145) argued that; "Studies of travel behavior suggest that the typical person values commuting cost at between one-third and one-half the wage rate". Residential bid rent can be derived from different distance from the employment, the higher the commute cost the steeper the housing curve and residential housing curve (O'Sullivan, 2012b)

Commuting and Land Cost

Average household income rises as one moves away from the city center. The wealthier people are located in sub rural and the poor has a tendency to locate near the city center (O'Sullivan, 2012a). The theory of income explains that central location deliver the greatest tradeoff for the poor in terms of commute cost and price of housing while the suburban provide the best tradeoff for the high income group (O'Sullivan, 2012a). The move from the city Centre to the suburban has pros and cons, it is true that as one move from outward city Centre the price of housing increase but the marginal commute cost increase also (O'Sullivan, 2012a). Studies shows that land rent on the CBD increases as income increase only if the commuting cost is larger than the operational cost (Kwon, 2005). Litman(2015) argued that; "Individuals also make many

decisions that involve tradeoffs between accessibility and mobility, such as whether to pay higher rents for a more accessible housing location, or save housing costs by accepting a less accessible locations, and a spend more time and money on transportation".

From above land rent theory residential location choice and real estate price are modeled using the choice approach and bid auction approach. Under bid auction approach real estate are transacted in the auction market by which the highest bidder determines both the location and price of the land but under the choice approach the household choose the location that maximize utility. In order for the household to maximize utility the land has to be provided with full service for it to be habitable. Basing of this, it is necessary to explain the theories governing the services provision and its concept in order to understand the importance of service in choosing the location for residential development as discussed below:

2.6.2 Services

2.6.2.1 Serviced Land Concept

The term serviced land is referred in the broad sense but simply refer to the land nominated for urban usage and which are furnished with basic urban infrastructure including access to the city mojor road network ,water supply, public, sewage and drainage system public lighting, electricity and telephone services(Cenecorta, Alfonso Iracheta, Smolka, Martim, O., 2004).

From the concept of serviced land the services that are mentioned to be provided for the land be termed as serviced include road network ,water supply, public, sewage and drainage system public lighting, electricity and telephone services however. All utility services are relevant for development of plots but for this study availability of electricity, water and road infrastructure are given more priorities than the rest in the context of 20,000 plots project.

2.6.2.2 Serviced Land and Urban Land Development

From the discussion of services concept it is necessary to understand the relationship between serviced land and land development. The real estate value is the combination of both the bundle of right and the bundle of services, alike the bundle of right the residential properties has to be provided with essential services in order to be habitable and to provide required quality to occupants (Esquivel and Alvayay, 2014). These services include roads, water, electricity, telephone and waste remove. These services are provided either by local government or under the supervision of local government and are financed by the property tax. To be more broadly the municipal service can include police, fire protection, education and health services (Esquivel and Alvayay, 2014). In order to insure that the services are provided and maintained the occupants are require to fulfill the obligation associated with ownership of the property as require by local community (Esquivel and Alvayay, 2014).

The experience of Africa argued that provision of services both on site and off site are the source of the rise on the land price and to be unaffordable to people (Rakodi and Leduka, 2008). The only way to avoid this challenge is to provide the service basing on the income level of the people however, the quality has to be considered (Martin and Mathema, 2008). The minimum service at minimum cost can be provided on which the poor family can construct their houses (Martin and Mathema, 2008).

Study conducted in Nigeria in Zonkwa town of Kaduna State to assess provision of infrastructure shows that the provision of infrastructure in the area is not adequate and most of them are far from people, and most of the inhabitant of these area are lower income earners who cannot afford to pay for the services provided in the area (Lekwot, Balasom, et al., 2014). It is better for all aspect of urban design to work together for high quality urban space and this urban aspect include the coordination of agencies like those dealing with urban infrastructure, service provision and land planning and regulation (Lekwot, Balasom, et al., 2014). The study conducted in Abuakwa in Nigeria to identify the factors contributing to higher land development in peri-urban, identify that there is high competition of land for residential and

commercial development and these area lack utility services (Amoateng, Cobbinah, et al., 2013). It is possible for the community to uses money produced from the DUs and CBOs in addressing the public infrastructure scarcity (Ibem, 2009). The study done in Kumasi metropolitan in Ghana assessing the provision of servicing land in the peri-urban area shows that there is lack of effective mechanism of matching housing development and utility provision(Owusu and Asamoh, 2005).

2.6.2.3 Financing Infrastructure Service in Public Leasing System

In analyzing the provision of services in the development of plot in new area it is important to understand different way of financing infrastructure in the lease system of tenure. Local government has use capital expenditure and borrowing to finance the infrastructure (Hong, 2003). In many countries the provision of infrastructure in the newly developing area and existing has been the problem and hinder the economic development and restrict the provision of some services (Peterson, 2006). Most of the national government limit the increase of the tax rate as the away of reducing the burden of tax to the tax payers (Peterson, 2006). Most of the countries and municipalities use the lease system of tenure has started to use the urban land assets to finance infrastructure (Peterson, 2006).

The famous method is to use public land assert to finance infrastructure is the use of land value capture (Anderson, 2012). Under public leasing system the government retain the ownership so remain to be the land owner and provide the right to lessee to benefit from value increase due to public works or change of use however, land owners retain the power to share the profit resulted from value increase bay using different method(Anderson, 2012).

There are different ways of capturing the value increment in public leasing system this include initial public action(premium), annually land rent collection, payment collected during lease modification, the payment made during lease renewal (Hong, 2003). The achievement of value capture method using the public lease measured by looking on the sum which the authorities collect and the proportion of the infrastructure financed by captured amount (Hong, 2003). It is recommended that in using the public leasing as the means of capturing the value to finance infrastructure, the authority differentiates the value increase as a result of change of use and the value increase as a result of value increase due general economic activities (Needham, 2003). Studies in china shows that land sale is a good way of financing the infrastructure in the city, where in Hong Kong the revenue from the lease has gone beyond total expenditure on public infrastructure and other public works(Peterson, 2006).

2.6.2.4 Supply of Affordable Serviced Land

Satterthwaite (2009, p.1) argued that; "Improving public transport should act to increase the area of land that is within reach of (say) the central business district or a concentration of industries (e.g. increasing the area of land that is within, say, 20 minutes of centers of employment at low cost". Many studies shows that increases in transport network in European cities stimulate the increase supply of land for housing development (Satterthwaite, 2009). Bertaud (2014) "One frequent reason for the high cost of land is an inadequate transport system". In order to insure the land in urban area are effectively developed, the supply of the land in the city has to go hand in hand with efficiency transport system especially to the land which are located to the poor (Bertaud, 2014). Increasing the efficiency in transport system by allowing quicker and effective transfer between transport modes brings the positive impact on housing quality and on employment rate as compared to the tradition way of housing program (Bertaud, 2014). Better and affordable land supply program are the ones which bases on the commuter speed of income group (Bertaud, 2014). Bertaud (2014) "Many housing policy failures have been caused by the notion that the cheapest land, whatever its accessibility and services, is the best location for the poor"

Land development is the process whereby the services (electricity, water sewage system, garbage collection), building and improvement and other infrastructure are installed in urban

land in order to add its value and be livable (Tshangana, Görgens, et al., 2011). Basing on this definition it is clear that development process comprises installment of infrastructure and improvement on the land. The theory of service above explain the installment of services to make the land to be developable. However after services have been provided the next step is the installment of improvement. It is clear that the construction of building all over the word involved a lot of money which some time the individual cannot afford and a lot of building regulation which determine land development. Most of the municipalities in the world has the mechanism of provide the development incentive to the developer in order to increase the intensity of land development in the area. This study intended to explain the factors that hinders development into 20,000 plots project so it is better to understand the theory of development incentive to have good discussion with the context of this study.

2.6.3 Land development incentive

2.6.3.1 Land Development Incentive Concept

Land development incentive refers to the Fiscal and non-fiscal measure that are taken by local and national government to encourage the occupants and developers to increase the speed and intensity of development in the jurisdiction (LegGates, 2001). While other author define land development incentive as a measure taken by the authorities to achieve different land development goals include to depress urban sprawl, encourage infill development, discourage building disinvestments, discouraging land speculation and intensify land development(Gihring and Nelson, 205). The location of municipal investments, public works, tax inducements, land development rules, and the criteria for getting governments grants all contribute to shaping development patterns (Litman, 2015). From the development concept mentioned above this study will cut across the fiscal and regulatory incentive use by the municipality to encourage development.

2.6.3.2 Fiscal Incentive

Housing finance and tax system has been used by the municipality as incentive to achieve different policies including to discourage sprawl, encourage infill development, discouraging building disinvestment, encourage the intensive use of the land, discouraging speculation and restraining the rising land price within the city, this has been use in Poland city from 1995(Gihring and Nelson, 205). It has been argued that the traditional way including the regulative incentive to encourage development has proved failure and become an ineffective instrument of encouraging land development (Gihring and Nelson, 205). The fiscal instrument which are commonly used are tax increment financing, low income housing tax credit, housing subsidies, Housing loan, housing trust fund and infrastructure funding, pooling redevelopment fund housing trust and property tax return for housing development (Gihring and Nelson, 205).

The study conducted in Nigeria on problem of financing real estate development shows that most of the housing finance provided by the commercial bank are provided with higher interest rate and at the short loan term which make difficult for most of the land occupants/ developer to meet the term. At the sometimes the study shows that loan payment is also difficult due to the high cost of servicing the loan and this is the disincentive for real estate development in Nigeria (Ogedengbe and Adesopo, 2003)

Furthermore the study conducted in Czech Republic to test the effectiveness of the housing subsidies that include tax relief, rent regulation, and housing allowance prove that housing allowance do not reach the targeted group (Lux, Sunega, et al., 2009).

The study conducted in Toronto and Ottawa about the effect of property tax on land development reveal that property tax has little effect on the cost of capital investment on land but the rate of land development depends on demand of the houses constructed and the signals from the planning department (Skaburskis and Tomalty, 2000). In public lease system payment of premium installment are used to promote special type of industries (Hong, 2003).

2.6.3.3 Non-Fiscal Incentive (Regulatory incentive)

Many countries in the word has been use non fiscal instrument to encourage development, these Non-fiscal instrument are regulatory measure that are taken by local authorities to encourage the occupants and developers to increase the speed and intensity of development in the jurisdiction (LegGates, 2001). The commonly used non fiscal measure include the use master plan where tolls like specific plan, looting zone vesting tentative map area used), unzoning and density bonus (zoning change from other uses to residential, increase FIR in residential area, density bonus), transfer of development rights and land swap, permit fee reduction and waivers (charging considerable permit fees for residential), permit fees reduction or waivers, building rule waivers, allowing incremental building practices (LegGates, 2001). Other countries acquire the land and resale as the way of force development of vacant land (Ambrose, 2005).

The study conducted to analyze the effect of land regulation of land development reveals that administrative roadblock rise the cost of housing and become barriers for intensive land development (Schill, 2005). Another study on the effect on land regulation on housing price shows that increase on price of housing is the result of increase in land price due to land regulation and effect the land development (Quigley and Raphael, 2004). The study conducted to analyses the effect of land regulation of land development reveal that the administrative roadblock rise the cost of housing and become barriers for intensive land development (Michael H. Schill).

The theory shows that land use regulations for urban and rural land is the restraints to urban growth. Contradictions are imposed by policy and regulation on the rural land to urban expansion has create the intensive and unhealthy competition among stakeholders and hence increase the cost of land conversion and distort spatial development of the city (Yaping and Min, 2009). Further study show that the minimum lot size, limits new construction in some countries and affects land price if density and population are not be controlled (Glaeser and Ward, 2009). The study revealed that the effectiveness of land use regulation such as planning acts, development plans and planning standards is the obstacles for the achievement of sustainable urban housing development (Yakob, Yusof, et al., 2012). However, regulatory release and other non-fiscal motivations may be more important than fiscal relief (LegGates, 2001).

Land development incentive concept above discussed the fiscal and regulatory inventive. Even if individual are given development right and incentive to enjoy the right but the government regulate the use of these rights. In many countries in the world planning function is the responsibility of the government in most cases after the planning process authorities set some standard and rule to govern land development to enable people to enjoy economic and social benefit from land. This process is regarded as development control. After discussing the concept of services and development incentive above it is necessary to understand how the authority ensure the land development are done according to the law and police of the courtiers since this study focused on land development.

2.7 Development Control and Enforcement

2.7.1 Development Control

Development control is the rule and regulation designed after the planning function to facilitate the appropriate development of the land and building, the mechanism used to control development to comply with the zoning regulation and building codes (Ahmed, 2011). Development control provides guidelines to be applied by planning authorities to ensure that developers comply with the building regulation which are approved during the allocation and issuance of permit for the construction activities, to improve environmental value, housing condition, and free flow of air among the building(Ogundele, Ayo,O., Odewumi, S. G., et al., 2011). In many countries the process enforcing development control has been ineffective due to various reason including weak legislation, reluctant to enforce and control development due

to humanitarian grounds, most of sanctions imposed by the legislation are soft to the developers and provides room for increased bureaucratic resulting to undertake unauthorized development (Ahmed, 2011). The study conducted in Eldorate Kenya revealed that about 38% of the applicants who were given the building permit has failed to comply with the building regulation stipulated in the permit (Ngetich, 2014).

2.7.2 Legal Frame Work of Development Control

The development control is undertaken through rules, regulation, act and bills which are contained in the town and planning regulation, town act, local government act and national development planning commission law and building regulation (Ahmed, 2011). The combination of the rule and regulation contained in these law together enable enforcement of effective development to achieve health and safety (Ahmed, 2011).

2.7.3 Enforcement

2.7.3.1 Enforcement Notes/Letter

This is served to the occupier who breach the planning law and regulation of developing the land without having the permit or failed to comply with development condition stipulated in the right of occupancy, this relate with the building engineering, change of use and mining activities(Ahmed, 2011). The notes are served require the occupants to demolish building or renovation of an altered building (Ogundele, Ayo, O., Odewumi, S. G., et al., 2011). When the lessee breach the planning law and regulation stipulated in the lease the land department has a power to re-enter in the property and land and use the statutory power but before that power are used the land department will issue the warning letter which specify the nature of the breached condition, time before which the breached condition has to be rectified and the required fine to be paid (Lai, 2000). Some studies revealed that if the occupants failed to start the construction within the specified time the land reclaimed by the municipalities and penalties and fees are imposed to the leaseholder (Ambaye, 2012)

2.7.3.2 Revocation

Revocation of right of occupancy refer to the process whereby the Government as owner of the freehold terminate the early granted right of occupancy (right to use and occupy) due to different reason which include overriding public interest and breach of the term and condition stipulated in the right of occupancy by the leaseholder (Sule, 2014). The public interest include construction of telecommunication facilities, dams, highway schools and public services, when the land is required for economic development, for mining development and sanitary improvement, in revoking the interest of the land due to public interest the owner of the right will be paid compensation (Sule, 2014). The land (right) can be revoked by the State only if it is on the ground of public interest or breach of condition (Rustan, Salle, et al., 2014). (Sakaguchi, 2012) "The right bestowed to land (right) holders can be revoked by the National if it is on the ground of public interest (and/or a change in the allocation of use of the land), If this happens, adequate compensation will be provided to the land (right) holders."

Studies shows that when planning law or regulation breached is serious the authority has the power to revoke the right of occupancy for public interest (Nelson, 2015). The public interest include the need of land for the public works which bring the public benefit, for provision of public education and other social services, rural development or settlement, industrial and agricultural development, for development of telecommunication, electricity and mining (Nelson, 2015)

Furthermore, study shows that if lessee failed to complete development within the required time local government will terminate the lease and land will be taken by the city and if there is any incomplete construction on the land the lessee will be responsible to remove them for his or her cost, otherwise the city will remove the construction and claim cost from the lessee (Ambaye, 2012). However Studies shows that in some countries the holder of the right of occupancy that are revoked to be paid the compensation of improvement attached to the land

but not the compensation for the remaining right (Nelson, 2015). However in practicing this power the authority has to comply with the procedure of revocation (Home, 2011). The studies shows that use of power of eminent domain do acquire undeveloped plots in order to reduce effect to neighborhood do not produced the desired effect (Ambrose, 2005).

Legal Procedure for Revocation

Revocation procedure involved the issue of revocation notes, the notes is valid when it is signed and stamped by the authorized officer. The second procedure is for the notes to specify clearly the purposes of revocation as stipulated in the law, the third procedure is for the notes to be issued personally to the holder of right of occupancy and must have the knowledge of revocation, the aim here is to give the holder the right to be heard (Home, 2011). In some countries holder of the right of occupancy that are revoked are paid the composition of improvement attached to the land but not the compensation for the remaining right (Nelson, 2015).

Revocation Effect

Revoked land are then sold at market price to the private developer and speculator and make the land to be unaffordable to poor(Home, 2011). However the justification of these revocation is for public interest and some time the land is revoked by the government in order to be distributed to individual for housing development but most of these have the personal interest and deprive the right of private owner especially the holder of customary right and when the plot are surveyed and allocated are falling on the hand of the reach and the poor individual find it difficult for them to be allocated plot (Home, 2011).

2.7.3.3 Enforcement Challenges

Enforcement of Development control process in developing countries are facing different challenges. The study conducted in Ghana shows that the development control face the following challenge; lack of factional planning legislation (lack of national settlement policy), institution capacity challenge whereby the land sectors department has no enough staff for development control enforcement, lack of logistic in terms of vehicle and modern computers software like GIS in different department especial building and inspection unit (Ahmed, 2011). Another study conducted in Festac Town in Nigeria observed that factors that impede effectiveness in enforcing development control are lack of planning tools, inadequate financial however, in many cases the land sectors are regarded as revenue generating unit but they are allocated few fund) and human resources, unsuccessful development control procedures, lack of controlled public instruction complain and corruption (Ogundele, Ayo,O., Odewumi, S. G., et al., 2011)

2.8 Conceptual Framework

In this section, location theory basing on the founder of urban economics/land economics like Von Thunen is used as stating point to develop the conceptual framework. For analysis of the factors hinders development and revocation of plots in 20,000 plots project. According to location theory individuals make many decisions that involve tradeoffs between accessibility and mobility. Individual make decision of whether to pay higher rents for a more accessible housing location, or save housing costs by accepting a less accessible locations, and spend more time and money on transportation(Litman, 2015). From this fact it can be seen that there is the relationship between rent theory and location theory. From above land rent theory residential location choice and real estate price are modeled using the choice approach and bid auction approach. Under bid auction approach real estate are transacted in the auction market by which the highest bidder determines both the location and price of the land but under the choice approach the household choose the location that maximize utility(Hurtubia and Bierlaire, 2011). Basing on choice approach in order for the household to maximize utility the land has to be provided with full service like water, electricity and roads for it to be habitable. Basing of this, after the services has been installed the next step is the installment of

improvement as explained by land development concept. It is clear that the construction of building all over the word involved a lot of money which some time individual cannot afford and a lot of building regulation which determine land development. Most of the municipalities in the world has the mechanism of provide the development incentive including fiscal and non-fiscal to the developer in order to increase the intensity of land development in the area. Even if individual are given development right and incentive to enjoy the right but the government regulate the use of this rights. In regulating this rights the authority use land development tools and one of the tools that are used in the lease system is revocation of the right. In enforcing this tools the authority faces different challenges which include institution challenge, legal challenge and financial challenges. This is outlined in the framework below:

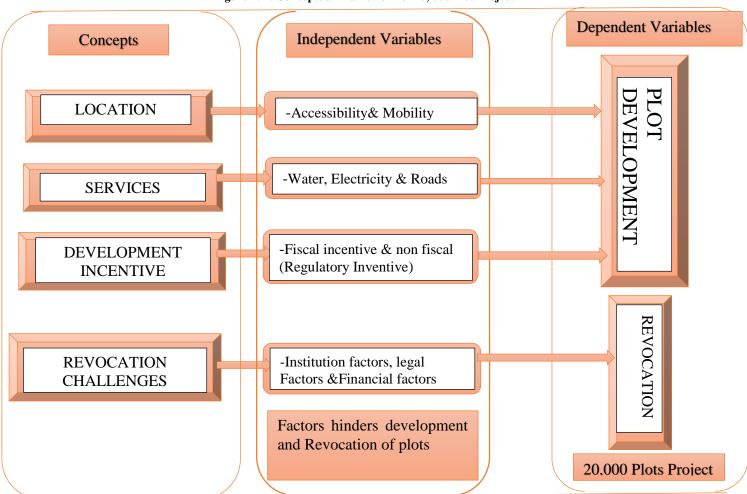


Figure 2. 2: Conceptual Framework of 20, 000 Plot Project

Chapter 3: Research Design and Methods

3.1 Introduction

This chapter explains the methodology of this research by highlighting the strategy and design of the research. Data collection methods and sample selections are also discussed in this chapter.

3.2 Revised research question

3.2.1 Main research question

1. Why is the development and revocation of undeveloped plots in 20,000 plots project in Dar es Salaam city hindered?

Justification of question: According to land development concept, there are many factors that hinders development and revocation of plots which are clustered into 3 major group as location, level of utility service provision and fiscal and non-fiscal development incentives. This factors will be investigated and explained in the context of 20,000 plots project in Dar es Salaam city to find if they have same explanation.

3.2.2 Sub question

1. What is the role of location in the development of 20,000 plots project in Dar es Salaam city?

Justification of question: Theories mentions location as one of the factors that affect development of plots. Several locational factors are discussed in the previous chapter which are grouped into accessibility and mobility. This research will examine and explain these factors in 20,000 plots project in Dar es Salaam city.

2. What is the level of provision of utility service in the 20000 plots project in Dar es Salaam city?

Justification of question: Theories mentions level of service as among factors that constrains development of plots. Serviced land concept mentions road, water, electricity, telephone, waste removal services. But this sub question will only explain the influence of water, road and electricity in 20,000 plots project in Dar es Salaam city. Since they are the ones which most of the author used to explain the effect of utility services on plots development.

3. What are the regulatory and fiscal development incentives provided by Dar es Salaam Municipal councils in the 20000 plots project?

Justification of question: In order to accelerate development of plots, Land Development theories mentions several factors including; Housing loans, subsidies, tax and microcredit as composites of fiscal incentives and regulatory factors including permits fee waivers, building rules, floor area ratio, zoning and transfer of development which all falls under fiscal and non-fiscal incentives. This study therefore entails to investigate and explain them in the context of 20,000 plots project.

4. What are the challenges in enforcing revocation of right of occupancy of undeveloped plot beyond 36 month in 20,000 plots project in Dar es Salaam?

Justification of question: Revocation concept mentions legislation, institutional capacity, financial challenges as factors which hinders Revocation of plots. This study will adopt the same factors to explain them in a situation of 20,000 plots project.

3.3 Operationalization of variables

3.3.1 Definition of variables Table 3. 1: Definition of variables matrix

Variables	Definition
Land development	Land development is the process whereby the services (electricity, water sewage system, garbage collection), building and improvement and other infrastructure are installed in urban land in order to add its value and be livable (Tshangana, Görgens, et al., 2011).
	The process of land development in most developing counties start with planning, surveying allocation and followed by service provision, construction and occupation, the productivity and value of land depend much of the public services such as road water and electricity without these the land become unproductive (Owusu and Asamoh, 2005).
	In all of the above definition the land development include the instalment of the services, building and improvement of the structure. For the purpose of this research since one the objective of the research is to revealed the factors hinders land development in 20000 serviced plots project and some of the sub-question want to prove the provision of the service on the project, the land development refers only to the planning, surveying, allocation and instalment of building and improvement
Undeveloped/vacant plot/land	Ige and Atanda (2013, p.30) define undeveloped land as; "The area generally free from development or developed with low intensive uses or Vacant lands are parcels of land that are not devoted to any functional use or that have been by-passed by developmental activities of the urban area".
	Wilkinson (2011, p.2) defined vacant land as; "any residential, commercial, or industrial buildings or lots that pose a threat to public safety and thus meet the definition of a public nuisance and vacant lots are single gap lots that are commonly found in residential neighborhoods, Vacant properties can range from abandoned, boarded-up buildings to unused and vacant lots that attract trash and debris."
	However, for the purposes of this research the word undeveloped and vacant land/plot will be used interchangeably and refers to land/plot leased and devoted for the residential and commercial development but remain undeveloped for more than 36 month from the date of commencement of the right.
Location	Litman (2015, p.4) argued that; "Individuals make many decisions that involve tradeoffs between accessibility and mobility, such as whether to pay higher rents for a more accessible housing location, or save housing costs by accepting a less accessible locations, and a spend more time and money on transportation".
	Individual choose location by considering the size of the land/ lot and distance to the city center (Alonso, 1964).
	Neo-classical industry location theory in twentieth explain that in choosing the location of industry the firm consider the hard factors such as the transport cost and labor cost, therefore the optimal location of the firm can be calculated using the motioned two variables. However, after the World War II due to improvement of technology the soft factors such institution knowledge, environment, mentality and image have been the important additional factors the firm consider in choosing the location (Assink and Groenendijk, 2009)
	Balchin, Isaac, et al (2000, p.191) argued that; "High levels of accessibility within the central business district are reflected in low transport costs, thus attracting the greatest demand for sites, especially from commercial users. Conversely, low overall accessibility and high transport costs within the suburban areas and the rural urban fringe will attract a much lower level of demand, especially from commercial users".
	For the purpose of this research location refers the accessibility and mobility to the work and to CBD. This means that other factors land user consider in choosing location are definitely excluded from this research project.
Services to land	The term serviced land is referred in the broad sense but simply refer to the land nominated for urban usage and which are furnished with basic urban infrastructure including access to the city mojor road network ,water supply, public, sewage and drainage system public lighting , electricity and telephone services (Cenecorta, Alfonso Iracheta, Smolka, Martim, O., 2004).

	For the purpose of this research service to land will include water, electricity and road. This means that other services to land are definitely excluded from this research project
Land Development incentive	Refers to the Fiscal and non-fiscal measure that are taken by local and national government to encourage the occupants and developers to increase the speed and intensity of development. Land development incentive as measures taken by the authorities to achieve different land development goals include to discourage urban sprawl, encourage infill development, discourage building disinvestments, discouraging land speculation and intensify land development(Gihring and Nelson, 205) Litman (2015) The location of municipal investments, public works, tax inducements, land development rules, and the criteria for getting governments grants all contribute to shaping development patterns. For the purpose of this research land development incentives refers to Housing finance, tax incentive and regulatory measures used by national and local authorities to encourage the occupants and developers to increase the speed and intensity of development. This means that other fiscal and non-fiscal measure are definitely excluded from this research project
Revocation of right of occupancy	Revocation of right of occupancy refer to the process whereby the Government as owner of the freehold terminate the early granted right of occupancy (right to use and occupy) due to different reason which include overriding public interest and breach of the term and condition stipulated in the right of occupancy by the leaseholder(Sule, 2014). (Sakaguchi, 2012) "Refers revocation when land (right) holders are revoked by the State only if it is on the ground of public interest (and/or a change in the allocation of use of the land). For the purposes of this research the revocation of right of occupancy refers termination of the right of occupancy based to one mode of breaching of condition of right of occupancy in particular failure to develop the land within 36 months from the commencement of the right of occupancy. This means that the revocation for public purposes are definitely excluded from this research project on top of that other breach of condition which can result to revocation are excluded
Revocation challenge	Factors hinders enforcement of development control tools include lack of factional planning legislation (lack of national settlement policy), institution capacity challenge whereby the land sectors department has no enough staff for development control enforcement, lack of logistic in terms of vehicle and modern computers software like GIS in different department especial building and inspection unit (Ahmed, 2011) According to Factors hinders enforcement of development control tools(revocation and enforcement notes) include "lack of planning tools, inadequate financial and human resources, ineffective development control procedures, lack of organized public instruction complain and corruption (Ogundele, Ayo,O., Odewumi, S. G., et al., 2011) For the purpose of this research the factors hinders enforcement of revocation will include only institution challenge, legal challenge and financial challenge. This means that other factor are definitely excluded from this research project

3.3.2 Operationalization of variables

Main question

Which factors hinders the development and revocation of undeveloped plots allocated in the 20,000 plots project in Dar es Salaam city?

Table 3. 2: Operationalization Matrix

Concept	Donandant	Indicators	Doto course	Data collection	Doto typo	Data type
Concept	Dependent	mulcators	Data source	Data collection	Data type	Data type
^	47 1 4 4					
	Variables			method		

Land development	land development process	Plot allocated	MLHHSD	Document review	Primary- Secondary data	Quantitative data
		Plot allocation process	MLHHSD & Land experts	Document review & Semi- structured interview	Primary & secondary data	qualitative data
		Plot use	MLHHSD, Municipality, ward office & Field visit	Document review, Observation & Semi-structured interview	Secondary data	qualitative data
		Plot developed	Ward office & Field visit	Document review& Observation	Primary & secondary data	Quantitative data
		Plot development time	Laws, project dwellers, land expert, field visit	Document review, Questionnaires, Semi-structured interview & observation	Primary & secondary data	Quantitative data & qualitative data
Revocation	Revocation process	Revocation for breach of condition	Tanzania land Act, 1999, Municipality & MLHHSD	Document review& Semi- structured interview	Primary & secondary data	qualitative data
		Revoked plots	MLHHSD	Document review& Semi- structured interview	Primary & secondary data	Quantitative data
		Revocation effect	Laws	Document review	Secondary data	qualitative data
		Rejected revocation &reason	MLHHSD & Municipality	Document review& Semi- structured interview	Primary & secondary data	Quantitative data & qualitative data
Concept	Independent Variables	Indicators	Data source	Data collection method	Data type	Data type
Location	Location Accessibility	Distance (CBD & Work	20000 plot project occupants & Field visit	Questionnaires& observation	Primary data	Quantitative data
		Means of Transport	20000 plot project occupants, Land expert & field visit	Questionnaires, observation & Semi-structured interview	Primary data	qualitative data
		Accessibility challenge	20000 plot project occupants, Land expert & field visit	Questionnaires, observation & Semi-structured interview	Primary dada	qualitative data
	Location Mobility	Travel time (CBD & Work	20000 plot project occupants, Field visit & land expert	Questionnaires, observation & Semi-structured interview	Primary data	Quantitative and qualitative data
		Travel cost (CBD & Work	20000 plot project occupants, Field visit and land experts	Questionnaires, observation & Semi-structured interview	Primary data	Quantitative& qualitative data
		Mobility challenge	20000 plot project occupants, Field visit and land experts	Questionnaires, observation & Semi-structured interview	Primary data	qualitative data

Services	Service- Water	Presence of public water connection	20000 plot project occupants, Field visit, land expert & ward executive office	Questionnaires, observation & Semi-structured interview	Primary data	Qualitative data
		Procedure of Water connection	Water company	Document review	Secondary data	Qualitative data
		Cost of water connection	20000 plot project occupants & Water company	Document review	Secondary data	Quantitative data
		Time (days) taken to get water connection	20000 plot project occupants & Water company	Document review	Secondary data	Quantitative data
		Alternative source of water	20000 plot project occupants, Field visit	Questionnaires & observation	Primary data	Qualitative data
	Service- Electricity	Presence of Electricity connection	20000 plot project occupants, Field visit, land expert & ward executive office	Questionnaires, observation & Semi-structured interview	Primary data	Qualitative data
		Procedure of getting electricity connection	Electricity company	Semi-structured interview	Primary data	Qualitative data
		Cost of getting electricity connection	20000 plot project occupants & Electricity company	Questionnaires& Semi-structured interview	Primary data	Quantitative data
		Time taken to get electricity connection	20000 plot project occupants & Electricity company	Questionnaires& Semi-structured interview	Primary data	Quantitative data
	Services- Roads	Availability of road	20000 plot project occupants, Field visit, land expert &ward executive office	Questionnaires, observation & Semi-structured interview	Primary data	Qualitative data
		Type of roads	20000 plot project occupants, Field visit, land expert &ward executive office	Questionnaires, observation & Semi-structured interview	Primary data	Qualitative data

		Roads condition	20000 plot project occupants, Field visit, land expert &ward executive office	Questionnaires, observation & Semi-structured interview	Primary data	Qualitative data
Development Incentive	Development incentives- Fiscal	Housing loan	20000 plot project occupants, land expert, MLHHSD	Questionnaires & Semi-structured interview	Primary data	Qualitative & Quantitative data
		Housing subsidies	20000 plot project occupants, land expert, MLHHSD	Questionnaires & Semi- structured interview	Primary data	Qualitative & Quantitative data
		Housing micro credit	20000 plot project occupants, land expert, MLHHSD	Questionnaires & Semi- structured interview	Primary data	Qualitative & Quantitative data
		Housing Tax incentive	20000 plot project occupants, land expert, MLHHSD	Questionnaires & Semi- structured interview	Primary data	Qualitative & Quantitative data
	Development incentives- Regulatory	Building permit	20000 plot project occupants, land and legal expert, municipality & Acts	Questionnaires, Semi-structured interview & document review	Primary data	Qualitative & Quantitative data
		Building rules	Land and legal expert	Semi-structured interview	Primary data	Qualitative data
		Possibility of incremental building practices	20000 plot project occupants, land expert, Municipality	Questionnaires & Semi- structured interview	Primary data	Qualitative data
		Burdensome and costly land and hosing regulation	20000 plot project occupants, land and legal expert	Questionnaires & Semi- structured interview	Primary data	Qualitative data
Revocation challenge	Revocation challenges - Institution	Number and staff capacity	MLHHSD, Municipality, land and legal experts	Semi-structured interview	Primary data	Qualitative data
		Institution set-up (number and level authorities)	MLHHSD, Municipality, land and legal experts	Semi-structured interview	Primary data	Qualitative data
		Institution mandate (Role and responsibility)	MLHHSD, Municipality, land and legal experts	Semi-structured interview	Primary data	Qualitative data
		Institution cooperation & coordination	MLHHSD, Municipality, land and legal experts	Semi-structured interview	Primary data	Qualitative data
		Presence of Political Influence	MLHHSD, Municipality, land and legal experts	Semi-structured interview	Primary data	Qualitative data
		Legal technicality	MLHHSD, Municipality,	Semi-structured interview	Primary data	Qualitative data

Revocation challenges-		land and legal experts			
Legal	Effectiveness of revocation legislation	MLHHSD, Municipality, land and legal experts	Semi-structured interview	Primary data	Qualitative data
	Legal revocation procedures	MLHHSD, Municipality, land and legal experts	Semi-structured interview	Primary data	Qualitative data
Revocation challenges - Financial	Availability of inspection vehicles	MLHHSD, Municipality, land and legal experts	Semi-structured interview	Primary data	Qualitative data
	Availability of fund to pay staff	MLHHSD, Municipality, land and legal experts	Semi-structured interview	Primary data	Qualitative data

3.4 Research strategies

The research strategy of this study is the single embedded case study whereby within a research unit two embedded units were selected. There are many research strategies but which method or combination of methods to choose depend on different factors. The main determinants is the type of question to be answered by the research (Rowley, 2002). In the course of this study the case study specifically single embedded case was adopted. Gerring (2007, p.20) define case study as "the intensive study of a single case where the purpose of that study is at least in part to shed light on a larger class of cases (a population)". In the case study method a small geographical area or very few individual are selected to represent the subject of the study, always the cases are used to discover and examine the real life phenomena using the detailed analysis of few actions or situation and their relationship (Zainal, 2007). In adopting the case study the single case or multiple cases may be adopted depending on the issue in question (Verschuren and Doorewaard, 2010)

In line with the above definition, the objective of this study was to revealing and explaining factors that limit development and revocation of allocated plots in the 20,000 plots project in Dar es Salaam. This research adopted the single case which is 20,000 plots project since the research question is explanatory type of question that need to explain the cause of the phenomena. The single embedded case study is viewed to be appropriate method that support deeper and more thorough investigation research question type that need to answer the question that require to investigate the factors (Rowley, 2002)

Strategy adopted is single embedded case study. The unique strong point of this strategy is its capability to combine a variety of information sources including documentation, interviews, observation and artefacts. Single embedded case study is adopted since (a) research have more than one sub- unit of analysis (b) research require a holistic case study (c) research require to integrate qualitative and quantitative in a single research study. Embedded case design is viewed to be appropriate design when study combine both qualitative and quantitative technique (Scholz and Tietje, 2002)

Yin (2003, p.11) explain that single embedded case study is the appropriate when researcher hope to "(a) define research topics broadly and not narrowly, (b) cover contextual or complex multivariate conditions and not just isolated variables, and rely on multiple and not singular sources of evidence". This research intended to understand effectively the development and revocation of plots in two 2000 plot project through various lenses and not simply one characteristic, it look land development and revocation as being contextually define so it require sub- cases. As such embedded case study was appropriate design for this research. In implementing the single embedded case study the comparison was done within the cases where

by sub- cases was distinguished this help to offer analytical conclusions that improve external validity of the study.

In addition to that the choice of single embedded case study strategies based on the fact that the research intend to use the case study as the main method but in collection of primary data interview, observation and survey was used as sub method, also document review were used to gather secondary data.

However, the single embedded case study has its challenge. The embedded case study has been criticized for its lack of representation and lack of consistency in collection, structure and analysis of empirical data that give rise to the research. This is associated to the problem of bias introduced by the investigator and other involved in the case as argued by (Verschuren and Doorewaard, 2010). However, to avoid it person opinion were avoided during data collection. In addition to that it is said that in contrast to experiment research in case study the researcher has much less control over variable when used case study method as argued by (Rowley, 2002). Also it is argued that when the case study is used few cases are selected in order to achieve the depth knowledge and this affect the external validity of the research since it become more difficult to generalized the result (Verschuren and Doorewaard, 2010). However, this is basically of less importance since this is the practical research and not theory oriented research. All in all Rowley (2002, p.18) "argued that

"An important strength of case studies is the ability to undertake an investigation into a phenomenon in its context; it is not necessary to replicate the phenomenon in a laboratory or experimental setting in order to better understand the phenomena. Thus case studies are a valuable ways of looking at the world around us".

3.5 Validity and variability

3.5.1 Validity

Validity of research defines whether the research truly measures what it was planned to measure to ascertain the truthfulness of research results and to come up with the clear relationship between independent variables and dependent variables. (Verschuren and Doorewaard, 2010). The validity of this research is hinged on the utilization of different data source and methods. The researcher ensured validity through triangulation of data from interviews with government officials, land and legal experts, 20,000 plots project inhabitants, Secondary data and academic literature. Furthermore, Validity of this research is ensured since interviews obtained are from professionals on land, legal and real estate agents. In addition to that researcher used multiple indicators of the same variable. Lastly, different data collection methods such as semi-structured interview, questionnaire, observation and document review were used to gather similar information of the measured variable.

Furthermore, the interview guides and questionnaires were translated in Swahili, the language which is dominant and well understood by local respondents in order to ensure that questions asked were clear. However, questions were further pretested for clarity before site work to increase validity of the results.

3.5.2 Reliability

Reliability refers to the extent to which results are consistent over time and an accurate representation of the total population under study of which the same research instrument can used at different times to yield the same results. Reliability of research relates to three (3) magnitudes; degree to which measurement remains consistent upon repetition, stability of measurement overtime and similarities of measurements within a given time frame (Verschuren and Doorewaard, 2010). Results obtained in this research are more reliable since the process employed in data capturing involved use of common research methods including use of interview guides and questionnaires, as attached in the appendix of this documents if so followed.

3.6 Research method

3.6.1 Data type

Data collection technique is a critical part of a research process. Researcher recognise this fact in the selection of data type and source. The research was reliant on primary data, secondary data and primary-secondary data. Both primary, secondary and primary -secondary data type were used in this research since secondary data give descriptive and already known information and guidance needs further empirical explanation from the primary data. Primary data is the data collected direct from the site by the researcher while secondary data which is the data collected by other research for different purposes. In the course of these research the secondary and primary data required are both qualitative and quantitative. In this research the data required to be gathered to answer the questions regarding the revocation challenge, location, provision of service and development incentive which are the independent variables most of them are both primary qualitative and quantitative data while few are primary- secondary quantitative data. The data to be gathered concerning the dependent variable are the mixed of both primary and secondary qualitative and quantitative.

Due to the nature of the data as explained above, in conducting this research the mixed method was used whereby the qualitative and quantitative technique was used to gather data which enabled to answer the questions of this research. The mixed method both qualitative data that is words, picture, narrative and quantitative that is fact and numerical was combined to allow the research result to be feasible. The use of the mixed method helped to increase outcomes reliability and validity of the study through triangulation of various evidence result (Rowley, 2002).

3.6.2 Data source

3.6.2.1 Primary Data source

Primary sources are the originally hand proof left behind by participants or observers at the time of events. Primary sources provide first-hand witness or direct evidence about a topic under study. Primary source of data were the individual working in government agencies (MLHHSD, Municipalities and Ward), land and legal firm, TANESCO and DAWASCO. In addition to that household living in the study area were the primary source of data with regard to plot development. However this was supplemented by observation across the study area to get the real situation and hence triangulate the data provided by other sources.

3.6.2.2 Secondary Data source

Secondary sources are information that digest, analyze, evaluate and interpret information contained within primary sources or other secondary sources. The secondary data source used in this research was mainly gathered from government documents from Tanzania land Policy of 1995, Tanzania Land Act, 1999, other legal documents and desktop review were done where by the internal Ministry, Municipalities and Ward reports were reviewed to get the statistic concerning the development and revocation of plots within 20000 plots project which is primary-secondary data.

The secondary data source for this research report and publication were requested from MLHHSD, Temeke Municipal and ward executive offices from which the information was extracted through document review and notice taking.

3.7. Data collection methods

3.7.1 Questionnaire

This technique was used to collect primary data about the location, development incentive and availability of the services. This technique is used since the researcher has the knowledge about the location and the availability of the service and development incentives in 20000 plots project but wants to check with the respondents.

3.7.2 Semi structure interview

The semi structured interview which is the collection technique that is used to gather primary qualitative and quantitative data when the researcher has few knowledge but require considerable new knowledge was used to gather the primary data concerning the development and revocation from the Ministry, Municipality and Ward Office but also to gather some data about the development incentive, location and level of service from both municipality and ward office. Also this instrument was used to get the opinion of different experts of land, legal and housing on the research topic. Also this research used the semi structured interview to get the primary data from Electricity Company.

3.7.3 Observation

Direct observation to the site was used to gather the data concerning the availability of the service, Location of the study areas and to observe the intensity of land development in the in the field. The taking of photograph was done in order to allow future analysis.

The above collection method were used separately depending on the kind of the data collected and kinds of questions to be answered. The researcher analyzed the research data collection methods per question basis for clarity as follows:

What is the role of location in the development of 20,000 plots project in Dar es Salaam city?

This question aim to explain the location factors that hinder development of plots in 20,000 plot project. In explaining role of location in the development of plot in 20,000 plots project researcher used the Questionnaire to get information from the 20,000 plots project inhabitants on the issue of distance, commute cost and time. Also the researcher visited the site, Nyerere Bridge and Ferry terminal to get the real situation of the accessibility and mobility of the study areas. At the sometime land experts were interview to get their opinion. The data to answer this question was primary and secondary data both qualitative and quantitative

What is the level of provision of utility service in the 20,000 plots project in Dar es Salaam city?

In determining the level of service on the project questionnaire were distributed to 20,000 plots project inhabitants to get the information about availability water, roads and electricity. To triangulate the data about the procedure, cost and time of connection the researcher conducted interview with electricity company officials and reviewed internal report from Water Company. In addition the researcher used the observation to see the availability of services on the site. Furthermore, document were reviewed. Lastly, researcher interviewed the Ward Officials, Ministry Officials and Land Experts to get their opinions about the provision of services in study areas. The collected data to answer this question was primary data, secondary data and primary-secondary data both qualitative and quantitative.

What are the regulatory and fiscal development incentives provided by Dar es Salaam Municipal councils in the 20,000 plots project?

This sub-question aims at explaining fiscal and regulatory incentive provided by municipality to encourage development on 20,000 plot project. Data for this question are both primary and secondary data both qualitative and quantitative. To collect primary data researcher used semi structured interview and document review. However, in order to cross validate information collected through the semi structured interviews questionnaire to 20,000 plots project inhabitants were used to get the same information.

What are the challenges in enforcing revocation of right of occupancy of undeveloped plot beyond 36 month in 20,000 plots project in Dar es Salaam?

In order to explain the challenges of revocation on 20,000 plot project interview with MLHHSD and Municipality officials were conducted. At the sometime land experts were interview to get their opinion about revocation challenges. Data collected was primary dada qualitative

3.8 Sample Size Selection

3.8.1 Sample selection for semi-structured interviews

There are several stakeholders involved on the issue of development of plot in 20,000 plots project and revocation. This research planned to select as many stakeholders until to reach the saturation point. However, this provides a relatively large population which could not all be interviewed given the limited time that were available. In this respect only a sample were selected from the participants for interview. The selection of the sample considered representative from each stakeholder in order to reduce sample error which can affect the validity of the research.

In identifying the stakeholders to be interviewed in this research the non-probability purposive sampling technique were adopted where by the stakeholders were not selected by chance but depending on their knowledge. This technique is adopted based on the purpose of the research and the knowledge of the organization concerning the research topic as argued by (Neuman, 2006). Purposive sampling was adopted in this research in order get the interviewee/stakeholders who are reach in the information and knowledge about research topic. This was made in order to improve validity of the research. As such the government authorities including Ministry of Land Housing and Human Settlement Development, Municipality and Ward Offices, Electricity Company were considered for the same 3 respondents were interviewed from MLHHSD, 3 from Municipality, 2 from Ward Offices and one respondents from electric company. Quote sampling adopted in this research since the researcher wanted to get information from two mojor group of experts, in this case land experts and legal experts with an additional intention of increasing validity of the research. Two respondents from each group were interviewed.

Table 3. 3: Interview Sample

S/n	Name of organization	No. of interview	Simple selection technique
1	MLHHSD	3	Purposive sampling
2	Municipalities	3	Purposive sampling
3	Electric company	1	Purposive sampling
4	Land & legal expert	4	Purposive sampling
5	Ward executives officers	2	Purposive & quota sampling
	Total	13	

3.8.2 Sample selection for questionnaires

3.8.2.1 Sample size

The sample size for the questionnaire was calculated using Yamane formula (1967)

Equation 3. 1: Calculating sample size

$$n = N/1 + N(e)2$$
.

Where \mathbf{n} is the sample size, \mathbf{N} is the population size, and \mathbf{e} is the margin of error: this research will use a margin of error of 9%, N=9033(total No. of allocated plots)

3.8.2.2 Sampling

The respondents for survey were selected using probability sampling. Since the research has two observation unit stratified sampling were used to identify the required 60 respondents where the number respondents were selected across two neighbourhood of Mwongozo which represent less developed area and Kibada which represent developed neighbourhood. Therefore 30 respondents were selected from Kibada and 30 from Mwongozo each neighbourhood.

Table 3. 4: Survey Sampling

S/N	Neighbourhood /location	No. of respondents	Simple selection technique
	1 Kibada	28	random sampling
2	Mwongozo	27	random sampling

3.9 Limitations of the data collection methods (sub -methods).

Limitation in using semi-structured interview

The use of the semi-structured as data collection method has its limitation that can affect the validity of the research. These limitations are due to different interference that can interfere the data collection. In the course of this study researcher encountered limitation. Since this research depend on people as the data sources some interviewees from government department were not open to provide confidential political information on revocation although few provides were contradicting from other sources. To avoid this researcher adopted triangulation sources where the same question were asked to land and legal experts.

Another limitation that affect the use of semi structured interviewed during data collection was the response error since some interviewees did not understand the question imposed by the researcher. In the situation like that the researcher tried to give more elaboration and clarification about the issues in question. In its totality to reduce these limitations, this research adopted the triangulation in operationalization phase where several measurement instrument has been adopted, triangulation of data source where the data gathered will not only from people but also from the document, triangulation of method where semi- interviewed were done but also the documents were analysed.

Limitation in using questionnaire

During the data collection also the researcher experience the challenge that associated with the use of the questionnaire. Some land occupants were not available during weekdays so researcher made use of weekends (Saturday and Sunday) to meet and supply the questionnaires to land owners who he couldn't meet during weekdays.

Some respondents did not return questionnaires for no stylized reason even though they were reminded to do so. And that is why there 55 questionnaires out of 66 distributed.

Limitation of the field work

During data collection process the researcher stumble upon some troubles. It was not easy for the researcher to get an appointment with land experts/ consultants, he was forced to approach nearby experts in which at the end it help him to conduct interview with targeted people. Changes of time table of appointment with government officials was of disadvantage to the researcher as he spent the whole day waiting to interview them. The researcher made use of weekends (Saturday and Sunday) to meet and interview government officials who are busy during week days. The researcher made use of weekends (Saturday and Sunday) to meet and supply the questionnaires to land owners who he couldn't meet during weekdays

Limitation of ingle embedded case study

This study adopted single embedded case study whereby within a research unit two embedded units were selected (Kibada & Mwongozo). The selected units were used to compare the cases although it was not an effective comparison since the cases had more or less similar level of development. However there was no further alternative of the similar case.

3.10 Data analysis

The collected data were analysed in order to come up with information to answer the research question, different analysis methods were used, since the data collected are both qualitative and quantitative so both techniques of analysing the qualitative and quantitative data were adopted For the case of qualitative data Atlas ti application were used to facilitate various analysis technique including content analysis, direct interpretation and explanation building. The quantitative data obtained through were analysed using SPSS where various analysis were conducted such as chi-square tests, P-values and frequencies. Chi –square test was applies in this research since it is the appropriate statistical software which is able to inquire statistical significance difference proof between two neighbourhood at indicators level. Furthermore, in order to show the relationship between indicators the T-test were used to see the difference between two neighbourhoods at variables level.

3.11 Conclusion

This chapter define the methodology adopted to conduct this research. It provide the explanation of various data collection technique and data analysis software applied. The selected techniques suffices the study main objective, which is to reveal and explain factors that limit development of allocated plots in the 20,000 plots project in Dar es Salaam city and explaining why revocation of the right of occupancy of undeveloped plots beyond 36 month in 20000 plots project in Dar es Salaam city is not effectively enforced. In the following chapter the empirical result of field work are analysed and discussed. In this chapter quotations will be used. The codes at the end of the quotations refer to the specific respondents in the list of respondents (see table annex 1.1).

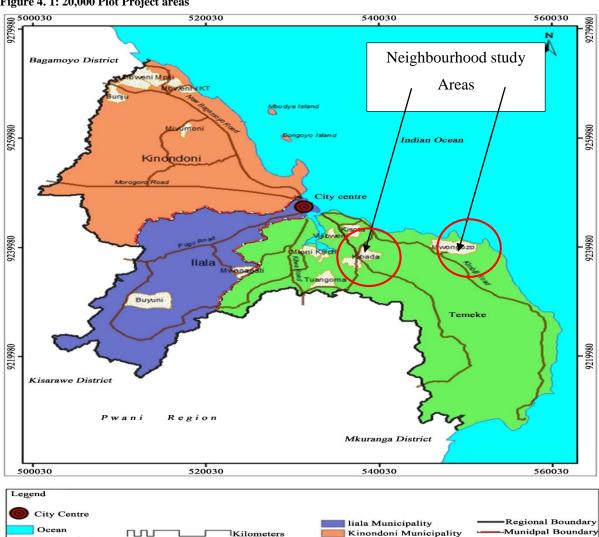
Chapter 4: Research Findings

4.1 Preamble

This chapter offerings the study findings of development and revocation of plots in 20,000 plots project in order to address the factors hinders development and revocation of undeveloped plots. The researcher discuss analysis as obtained from the interview, survey and triangulate with observation and secondary data. At the end of each topic findings a summary of the entire topic will be provided.

4.2 The 20, 000 Plots Project

Dar es Salaam as a metropolitan city has an influx of people who reside and a big number of immigrants than emigrants thus leads to an increase in squatter and slums in the city. According to secondary data the Ministry of Land Housing and Human Settlement Development having seen that in the year 2001/2002 it decided to cut off the scramble for planned, surveyed and serviced plots by launching a project famously known as the 20,000 Plots Project. Total of 15 neighbourhood were selected for implementation of the project. In Temeke Municipality Tuangoma, Kisota, Mtoni Kijichi, Kibada, Mwongozo, Gezaulole and Vijibweni were selected. In Ilala Municipality Mwanagati, Buyuni and Kinyerezi and in Kinondoni Municipality Mbweni Malindi, Mbweni Mpiji, Mbweni JKT, Bunju and Mivumoni were selected.



Temeke Muniçipality

Figure 4. 1: 20,000 Plot Project areas

Source: Kironde, (2015)

Project Area

4.2.1 Objective of the Project

Furthermore, secondary data revealed that project started to be implemented in 2002 where all 3 Municipalities of Dar es Salaam were involved. The main objective of this project was to plan, survey and provide infrastructure then allocate the plots to Dar es Salaam land seekers. Other objective of the project were to:

- To reduce poverty level through land sector.
- To reduce the shortage of serviced plots in Dar es Salaam by providing these area with basic infrastructure and improve the standard of living.
- To reduce unplanned settlement in the city of Dar es Salaam.
- To reduce the environment impact which is the result of building the houses that do not comply with the building laws, rules and regulation.
- To simplify the provision of infrastructure.
- To increase the land related revenue to the municipalities.
- To reduce corruption in land allocation by increasing supply since one of the reason of corruption is the shortage of serviced plots.

4.3 Urban Land Development

4.3.1 Location-Accessibility

4.3.1.1 Distance

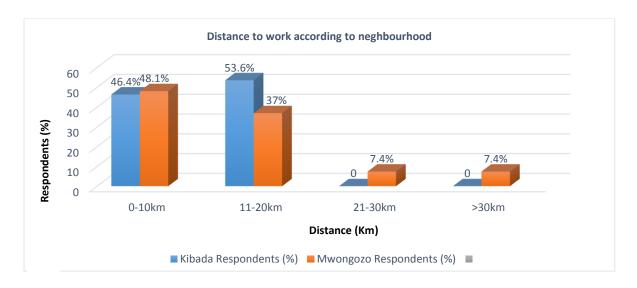
Mwongozo and Kibada are at the opposite side of CBD and are separated by the Indian Ocean. While Kibada is located 15km from CBD Mwongozo is about 20km. There are three alternative different route which can be used to access CBD. These roots include Kilwa road, Nyerere Bridge which was inaugurated on April 2016 and use of ferry which crosses Indian Ocean. The two neighborhoods seems to be close to the city Centre may be because in most cases the authorities in Tanzania considers proximate of the area before they made the selection of the area to survey the plot for allocation. This can be explained by the fact that planners understand that individual consider distance to work and CBD in choosing residential plots as explained by location theory that individual choose location by considering the size of the land lot and distance to the work and city center as argued by (Alonso, 1964). Also this findings conform to what

The survey conducted with 55 respondents to understand the distance taken by the respondents from each neighbourhood to get to work places, the result are as shown in Table 4.1 and illustrated by Chart 4.1.

Table 4. 1: Distance to work according to neighborhood

	0-10km	11-20km	21-30km	>30km
Kibada Respondents (%)	46.4	53.6	0.0	0.0
Mwongozo Respondents	48.1	37.0	7.4	7.4
(%)				

Chart 4. 1 Distance to work according to neighborhood



From the table and chart above, it is seen that in Kibada 53.6% of respondents said to stays within 11-20km to their work places, 46.4% stays within 0-10km, no respondents reported stay more than 20 km while in Mwongozo 37.0% reported to stay 11-20km to their work places, 48.1% reported 0-10km while 7.4% reported 21-30km and 7.4% reported >30km. From these findings it seems that Kibada and Mwongozo are located not more than 20km from the CBD since most of the people reported to stay within 1-20km work place. May be this is because the ministry consider proximate of the area to the CBD during planning period as the way of making the surveyed plots to be accessible. This links to what (Litman, 2015) argues, that planning activities encourage efficient development activities whereby the planning professionals designs the land in the area where public transport can be provided at that time and discourage development where there is no plan for transportation system.

Furthermore, the analysis was conducted to see if there is there are difference between those who developed the land within 36 month and those who developed beyond 36 months. For those developed the land within 36 months about 50.0% reported to stays within 0-10Km to their work places; 42.9% stays within 11-20Km to their work places; 7.1% reported to stay more than 30Km to their work places while in the group of those developed the land beyond 36 month 46.0% reported to stay 0 -10Km to their work places; 46.0% reported to stay 11-20Km; 4.9% reported to stay 21-30Km and 2.4% reported to stay more than 30Km to work places. The Chi square test shows that P-value = 0.711 which is > 0.05 meaning that there is no statistical difference between these group. This test was conducted to see if the people who delay development they work far from Kibada and Mwongozo compared to those who were able to develop the plots within 36 months and that why they delay development however, the result shows that there is no difference which implies that distance to the work it is not the crucial factors that hinders development of the plots in 20,000 plots project. This is contrary to what (Topcu, 2009) claims that distance from the central business district and work places affect land development and value. The Table 4.2 shows the distribution and chart. 4.2 illustrate it.

Table 4. 2: Distance to the work according to the time to complete development

	0-10km	11-20km	21-30km	>30km
Within 36 Months	50.0	42.9	0	7.1
Respondents (%)				
Beyond 36 months	46.0	46.0	4.9	2.4
Respondents (%)				

Disrance to work accoding to the time to complete development 6% 46% 50 42.9% 45 40 35 30 25 20 15 7.1% 10 4.9% 0 0-10km 11-20km 21-30km

Chart 4. 2: Distance to the work according to the time to complete development

The survey conducted with 55 respondents to understand the distance taken by the respondents to CBD in two neighbourhood and the following was found:

■ Beyond 36 months Respondents (%)

Table 4. 3: Distance to CBD according to neighbourhood

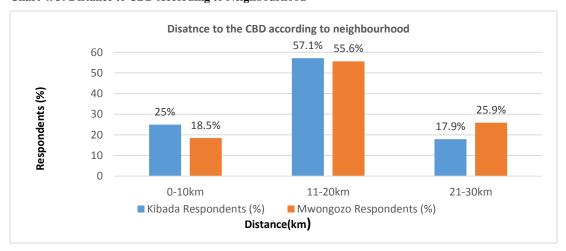
■ Within 36 Months

	0-10km	11-20km	21-30km
Kibada Respondents (%)	25.0	57.1	17.9
Mwongozo Respondents (%)	18.5	55.6	25.9

Distance (km)

Table 4.3 above, shows that in Kibada 57.1% reported to stay 11-20km from CBD; 25% reported to stay 0-10km from CBD; 17.9% reported to stay 21-30 km from CBD. While in Mwongozo the result shows that 55.6% reported to stay 11-20km from CBD; 18.5% reported to stay 0-10km from CBD, 25.9% reported to stay 21-30km from CBD. Chi square shows that P- value =0.711 which is >0.05 shows there is no difference between these neighbourhood in terms of distance to CBD. This could be explained by the fact that the two neighbourhood are of close proximity to each other.

Chart 4. 3: Distance to CBD According to Neighbourhood



Furthermore, analysis was done to compare the distance to the CBD and to the work places, the result shows that the P-value =0.616 which shows that there is no statistical significance

difference. This indicate that most people work in CBD. This could be due to the reason that even though Dar es Salaam City Council has adopted decentralization of employment paradigm still it is not successful. This confirms what (Bertaud, 2014) argues, that decentralization of employment principle in Stockholm do not reduce commute time because still people commute to large city since cannot find the job in their small town.

4.3.1.2 Relationship between Accessibility indicators according to neighbourhood

The analysis was done to see the relationship between indicators basing on neighbourhood where by the two survey indicators of accessibility which is distance to work and distance to CBD were combined at variable level. T-test analysis was then done and result are as shown below:

Table 4. 4: Mean and standard deviation according to neighbourhood

	Mean	Std. deviation
Kibada	.7321	.46112
Mwongozo	.9074	.58895

Table 4. 5: T-test result showing 2-tailed sig.

	2-tailed sig.	Lower	Upper
Equal variance assumed	.224	46076	.11023
Equal variance not	.743	46254	.11201
assumed			

T-test analysis above, shows that 2-tailed =0.224 indicate that there is no mean significance between two neighbourhood in terms of accessibility variable. Therefore Equal variance assumed hypothesis is accepted. This can be explained by the fact that the two neighbourhood are located close to each other.

4.3.1.3 Means of Transport

According to the interview with land experts; before inauguration of Nyerere Bridge the major means of transportation from Mwongozo and Kibada to CBD was via ferry (Panton). However, due to failure of the ferry systems on several occasions, and hence lack of trust for the water system of transportation; people are skeptical to develop their plots of land and thus preferred the long distance road of Kilwa which is about 70km to CBD. The poor services of the ferry systems could be attributed to the fact that; only two ferries provide services across the ocean and both are old due to bad maintenance culture. It became most inconvenient to ferry across the ocean to land in order to catch other means of transportation to other parts of the country. Probably, lack of reliable mass transport system from Kibada and Mwongozo to CBD and work places discourages people from developing their plots as a result people were waiting for the construction of the bridge. This conforms to what (Tyrinopoulos and Antoniou, 2013) claims, that crowding and unreliable service discourage people to use public transport. One of the interviewee observed:

"Kibada? Before the bridge I wouldn't have reside at kibada whereby i have to depend on the ferry to cross to town daily as ferry has proved failure several times and its use has never been certain. After all its inconvenience when am to go home upcountry". Respondent 9.

It's worse for private drivers when one of the ferries fails to operate as it forces them to use Kilwa road which is 70 km far from city centre with a lot of traffic jam. Although Nyerere Bridge was inaugurated to rescue the situation still there are challenges since the road linking the bridge with Kigamboni are very poor. Similarly on the opposite side of the bridge there traffic jam since the roads are narrow and cannot accommodate the vehicle influx. The roads connecting the bridge from both and opposite are still narrow and have pot holes due to the lack of fund for road maintenance from the government. The cost for bridge construction was borrowed from NSSF and it has to be repaid. It was exclusive from maintaining the connecting roads. Another accompanying challenge is that there is no public transport crossing the bridge.

This forces people still to prefer using ferry to bridge. There has been attempt by private service providers to offer transport service through the bridge but it seems that the toll road is too high compared to the fair charged, since the bridge constructed by NSSF and toll road is still under the control of them until they recover their cost. Toll road in this case cost 7500Tsh. (3.3\$) per trip which high and discourage such attempt.

Therefore the government put more effort to make sure the bridge is constructed in order to improve the accessibility in the area without considering the transport system via the bridge. As a result improve accessibility without mobility which at the end of the day failed do solve the transport challenge. This confirms to what (Bertaud, 2014) explains, that it is possible to have good accessibility with poor mobility. The accessibility improvement has to go together with the mobility enhancing as suggested by (Handy, 2002, SSATP, 20015) that together, accessibility-enhancing and mobility-limiting strategies have more potential to change behaviour than either approach on its own. One respondent perceived:

"Kibada and mwongozo are good places to live and I have the plots there but before the bridge the only setback was the certainty of the ferry as most time it suffers break down and the only option is to go through Kilwa road. Though the bridge is there at the moment yet there were challenges. I do not think there are buses via the bridge. Also the road connecting the bridge and town are faced with traffic jams and kigamboni are in bad condition. But if that challenge is worked on it might encourage more people together with me to live there." R8

The researcher visited kigamboni ferry terminal to check whether the presence of the Nyerere bridge has reduce the number of the people that use the ferry and found that still many people use the ferry as it was before the bridge however, the que for the cars has reduced to a large extent. At the same time researcher visited the bridge to see the situation at the bridge and found that there is no serious que towards bridge terminal, the car take just 1-2 minutes to pass to bridge and there are enough roads across the bridge however, the roads that link the bridge with Kigamboni are in poor condition. On top of that there was no public transport that provide the service through the bridge.



Photograph 4. 1: Nyerere Bridge that connect Kibada and Mwongozo to CBD

Photograph 4. 2: Ferry that take people from one side of the ocean to another



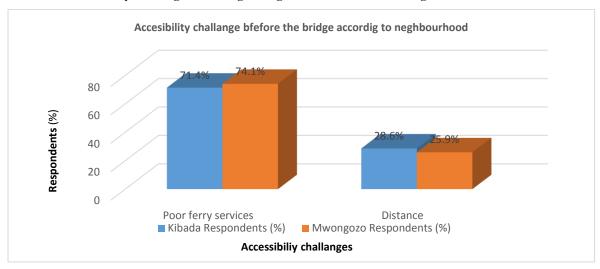
When people were asked to mention the accessibility challenge that faces before the bridge in Kibada, the following was found:

Table 4. 6: Accessibly challenge before the bridge according to neighbourhood

	Poor ferry services	Distance
Kibada Respondents (%)	71.4	28.6
Mwongozo Respondents (%)	74.1	25.9

From the table above, in Kibada about 71.4% mentioned poor ferry service as accessibility challenge before the bridge; 28.6% mentioned distance while in Mwongozo 74.1% mentioned poor ferry service and 7 respondents 25.9% mentioned distance. P-V =0.826 which shows no difference between the neighbourhood interims of accessibility challenge before the bridge. The survey result shows that majority of the people mention the ferry service to be accessibility challenge before the bridge this explains that quality of transport system determines the accessibility of the area and if the transport services is poor it affects the accessibility of the area and it is a challenge to the growing neighbourhood like Kibada and Mwongozo. This conforms to what (Olaru, Smith, et al., 2011) explains, that One of the ways to measure level of accessibility in the city is to look on the quality of transport service to transit oriented development neighborhood because the transit oriented development neighborhood forms the travel pattern of community. Chart 4.4 illustrate the accessibility challenge before the bridge

Chart 4. 4: Accessibility Challenges according to Neighbourhood before the Bridge

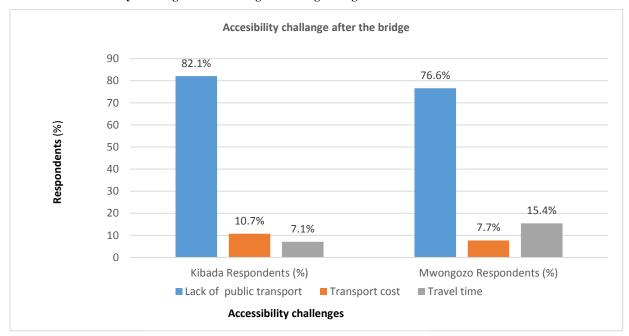


Furthermore, people were asked to mention the accessibility challenge that faces in using bridge in Mwongozo 76.9% mentioned lack of public transport via the bridge; 7.7% mentioned transport cost and 15.4% mentioned travel time while in Kibada 82.1% mentioned lack of public transport via the bridge; 3 respondents 10.7% mentioned transport cost; 7.1% mentioned travel time. Chi square test shows P-V=0.606 that >0.05 which shows that there is no difference between the neighbourhood interims of accessibility challenge in using the bridge. Table 4.7 and Chart 4.5 shows the distribution.

Table 4. 7: accessibility challenge after the bridge according to neighbourhood

	Lack of public transport	Transport cost	Travel time
Kibada Respondents (%)	82.1	10.7	7.1
Mwongozo Respondents	76.6	7.7	15.4
(%)			

Chart 4. 5: Accessibility challenge after the bridge according to neighbourhood



The findings of the survey shows that majority of the people mention lack of public transport as the accessibility challenge in using the bridge. This can also be explained by the fact government put more effort to make sure the bridge is constructed in order to improve the accessibility in the area without considering the transport system via the bridge. As a result improve accessibility without mobility which at the end of the day failed do solve the transport challenge. This is confirms to what (Bertaud, 2014) explains, that it is possible to have good accessibility with poor mobility.

4.3.2 Location-Mobility

4.3.2.1 Commuting Cost and Time

According to the interview with the land experts on mobility, commuting cost and time for those living in Kibada and Mwongozo seems to be high in comparison to resident's income. Most the people use one bus to the ferry terminal whose fare ranges from 600-800 Tanzania shilling and in order to cross to CBD where most people works, another 200 Tanzania shillings fee is paid for ferry making compulsory fare to amount up to a total of Tsh 1000 for a single trip to CBD. Some people connects farther than CBD after crossing with ferry which increases fare. All this circulation makes commuting cost to mount to at least Tanzania shillings 2800(1.2\$) fare per day for to and from movements. It is only advantageous to those commuters who don't cross with ferry.

Noting that most Tanzanians lives under 1 \$ per day, Tsh. 2800 (\$ 1.2) this fare becomes unaffordable to majority. With such high cost of transport many residents opt to live in other

places which are easily accessible that make expenses to be considerate. Probably people opt to pay higher rent to other part of the ocean that are accessible and pay less transport cost and avoid to build their houses in Mwongozo and Kibada to escape the higher transport cost. This findings links to what (Litman, 2015) explains, that Individuals make many decisions that involve tradeoffs between accessibility and mobility, such as whether to pay higher rents for a more accessible housing location, or save housing costs by accepting a less accessible locations, and a spend more time and money on transportation. Furthermore, higher commute cost make this areas to become inaccessible and discourage people to develop their land for a long time. This findings confirms what Balchin, Isaac, et al (2000, p.191) that high levels of accessibility within the central business district are reflected in low transport costs. It's also a challenge in terms of time since sometimes ferry takes more than two hours to shift people to another end due several breakdowns caused by poor ferry services and maintenance. As a result of breakdowns, it sometimes take more than two hour for people to get ferry service to the other part of the ocean. It is even worse to private drivers as in such breakdown situation, priority is given to people other than vehicles, and this makes private car owners who use ferry to even take more than 3 hours waiting to cross. Therefore even though Kibada and Mwongozo seems to be near to the CBD people use more cost and time to get to the CBD. Furthermore it has been found that some people opts to use Kilwa road through Mbagala which is more terrible as there is a lot of traffic congestion and sometimes people use more than 4 hours to get to the CBD. This can be explained by the fact that traffic congestion in that area slow the commute time therefore the time spent by the population of Mwongozo and Kibada in transport increase due to increase in distance. This is conforms to what (Rossi-Hansberg, 2004) argues, that congestion slow the commute time and this commuting time increases cost of production and becomes burden to family and social life. Since Nyerere bridge was opened, there is no toll fees for the pedestrian using the bridge but still it is a challenge in terms of time since there is neither pubic nor private buses that take people to other part of the ocean via the bridge. Even for those who uses the bridge it takes more than one hour for one to walk to get to the buses terminal. Since the transport in Dar es Salaam is not convenience there is no guarantee of getting buses immediately after crossing over the bridge so people takes more time to get to the CBD and work places. From this findings it has been observed that people of Mwongozo and Kibada use unreasonable time (1-2 hours) to reach to the CBD and work places due to poor transport services. This is contrary to what (Bertaud, 2014) explains, that effective urban transport model are the one that can enable people to move at reasonable commute time of about 25-30minites). One experts observed.

"The problem at Kibada and Mwongozo is the time that one wests while waiting for the ferry. Just imagine wasting an hour or more waiting for the ferry I can't tolerate such inconvenience" R5

The survey conducted to deduce the time taken by the respondents to get to their work places the result are as shown in table 4.8 and illustrated in Chart 4.6:

Table 4. 8: Time taken by respondents to get to the work places

	0-60min	61-120min	121-180min	>180min
Kibada Respondents (%)	21.4	67.9	3.6	7.1
Mwongozo Respondents	18.5	66.7	11.1	3.7
(%)				

Chart 4. 6: Time taken by respondents to get to the work places

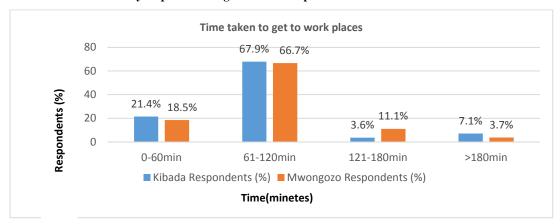


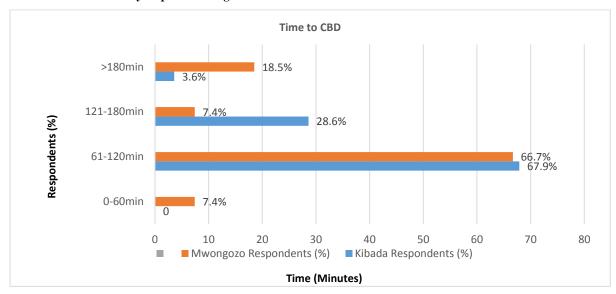
Table 4.8 shows that Kibada 67.9% of respondents reported to use 61-120 minutes, 21.4% reported to use 0-60minutes, 3.6% reported to use 121-180minutes and the rest 7.1% reported to use more than 180minutes while in Mwongozo the result shows that 66.7 % respondents reported to use 61-120 minute, 18.5% report to use 0-60minute, 11.1% reported to use 121-180minutes and the rest 3.7% reported to use more than 180 minutes and Chi - square shows that P- value =0.698 which is >0.05 means no difference between these neighbourhood in terms of travel time to work. The result of this survey found that majority of the people reported to use 61-120 minutes for transport which is higher and not effectives since theories suggest commute time to range from 25-30minites) (Bertaud, 2014). Furthermore, higher commute time of more than one hours act as the disincentive for development of plots in 20,000 plot project because commute time determine the level of development. This Findings conforms to what (Litman, 2015) explains, that fastness of the transport mode within the city regulate the supply of developable urban land that will be companionable to labor market.

When respondents were ask about time they take to CBD, the result shows that in Kibada 67.9% reported to use 61-120 minutes, 0% report to use 0-60minutes, 28.6% reported to use 121-180minutes and the rest 3.6% reported to use more than 180minutes while in Mwongozo the result shows that 66.7% reported to use 61-120 minutes, 7.4% reported to use 0-60minutes, 7.4% reported to use 121-180minutes and the rest 18.5% reported to use more than 180 minutes and Chi square shows that P- value =0.041 which is < 0.05 shows there is difference between these neighbourhood in terms of travel time to CBD. From this result also shows that people use more than one hours to get to CBD which is contrary to what (Bertaud, 2014) says that reasonable time to be 25-30 minutes. Moreover, since in Dar es Salaam the employment is not decentralized most people work and shop at the CBD therefore this slowness of the transport system to the CBD affect development of the plots in Mwongozo and Kibada.

Table 4. 9: Time taken by respondents to get to CBD

	0-60min	61-120min	121-180min	>180min
Kibada Respondents (%)	0.0	67.9	28.6	3.6
Mwongozo Respondents (%)	7.4	66.7	7.4	18.5

Chart 4. 7: Time taken by respondents to get to CBD

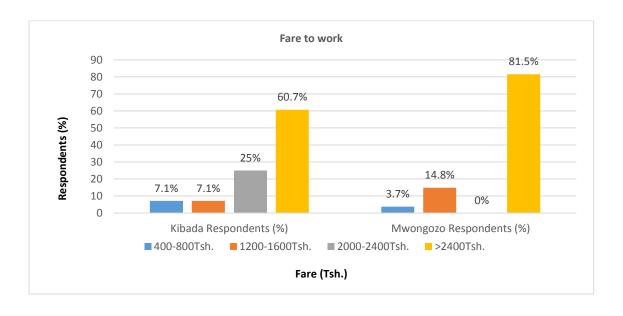


Furthermore, the survey shows that people in Kibada 60.7% they pay more than 2400 Tanzania shillings to go to the work; 25.0% pay 2000-2400 Tanzania shillings, 7.1% pay 1200-1600 Tsh; and 7.1% pay 400-800Tsh. While in Mwongozo 81.5% pay more than 2400Tsh; 14.8% pay 1200-1600 Tanzania shillings; 3.7% pay 400-800 and 0% pay 2000-2400 Tanzania shilling. According to chi-square test P-value =0.035 which is <0.05 and indicate that there is difference between these neighbourhood interims of fair to work. This findings shows that majority of people in Kibada and Mwongozo use more than 2400 Tsh. (1.1\$) while most Tanzanians lives under 1 \$ per day. Therefore people in Kibada and Mwongozo use more of their income for transport which is unaffordable to most low income earners. This contrast to what (O'Sullivan, 2012b) argued that the typical person values commuting cost at between one-third and one-half the wage rate. Table 3.10 below show distribution

Table 4. 10: Fair to work places

	400-800Tsh.	1200-1600Tsh.	2000-2400Tsh.	>2400Tsh.
Kibada Respondents (%)	7.1	7.1	25.0	60.7
Mwongozo Respondents (%)	3.7	14.8	0.0	81.5

Chart 4. 8: Fair to work places

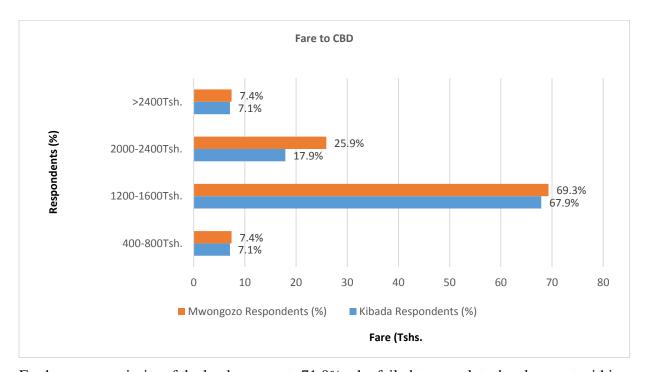


Survey about fare to CBD indicate that in Kibada 7.1%) they pay more than 2400 Tanzania shillings to get to CBD; 17.9% pay 2000-2400 Tanzania shillings, 67.9% pay 1200-1600 Tsh; 7.1% pay 400-800Tsh. While in Mwongozo 7.4% pay more than 2400Tsh; 59.3% pay 1200-1600 Tanzania shillings; 7.4% pay 400-800 and 7 respondents 25.9% pay 2000-2400 Tanzania shillings. This findings shows that most people pay around 1200-1600 Tsh. Which is still higher compared to the real income of the people in Kibada and still it is more than one third- one half as a maximum share to be used for transport cost as argued by (O'Sullivan, 2012b).

Table 4. 11: Fare to CBD according to neighbourhood

	400-800Tsh.	1200-1600Tsh.	2000-2400Tsh.	>2400Tsh.
Kibada Respondents (%)	7.1	67.9	17.9	7.1
Mwongozo Respondents (%)	7.4	69.3	25.9	7.4

Chart 4. 9: Fare to CBD according to neighbourhood



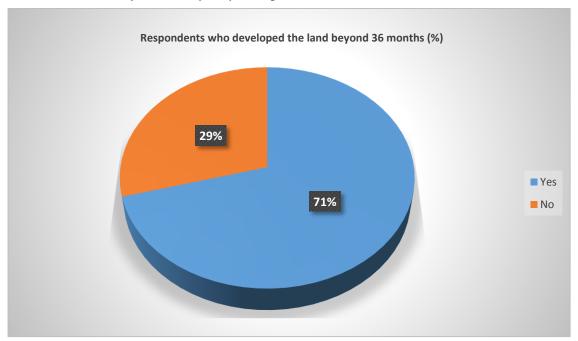
Furthermore, majority of the land occupants 71.0% who failed to complete development within 36 month from Mwongozo and Kibada agree that accessibility and mobility was a challenge and delay their decision to develop the land in a required time and minority 12 respondents 29.0% disagree. According to this result it seems that accessibility and mobility discourage people to develop the land in a required time since majority agree. The aim of the authority to survey the plots in kibada and mwongozo was good however they forget that the expansion of the city is not only accelerated by just surveying the plots but the availability of reliable mass transport. However, investment of mass transport to increase accessibility are necessary in the city for land development but it is not sufficient factors to generate development. This is why the government survey plot but due to the lack of reliable transport system the city is not expanding to that area. Probably 20,000 plots project was not the better project in terms of accessibility and mobility since plots were allocated without considering accessibility and mobility of the area as argued by (Bertaud, 2014) that, better land supply program are the ones

which bases on the commuter speed of income group. Table 4.12 shows distribution and chart 4.10 illustrate.

Table 4. 12: Accessibility and mobility delay development decision

	Yes	No
Respondents who developed the land beyond 36 months (%)	71.0	29.0

Chart 4. 10: Accessibility and mobility delay development decision



4.3.2.2 Relationship between mobility indicators according to neighbourhood

The analysis was conducted to see the relationship between indicators basing on neighbourhood where by the two survey indicators of mobility which is commute cost and time were combined at variable level. T-test analysis was then done and result are as shown below:

Table 4. 13: Mean and Std. deviation of mobility indicator according to neighbourhood

	Mean	Std. deviation
Kibada	2.9821	.82195
Mwongozo	3.1481	.78219

Table 4. 14: 2-Tailed sig. of mobility indicator

	2-tailed sig.	Lower	Upper
Equal variance assumed	.447	60026	.26825
Equal variance not	.446	59986	.26785
assumed			

T-test result above, shows that 2-tailed= 0.447 which prove that there is no mean statistical difference between two neighbourhood.

4.3.3 Location Summary

Study found that distance to the CBD and work places is not the accessibility factors that has impact on the development of the plots since it is 15km to Kibada and 20 Km to Mwongozo. However accessibility factors that affect development of plots in Kibada and Mwongozo is the means of transport. Furthermore, study found that mobility factors that constrained development of plot in Mwongozo and kibada are commute cost and time. Before inauguration

of Nyerere Bridge the major means of transportation from Mwongozo and Kibada to CBD was via ferry (Panton). However ferry has tendency to prove failure several times due to bad maintenance Culture. Probably lack of reliable mass transport system from Kibada and Mwongozo discourage people to develop their land in the area and hence they were waiting for government to fulfil its promise provided during allocation that they will construct the bridge. This conforms to what (Tyrinopoulos and Antoniou, 2013) says, that crowding and unreliable service discourage people to use public transport. Government put more effort to make sure the bridge is constructed in order to improve the accessibility in the area without considering transport system via the bridge therefore the government consider accessibility without mobility which at the end of the day failed do solve the transport challenge of the area. This finding links to what (Bertaud, 2014) says, that it is possible to have good accessibility with poor mobility. Also (Handy, 2002, SSATP, 20015) insist, that Planning for accessibility rather than mobility can create benefits by expanding choices and reducing the need to drive, however insists that together, accessibility-enhancing and mobility-limiting strategies have more potential to change behavior than either approach on its own. Therefore Kibada and Mwongozo are not accessible which discourage people to develop their land since accessibility is measured with the quality of transport system as (Olaru, Smith, et al., 2011) argues, that one of the ways to measure level of accessibility in the city is to look on the quality of transport service to transit oriented development neighborhood because the transit oriented development neighborhood forms the travel pattern of community. In addition to that fare per day to and from Mwongozo and kibada is Tsh. 2800 which is equivalent to \$ 1.2 so, this fare becomes unaffordable to majority. This is contrary to what (O'Sullivan, 2012b) says, that individual to use one-thirdone half of their income for transport. Furthermore, people in kibada and mwongozo use 1-3 hours in transport due to poor services which is contrast to what (Bertaud, 2014) suggests, that travel time to range from 25-30 minutes.

4.3.4 Services-Water

Basing on the secondary data from National Land Policy of 1995 and National Human Development Policy of 2000, the supply of plots in urban area has to go together with infrastructure/ services provision in Tanzania. According to the policy statements from National Human Development Policy of 2000 and National Land Policy of 1995 provide that government will facilitate the provision and improvement of social services in human development settlement. Furthermore, the policy statement from the National Land Policy provide that in all urban area that has been declared to be a planning area for urban development shall be provided with infrastructure and social services before allocation of the plots to developer. In addition to that according to the project write up the main objective of the project was to plan, survey, provision of infrastructure and to allocate the plots to Dar es Salaam land searchers. Therefore the infrastructure provision on the plots was the one of the main objective of the project.

4.3.4.1 Availability of water

From the interview with 2 land experts is has been recognised that in all most all of these areas there is no public water connection, people incur cost to drill well and some of the people who do not have money to drill they buy water from them since water company has no budget to supply water to the new areas. Basing on the interview done with the Ward Executive Officers of two neighbourhood they established that there is no water at all most people use the water from the well they drill themselves or from the neighbour. One land expert observed:

"In the 20000 plot project they promised that there will be water supply from the public main but since the government at times give out falsely promises this won't happen as this is not first time it promises water to its buyers of the plots sold in project. It promised the same in the 1978 site and services project but it has not done so to date. Do you think it might be different in this project?" R9

Findings shows that people do not have water in their neighbourhood however the government promises people that all service will be provided because government provide only surveyed land without the bundle of service (water, electricity roads and security) that make the land to be not habitable and discourage people to develop their plots. This is contrary to what (Esquivel and Alvayay, 2014) suggests, that residential properties has to be provided with essential services in order to be habitable and to provide required quality to occupants. Therefore lack of water in the area that make people to drill well and some buy water from them as observed by survey below make housing development in Kibada and Mwongozo to be more expensive as according to the water officer to drill one well cost about 5 million Tanzania shillings (2,273\$). This findings links to what (Rakodi and Leduka, 2008) claims, that in Africa the provision of services both on site and off site are the source of the rise on the land price and housing to be unaffordable to people. Also the findings from the land experts explained that in most area there is no water since the municipality has no fund to provide this service probably this is because in Dar es salaam most of the municipality depend on the intergovernmental transfer and borrowing for capital expenditure and now days the national government require the local government to depend on their source for capital development this findings confirms what (Peterson, 2006) explains, that for the reason of fiscal management the higher level of government has reduce share of intergovernmental transfer to local level for capital expenditure and hence in many of the local government the service provision is not adequate.

Furthermore, the researcher visited the site at Kibada and Mwongozo to check the intensity of the problem and found that in all neighbourhood there is no public water connection and in some area in Kibada at Mikwambe block 10 people get water connection from neighbours who charged 2000Tsh per unit.

Photograph 4. 3: Water tank from the well that are sold to neighbors at block 10 kibada

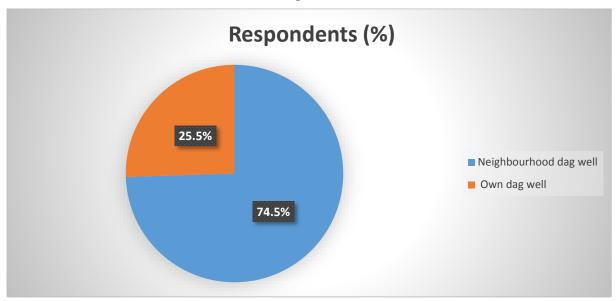


The study conducted the survey to see the level of water connection from the public source in two selected area of Kibada and Mwongozo. From the survey neither of the respondents from both neighbourhood said to have water connection from the public main and all respondents from both neighbourhood said to use the alternative source of water which is the water from the drilled well and the majority of them 74.5% use water from the neighbour well and minority 25.5% were able to drill their own well. Table 4.15 shows the distribution and chart 4.11 illustrate it.

Table 4. 15: Kind of alternative water source

	Neighbourhood dag well	Own dag well
Respondents (%)	74.5	25.5

Chart 4. 11: Kind of alternative water source in both neighbourhood



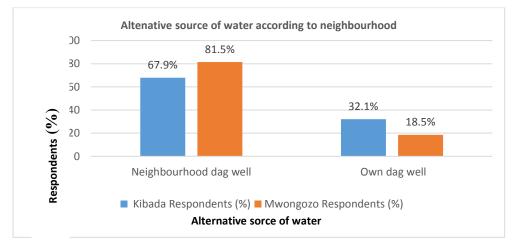
Findings prove that there is no water connection at all in Kibada and Mwongozo but it is now ten years from the time when this plots were allocated but still the water company has no budget to supply water in the area as supported by the land expert. Absence of water in these neighbourhood can be explained by the fact that there is no coordination between the housing departments and water department, every one work independently. This finings is contrary to what (Lekwot, Balasom, et al., 2014) suggests, that it is better for all aspect of urban design to work together for high quality urban space and this urban aspect include the coordination of agencies like those dealing with urban infrastructure, service provision and land planning and regulation.

When the analysis were done according to neighbourhood 67.9% of them from Kibada said to use neighbours dag well; 32.1% reported to drill their well while in Mwongozo 81.5% used neighbours dag well; 18.5% use their own well. According to the chi-square test P-value =0.246 which is >0.05 indicate that there is no difference between kibada and mwongozo in terms of kind of alternative water sources they use. Table 4.16 and chart 4.12 show the distribution.

Table 4. 16: Kind of alternative source according to neighbourhood

	Neighbourhood dag well	Own dag well
Kibada Respondents (%)	67.9	32.1
Mwongozo Respondents (%)	81.5	18.5

Chart 4. 12: Kind of alternative source according to neighbourhood

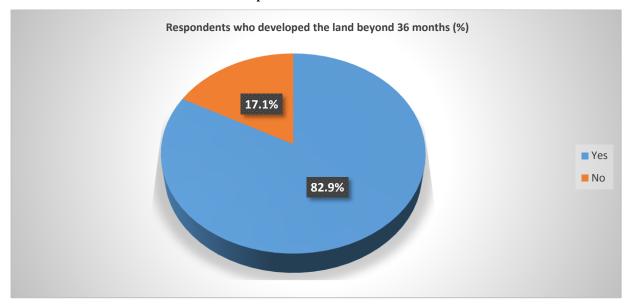


Analysis of those who have developed the land beyond 36 months 82.9% agree that absence of water is the challenge and delay their decision to develop the land in a required time and minority 17.1% disagree. As shown in table no. 4.17 and chart 4.13 below:

Table 4. 17: Water as the factors hinders development decision

	Yes	No
Respondents who developed the land beyond 36 months (%)	82.9	17.1

Chart 4. 13: Water as the factors hinders development decision



Findings above shows that water is the factors that cause the majority of the respondents who develop the land beyond 36 months to delay to develop their land this could be due to the reason that some of this plots were allocated to poor and middle income earners who cannot afford to drill their well as shown by survey in table 4.16 above. Since the objective of the project was to reduce the unplanned development within the city and to insure equal access to land to all income groups, the provision of the water in the area were to be provided basing on the level of income as (Martin and Mathema, 2008) explains, that one of the solution to insure the service are available is to provide minimum service at minimum cost can on which the poor family can construct their houses.

However when chi-square test were used to find the difference between Kibada and Mwongozo if water was the reason of their delay 20 respondents (58.8%) said yes from Mwongozo while 14 respondents (41.2%) said yes from Kibada at the sometime 3 respondent (42.9%) from Mwongozo said no while 4 respondents (57.1%) said no from Kibada.

4.3.4.3 Procedure, Cost and Time of Water Connection

Secondary data revealed that the procedure of water connection started after house owner fills water connection request form, there after the water surveyor inspect the house to see the possibility of connection and establish the cost. The applicant has to pay only 50,000 Tsh. For recording meter installation. The applicants has to wait for 14 days to be connected. Basing on this finding whole process of water connection it is not the problem since are simple and clear but the problem is the government budget to provide this services on the neighbourhood.

4.3.4.4 Relationship between water indicators according to neighbourhood

The analysis was done to see the relationship between indicators basing on neighbourhood where by the two indicators of water which is water availability, alternative water source were combined at variable level. T-test analysis was then done and result are as shown below:

Table 4. 18: Mean and Standard deviation for water variable

	Mean	Std. deviation
Kibada	.4911	.19816
Mwongozo	.5185	.13739

Table 4. 19: 2- tailed sig. for water variable

	2-tailed sig.	Lower	Upper
Equal variance assumed	.554	11999	.O6510
Equal variance not	.552	11961	.06472
assumed			

T-test shows that 2-tailed= 0.554 >0.05 which prove that there is no mean statistical difference between two neighbourhood in respect of water variables. Mean shows that there is no difference, this can be due to the fact that the level of development in Kibada is high compared to Mwongozo and also from table 4.12 above 32.1% of people of Kibada drill well while in Mwongozo only18.5% used their own well.

4.3.5 Service- Electricity

4.3.5.1 Availability of Electricity

From interview with the 2 land experts and 2 Ward Executive Officers in most of these areas people get electricity at higher cost since in most areas the electricity is far from the neighbourhood only found along main roads to Kibada and Mwongozo therefore people pay the electricity company to supply transformer and electric poles near to the neighbourhoods since currently the Electric Company has no budget for supplying the electricity and the 20,000 plots project office in the Ministry of Lands, Housing and Human Settlement Development has no budget. One Ward Executive Officer witnessed:

"For the sake of electricity they have provided the electric line along the main roads leaving the job and cost of having a transformer and connection to a home to a client. In this case for those who are low income earners they are obliged to wait till then the government has money to extend the connections thus paying for them as so far people buy up to 10 lines poles for areas where electricity connection are yet" R12

From this findings shows that the electricity is only provided in the main road and the cost of taking the electricity to the neighbourhood and houses are done by the individual. Furthermore, the poor individual cannot afford to pay for the service and therefore they have to wait until the government get fund to supply it. This indicate that the supply of electricity in the neighbourhood is not adequate. This could be a reason why most plot remain undeveloped for a long time. This findings confirms to what (Lekwot, Balasom, et al., 2014) explains, that provision of infrastructure in the new development area is not adequate and most of them are far from people, and most people live there are lower income earners who cannot afford to pay for the services provided in the area. In addition to that the findings of electricity shows people they use neighbourhood self-organization and contribute money to pay for transform and electric to ensure that the electric pole is available in the area because electricity company has no budget to supply the service to the neighbourhood. This findings confirms to what (Ibem, 2009) explains, that it is possible for the community to uses money produced from the DUs and CBOs in addressing the public infrastructure scarcity.

The researcher observed that in most areas in Mwongozo and Kibada where the development is not yet done there is no electricity pole only electricity is found in the developed areas and area where there is the housing project under National Housing Cooperation and National and National Social Security Fund.

Photograph 4. 4: Undeveloped areas with no Electric Lines along the Road

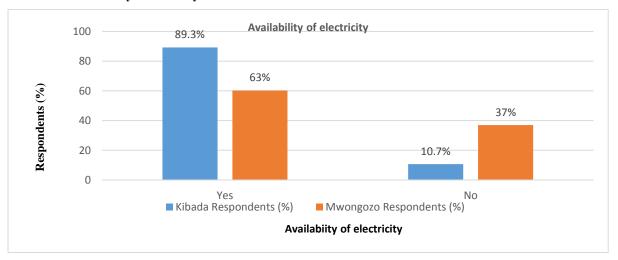


On the issue of the availability of public electricity connection the survey shows that in Kibada majority 89.3% said to have electricity connection while 10.7% said to have no electricity connection; for the case of Mwongozo 60.3% said yes while 37.0% said to have no electricity connection. The chi-square test prove that there is the difference between these neighbourhood since P-value =0.022 which is <0.05.

Table 4. 20: Availability of electricity connection

	Yes	No
Kibada Respondents (%)		10.7
Mwongozo Respondents	63.3	37.0
(%)		

Chart 4. 14: Availability of electricity connection



The findings above shows that majority of the respondents have the electricity in their neighbourhood however, most of them they use their cost through organization to get the electricity in their neighbourhood as explained by the interview with Ward Executive Officers of Kibada this is due to the fact that government do not play its role of providing the electricity

to the new neighbourhood using the property tax and other source of revenue as the property tax is not charged in these areas. This findings is contrary to what (Esquivel and Alvayay, 2014) suggests, that services include roads, water, electricity, telephone and waste remove are to be provided either by local government or under the supervision of local government and are financed by the property tax.

4.3.5.2 Procedure, Cost and Time of Electricity connection

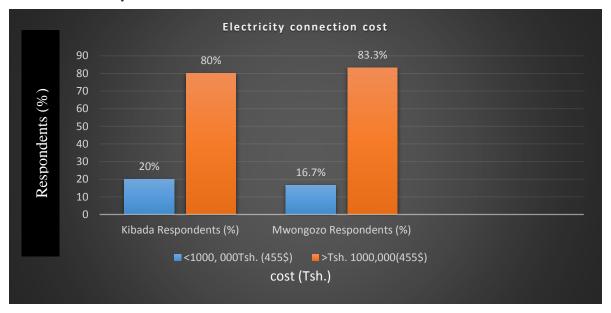
The interview with the electricity company official revealed that the procedure of electricity connection started after wiring of the house has been done and approved by the registered electric contractor then house owner fills electricity request form, there after the electricity surveyor inspects the house wiring and establish the cost. The cost of connection is 32,100 Tsh. while one electric pole cost 515,000 Tsh. The applicants has to wait for 60 days to be connected.

However, the survey shows that the majority of inhabitants in Kibada 80.0% pay more than 1, 000,000 Tanzania shillings to be connected 20.0% it cost them less than 1,000,000 Tsh while in Mwongozo 83.3% cost them > 1,000,000 to be connected and 16.7% used less than 1000,000 Tanzania shillings and the chi- square test of the neighbourhood shows P-value=0.782 which means no difference between neighbourhood interims of electric connection cost.

Table 4. 21: Electricity connection cost

	<1000, 000Tsh. (455\$)	>Tsh. 1000,000(455\$)
Kibada Respondents (%)	20.0	80.0
Mwongozo Respondents	16.7	83.3
(%)		

Chart 4. 15: Electricity connection cost



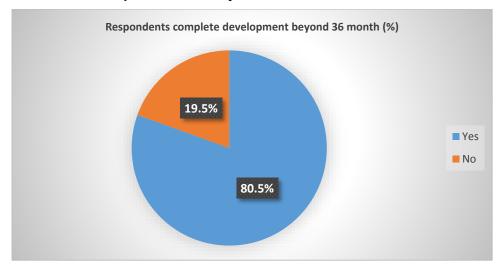
The above finding of electricity connection procedure shows that cost of connection is approximately 321,000Tsh. (146\$) and cost of electric poles is 515,000 Tsh. (234\$) and according to the survey majority of the people reported to use more than one million Tanzania shillings which is approximately (455\$) which prove that people pay more than connection cost to get the electricity since the connection cost 146\$. This cost if it is compared with the most of the income of the people in Tanzania which is 1\$ per day it is not affordable furthermore, in some cases more than ten poles are required to get the electricity to the neighbourhood probably this discourage people to developing their plots.

Majority of the land occupants who failed to complete development within 36 month 80.5% from Mwongozo and kibada agree that absence of electricity is the challenge and delayed their decision to develop the land in a required time while 19.5% said no.

Table 4. 22: Electricity constrained development decision

	Yes	No
Respondents complete development beyond 36 month	80.5	19.5
(%)		

Chart 4. 16: Electricity constrained development decision



The survey found that majority of the respondents who failed to complete development within the required time agreed that electricity challenge in their neighbourhood constraints their development decision probably it could be due to the fact that in absence of electricity the area is not habitable compared to where they were living before. This findings links to what (Esquivel and Alvayay, 2014) explains, that in order for the land to be habitable and to provide required quality to occupants has to be provided by the important services.

4.3.5.3 Relationship between electricity indicators according to neighbourhood

The analysis was done to see the relationship between indicators basing on neighbourhood where by the two indicators of electricity which is availability of electricity and cost of electricity were combined at variable level. The result is as shown below:

Table 4. 23: Mean and standard deviation according to neighbourhood

	Mean	Std. deviation
Kibada	.8267	.19816
Mwongozo	.5185	.13739

Table 4. 24: 2-tailled according to T-test

	2-tailed sig.	Lower	Upper
Equal variance assumed	.704	15997	.10756
Equal variance not	.713	16315	.11278
assumed			

Result of T-test shows that 2-tailed= 0.704 >0.05 which prove that there is no mean statistical difference between two neighbourhood. Therefore the equal variance assumed hypothesis is accepted. This can be explained by the fact that in all area the electricity is found in the main roads and people use neighbourhood self-organisation to get connection as explained during interview.

4.3.6 Service-Road

4.3.6.1 Availability of Roads

The information from experts exposed that in most of these area there is no tarmac roads even though the survey plans shows the road, most of these roads are weathered roads that are made by the dwellers themselves during the construction time when they take materials to site. Also land experts established that in most of these area there is no policy post so security is the challenge. This is because the government during the implementation build few roads at the level of Murram and promise that other roads will be constructed in the future however this promise was not fulfilled update. When the municipality are asked about this they mention lack of fund to be a reason.

"Road is the problem in Dar es Salaam city not only to new neighbourhood but also to old ones. And it's not usually to find tarmac roads in new neighbourhood, it takes years to find them there. Usually people staying in these area struggle to adjust and use the weathered roads available which are accessible during sunny days only" #5

On the issue of roads interviews done with both Ward Executive Officers of the two neighbourhood disclosed that in some few areas there is the Murram road which were constructed by the MLHHSD during the project implementation but now they are in bad condition. People use to create weathered road for their own cost in order to take the materials to the site. The ward executive officer established that some time he advice the dwellers to contribute money in order to buy a fuel to put in the municipality bulldozer in order to create the rough road in the neighbourhood.

The study found that in all these neighbourhood the roads are not there and in most cases people construct the roads themselves during the construction. This make the housing cost to be high while people depend on their salaries for housing construction and probably this could be the reason why people delay to develop their land since theory about the supply of serviced land explain that in order to insure the land in urban area are effectively developed, the supply of the land in the city has to go hand in hand with efficiency transport system especially to the land which are located to the poor (Bertaud, 2014). Basing to this theory the development of plot in Kibada and mwongozo delay since the government failed to links plot supply and the availability of the roads that facilitate mobility within the areas.

Also the researcher via observation discovered that in most areas in Mwongozo and Kibada, most of available roads are weathered and in some areas where there is no development there is no roads at all. Only few Murram roads are found where there is the housing project under NHC and NSSF. This observation found that in most of the areas where there is government project the Murram roads are available but in other part the roads are not available this explained that the government put more effort in the place where land development produce income since the houses produce and the government get income and ignore the areas where people construct their own houses.

Photograph 4. 5: Weathered and Murram Roads at Kibada and Mwongozo



a) Weathered road at Kibada

b) Weathered road at Mwongozo



Murram road at Kibada

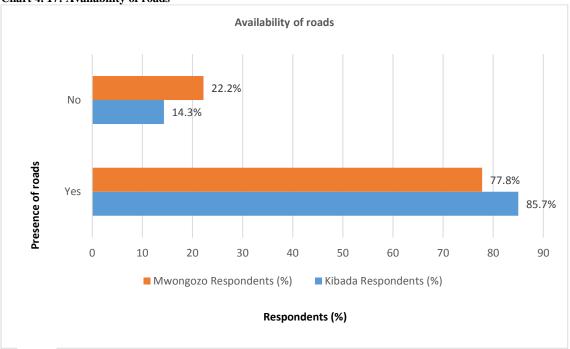
d) Murram road near NHC Project at Mwongozo

On the issue of availability of roads survey shows that majority 85.7% said yes roads are available 14.3% said roads are not available. While in Mwongozo 77.8% said are available while 22.2% said are not available. Even if the result of this survey shows that majority of the people said there are roads but as found through the observation most of these roads are weathered roads that were created by the individual themselves during the construction since the government has no money to construct roads of Murram or tarmac road, This indicate that when the government plan to survey the plots did not coordinate the essentials agencies since while the Ministry of Land has budget to survey plots other agency like roads agency has no plans and budget for providing roads in the area. This is contrary to what (Lekwot, Balasom, et al., 2014) argues, that it is better for urban agency like those dealing with urban infrastructure, service provision and land planning and regulation to work together to insure the land are allocate with all important services.

Table 4. 25: Availability of roads

	Yes	No
Kibada Respondents (%)	85.7	14.3
Mwongozo Respondents	77.8	22.2
(%)		

Chart 4. 17: Availability of roads



4.3.6.2 Type, Adequacy and Condition of the Road

According to the approved plans done after a survey of the areas indicates that there are enough roads but only few weathered (roads that were made by the dwellers themselves during the construction time) and Murram(roads constructed by MLHHSD during project implementation) are observed on the site. This leave large part of the area not to have passable roads. Although even the existing roads are not in good condition.

Findings of observation and survey as shown in the table 4.26 and 4.18 below shows that available rods are weathered roads and few Murram roads and still they are not adequate and they are in bad condition. This implies that the government not only has no plan to construct the new roads but also has no fund to maintain the new one and still the people in Kibada do not pay property tax as explained by Ward executive office of Kibada "there is no system where people pay property tax but the municipal is Plan to implement that". This can be the reason why the municipality cannot continue to maintain roads and other service in the area. This is contrary to what (Esquivel and Alvayay, 2014) suggests, that services in the new areas to be provided either by local government or under the supervision of local government and are financed by the property tax, and in order to insure that the services are provided and maintained the occupants are require to fulfill their obligation associated with ownership of the property as require by local community. Therefore possibly the service area not provided since the land occupants do not fulfill their obligation as explained above.

Photograph 4. 6: Condition of Roads at Kibada and Mwongozo



Poor road at Kibada

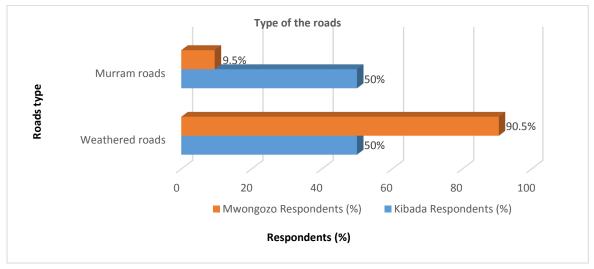
Poor road at Mwongozo

During the survey when people were asked to mention type of the available roads in Kibada 50% said the available road are weathered road while 50% said there is Murram road. For Mwongozo 90.5% said the available road are weathered road while 9.5% said the available road are Murram road. The chi-square test shows that there is big difference between the two neighbourhood in terms of the type of the road available since p-value =0.003 which is >0.05. This can be explained by the fact than in Kibada somehow level of development is high compared to Mwongozo and therefore the government see the need of providing the services.

Table 4. 26 Type of the road

	Weathered roads	Murram roads
Kibada Respondents (%)	50.0	50.0
Mwongozo Respondents	90.5	9.5
(%)		

Chart 4. 18: Type of Roads



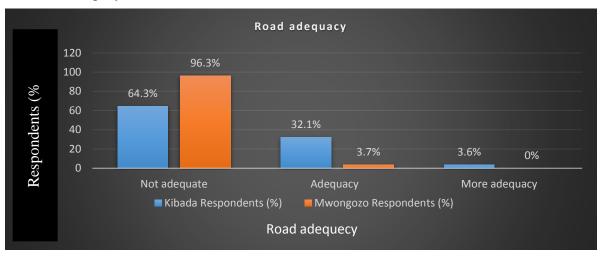
When people were asked whether road are adequate in Kibada 64.3% said they are not adequate roads; 32.1% said they are adequate and the remaining 3.6% said they are more adequate. While in Mwongozo 96.3% said they are not adequate, 3.7% said they are adequate and no one said they are more adequate. Chi-square test shows that there is the difference between these neighbourhoods' in terms of adequate of the road since the P-value is 0.012 >0.05. This findings shows that even those weathered roads that are found in the kibada and Mwongozo are not adequate as only few roads are available and that few were created by the dwellers during construction time. This confirms what (Lekwot, Balasom, et al., 2014) explains, that the

provision of infrastructure in Zonkwa town of Kaduna State in Nigeria is not adequate. Table 4.27, shows distribution and chart 4.19 illustrate.

Table 4. 27: Adequacy of Roads

	Not adequate	Adequacy	More adequacy
Kibada Respondents (%)	64.3	32.1	3.6
Mwongozo Respondents (%)	96.3	3.7	0

Chart 4. 19: Adequacy of Roads

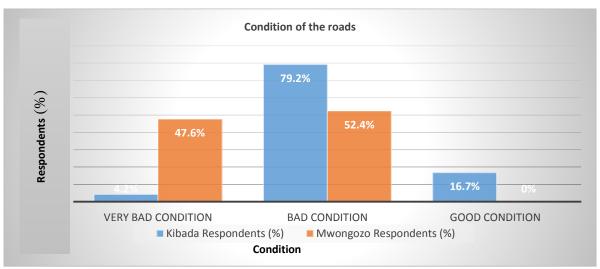


When they were asked to comments on the condition of the road respondents in kibada 4.2% said they are in very bad condition; 79.2% said they are in bad condition while 16.7% said they are in good condition at the sometime in Mwongozo 47.6% said they are in a very bad condition, 52.4% said they are in bad condition while no one said they are in good condition. Chi square test shows that the P-value =0.001> 0.05 which implies that there is big difference between the neighbourhood on the issue of condition of the road.

Table 4. 28: Condition of roads

	Very Bad condition	Bad condition	Good condition
Kibada Respondents (%)	4.2	79.2	16.7
Mwongozo Respondents (%)	47.6	52.4	0.0

Chart 4. 20: Condition of roads

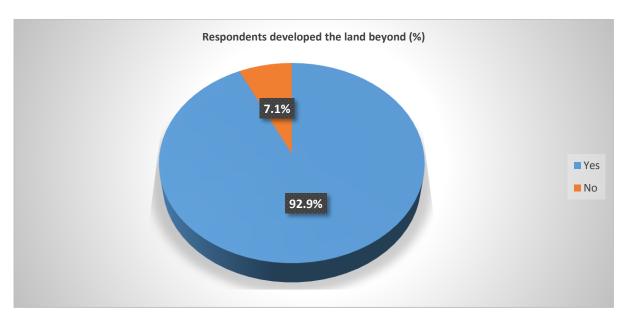


92.9% of the land occupants who failed to complete development within 36 months from Mwongozo and Kibada agreed that road was a challenge and delay their decision to develop the land in a required time and minority 7.1% said no. This findings prove that without good roads for good transport system the land development cannot be effective since many people are discouraged by poor transport system and hence even if the authority will survey the land the speed urban development, this cannot be effective since theories shows that increases in transport network in cities stimulate the increase supply of land for housing development (Satterthwaite, 2009).

Table 4. 29: Roads as challenge delayed development decision

	Yes	No	
Respondents developed the land beyond (%)	92.9	7.1	

Chart 4. 21: Roads as challenge delayed development decision



4.3.6.3 Relationship between roads indicators according to neighbourhood

The roads indicators which are availability of roads, roads type, and roads condition and roads adequacy were combined at variable level. T-test analysis was then done and result are as shown below:

Table 4. 30: Mean and Standard deviation of road variable according to neighbourhood

	Mean	Std. deviation
Kibada	1.0208	.22014
Mwongozo	.8690	.15040

Table 4. 31: 2-tailed sig. of road variables

	2-tailed sig.	Lower	Upper
Equal variance assumed	.011	03675	.26682
Equal variance not	.009	03939	.26410
assumed			

Table 4.31 Shows that 2-tailed= 0.011 < 0.05 which prove that there is mean statistical difference between two neighbourhood. Therefore Equal variance assumed is rejected. This can be explained by the fact that in kibada the level of development is high compare to Mwongozo therefore somehow roads are available.

4.3.7 Service- Security

The Ward Executive Officer of Mwongozo neighbourhood explained that there is no security in his neighbourhood since police posts are far and some of the land occupants go back to their previous places since the crime rate in that area is high. Most of the plots are now bushes which attract criminal activities.

4.3.8 Services -Summary

Study found that level of services is not satisfactory since in all most all of these areas there is no public water connection, Electricity is far from the neighbourhood only found along main roads to Kibada and Mwongozo. Most of roads are weathered roads that are made by the dwellers themselves during the construction time. The analysis discovered there is no public water connection people incur cost to drill well and some of the people who do not have money to drill they buy water from them since water company has no budget to supply water to the new areas. Electricity is far from the neighbourhood only found along main roads to Kibada and Mwongozo therefore people use to pay Electricity Company to supply the transformer and electric poles near to the neighbourhoods. Most of roads are weathered roads that are made by the dwellers themselves during the construction time when they take materials to site. Individual tend to use their money which make the land to be expensive in Kibada and Mwongozo. This conforms to what (Rakodi and Leduka, 2008) explains, that experience of Africa shows that the provision of services both on site and off site are the source of the rise on the land price and to be unaffordable to people. Findings also shows that due to lack of services in Kibada people used neighbourhood self-organization in collaboration with the Ward Executive Officer to contribute money to pay for transformer, electric poles in order to get the electricity in their neighbourhood. Also they contribute money to buy fuel in order to use municipality bulldozer to create weathered roads. This to some extent links to what (Ibem, 2009) argues, that it is possible for the community to uses capital generated from the DUs and CBOs in addressing the public infrastructure scarcity. Furthermore, the findings discovery that the plots was surveyed since 2001 by the Ministry of Land, Housing and Human Settlement Development but is now ten years the Water Company, Roads Agency and Electricity Company have no budget to provide these services. This is due to the fact that there is no coordination between different institution in land delivery system in Tanzania, and this conforms to what (Owusu and Asamoh, 2005) debates, on the studies done in Kumasi metropolitan in Ghana assessing the provision of servicing land in the peri-urban area which shows that there is lack of effective mechanism of matching housing development and utility provision.

4.3.9 Use of Allocated Plots

Basing on the secondary data from the 20,000 plots project write up the project aimed to survey the plot for residential use, commercial use and other public uses which are supplementary to residential and commercial use.

The interview with the Ward Executive Officials from Mwongozo revealed that since most of these plots remains undeveloped for more than 10 years now people who live around the plots have started to use the plots for agricultural activities whereby they grow maize, cassava and okra. Worse enough some of these plots are used as quarry sites. It is difficult for some of these plots to be used for the intended purposes anymore. One respondents perceived.

"Many plots have turned into farms and others into quarry site for sand and gravel and other into bushes where criminals use as hideouts. All this is done because the owners of the plots have abandoned them. Do you think would have dare to misuse the plots if their owners were there or they have built them" R13.

However, interview report and researcher observation shows that in Kibada only few plots are used for agriculture activities and no plots have been turned into quarry site for sand and gravel.

The researcher visited the site at Mwongozo to check the intensity of the problem and found that some plots have been drilled heavily for quarrying and other have turned into corn farms. The situation may not be that serious at the moment but with time if no control is provided the situation will be alarming.

Photograph 4. 7: Plots turned to Quarry site and Corn Farms at Mwongozo

a) Plots turned into quarry site

b) Plots turned into corn farms

4.3.10 Allocation Process

According to the Land Act No. 4 of 1999 allocation of the plots began immediately after the survey plans have been approved and the allocation committee sat for allocation. Allocation based on different criteria including the number of plots applicant own, this criteria is considered to be very important to make sure that plots are located equally and people without plots are given first priority. According to the secondary data obtained from the ministry of land all these procedure and criteria were considered during the allocation of the plots.

However, from the interviewed with the legal and land experts most of these plots were allocated to the government officials and politicians who are not in serious need in land for housing since the criteria was there and seem to be followed but in real situation the criteria was not followed. It is common to see the government official from the land division or a politician or the relative of them to own more than 5 plots while other people are in serious need of plots for housing. According to the interview with land experts most of these people they use illegal way and corruption to obtain land for speculation purposes and make the price of the small plot of high density to fetch 30 -50 million Tanzania Shillings in 20,000 plots project. One respondents from the land experts observed:

"How can the plot be developed while people have falsely/ friendly written the names of their unborn son and daughters? We have to wait till they are born, become adults and are able to develop it is when the plots will be developed." R7

Furthermore it was established from the interview with Ward Executive Officer of Kibada that it is possible that these plots were allocated to people who are not in need of plots since about 80% of the developed plots in Kibada ward have been developed 7 years later with people who have bought the plots from former land owners so it seems that most of the peoples who applied and were allocated with land were not serious seekers. Furthermore the information revealed that most of these plots especially those located near to beach has been allocate to the politician, government officials and influential people since some visit their sites during weekends. It is

possible that most of these people have houses somewhere and these plots are for their sons and daughters.

4.3.11 Allocated Plots

From the secondary data a total of 42, 889 plots of different size and use were surveyed but it is only 41537 plots that were allocated to people for different uses. 1,352 plots were not allocated because they include grave yards, open space, plots with land conflicts, green belts, sloppy and swampy areas and some of play grounds.

Table 4. 32: Allocated plots

S/No	Neighbourhood	Surveyed plots	Plots allocated	Plots for public use	Hazardous area
1	Tuangoma	4,220	4, 121	55	44
2	Kisota	2,180	2,158	22	0
3	Mtoni Kijichi	2,089	1,892	156	41
4	Vijibweni	36	31	5	0
5	Mwanagati	2,303	2,221	75	7
6	Buyuni	8,604	8,440	119	45
7	Bunju	4,989	4,886	80	23
8	Mivumoni	1,909	1,889	14	6
9	Mbweni Mpiji	4,012	3,875	119	18
10	Mbweni JKT	1,780	1,534	246	0
11	Mbweni Malindi	198	198	5	0
12	Mwongozo and Gezaulole	3,146	3,051	95	0
13	Kinyerezi	235	187	48	0
14	Kibada	7,188	7,054	74	60
	Total	42,889	41,537	1,108	244

Source: (MLHHSD, 2016)

4.3.12 Development Incentive -Fiscal

4.3.12.1 Housing Loan

Basing on the interview with MLHHSD Housing Officer, currently in Tanzania there is no government housing bank after the failure of Tanzania Housing Bank(THB) which was introduced in 1975 to provide housing finance to the land developer. However there is the system which was design to provide housing loan to civil servants. The government housing loan fund is for the civil servants since it has small capital but in future there is a plan to have new system which will be for all citizen. But the commercial bank which provide the housing loan to land occupants are there and there is more than 20 commercial bank that provide housing to individual but the interest rate are high. One respondent observed:

"Ever since the collapse of Tanzania Housing Bank (THB) housing loan from the government are for civil servants and not to all citizens because it has a small capital. However other commercial banks provide housing finance loan" R4

The information from the interview done with the land experts established that the housing loan is the problem since Tanzania enacted Mortgage Finance Act in 2008 and its implementation is not effective. Even few housing loan that are provided by the commercial bank the information about them is limited. Furthermore they revealed that most of people have the negative altitude about the housing loan. This is before they take the loans they think about the default since the interest rate is high range from 18-22%. One land expert exposed:

"If you can avoid to take loan to construct you house it is better since the loan are very expensive the interest rate goes up to 22% which is very expensive just imagine when you took 50m you have to pay about 150m" R9

From the interview with land expert and Housing officer from MLHHSD it has been discovered that there is no government bank that provide housing loan to people. However, the system is there for civil servants who are very few. Most of the citizen depend on the on housing loan from the commercial bank which charge the interest rate of 18-22% which in comparison to

what government charge to civil servants it's very high. Probably this is due to the fact that the housing finance Act which govern housing finance in Tanzania was enacted in 2008. For many years commercial banks were operating free on the issue of housing finance since there was no law that governed this business. Furthermore, survey below Table 4.33 shows that majority do not use housing loan due to high interest rate. Higher interest rate in the housing finance discourage people to use it and hence depend on their salary to develop their house. This finding Confirm to what (Ogedengbe and Adesopo, 2003) claims, on his study conducted in Nigeria on problem of financing real estate development, that most of the housing loan provided by the commercial bank are provided with higher interest rate and at the short loan term which make difficult for most of the land occupants/ developer to meet the term.

The above findings also was proved by the survey whereby 79% reported not to use the housing loan in the construction of their houses while 21% report to use the housing loan. When they were asked to give out the reason why they did not use the housing loan 64.5% mention interest rate to be higher, 22.6% mention the short loan term and the minority 12.9% report that the loan are not accessible. From the above finding and discussion it clear that the housing loan is the problem in the development of plots in Mwongozo and Kibada since most of the people do not use them and majority mention higher interest rate to be a reason which also conform to what (Ogedengbe and Adesopo, 2003) claims, that loan payment is difficult due to the high cost of servicing the loan and this is the disincentive for real estate development in Nigeria. The distribution of respondents are as shown in the table and chart below:

Table 4. 33: Use of housing loan

	Yes	No
Respondents use housing loan in both	79	21
neighbourhood (%)		

Chart 4. 22: Use of Housing Loan

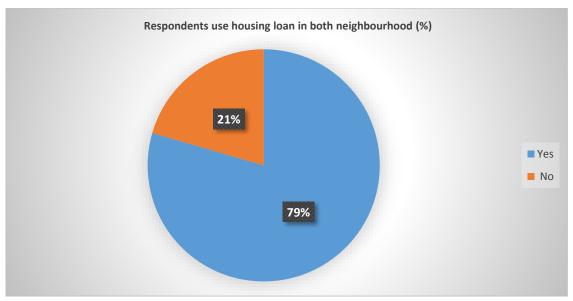
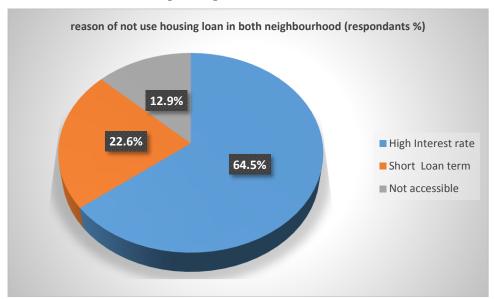


Table 4. 34: Reason of not using Housing Loan

	High Interest rate	Short Loan term	Not accessible
Respondents reason of not use housing loan in both neighbourhood (%)	64.5	22.6	12.9

Chart 4. 23: Reason of not using Housing Loan

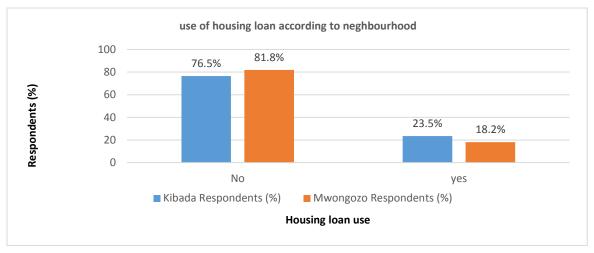


When the chi-square test were done to see the difference between these neighborhoods the result shows that about 76.5% said they did not using the housing loan and 23.5% said they used in kibada while 81.8% said they did not used while 18.2% said to use in Mwongozo.

Table 4. 35: Use of housing loan according to neighbourhood

	No	yes
Kibada Respondents (%)	76.5	23.5
Mwongozo Respondents (%)	81.8	18.2

Chart 4. 24: Use of Housing Loan according to Neighbourhood

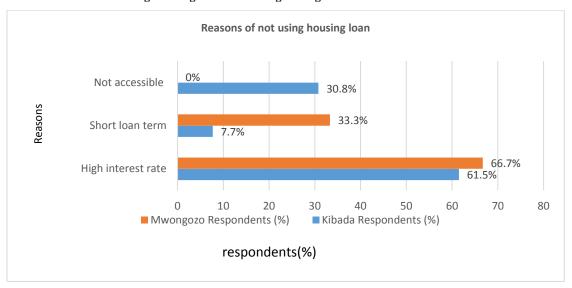


When comparison were done on the reason of not using the housing loan, result shows that 61.5% mentioned higher interest rate; 7.7% mentioned short loan term, 30.8% mentioned not accessible in Kibada while 66.7% mentioned higher interest rate; 33.3% mentioned short loan term, 0% mentioned not accessible in Mwongozo. The chi-square test prove that there is difference between neighborhoods since p-value =0.021 <0.05 which implies the reason differ from one neighbourhood to another. Probably this could be due to the fact that most of plots in kibada were located to civil servants who enjoy the housing loan while in mwongozo most of plots were allocated to normal citizens.

Table 4. 36: Reason of not using Housing Loan According to Neighbourhood

	High interest rate	Short loan term	Not accessible
Kibada Respondents (%)	61.5	7.7	30.8
Mwongozo Respondents (%)	66.7	33.3	0.0

Chart 4. 25: Reason of not using Housing Loan According to Neighbourhood



4.3.12.2 Housing Subsidies

More information from MLHHSD Housing Officer exposed that housing subsidies is there whereby the housing loan are provided at subsidized rate of 3% however, due to the small capital only are offered to civil servants. Another form of subsidies is available through the central bank of Tanzania where by the micro credit are given loan at subsidizing rate in order for them to provide the housing loan at subsidize interest rate to developer however, this is not effective since this microcredit due to the high running cost still they provide this at high interest rate. One respondents observed:

"The government provide subsidies via central bank via micro credit however, are not performing. I think it's because high operating cost. I think the government should give out subsidies straight rather than via micro credit" R4

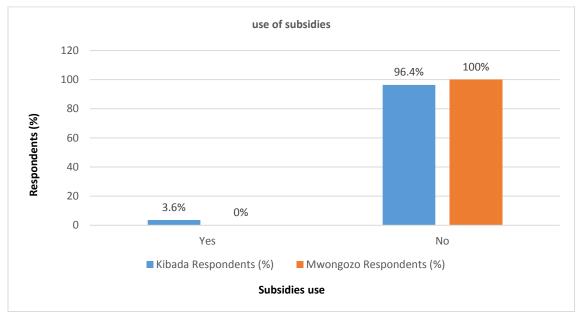
Furthermore the experts publicized that the subsidies is not there for all citizen it is there only for civil servants who are very few compared to the total number of citizens. During the survey when the respondents were asked whether they get any subsidies when they construct their house the result show that 96.4% said no; 3.6% said yes, in Kibada while 100% said no in Mwongozo.

From the above findings it seems that housing subsidies are there through micro credit where by central bank provide loan to micro credit. Due to the fact that these micro credit are operating at high cost most of these credit are not enjoyed by the people as proved by the survey below in table 4.37. This findings shows even if the subsidies is there but the targeted people do not enjoy it since they are not accessible. This findings confirms what (Lux, Sunega, et al., 2009) founds, that the housing allowance do not reach the targeted group in Czech Republic (Lux, Sunega, et al., 2009). Table 4.37 and chart 4.26 below shows the result of the survey on the issue of subsidies

Table 4. 37: Use of subsidies according to neighbourhood

	Yes	No
Kibada Respondents (%)	3.6	96.4
Mwongozo Respondents (%)	0	100

Chart 4. 26: Use of Subsidies According to Neighbourhood



4.3.12.3 Housing Microcredit and Tax incentive

According to interview with MLHHSD Officials, micro credit is available, for example there is so many housing society that provide housing credit, however the problem is that most of these provide credit for progressive development. MLHHSD official state that interest is high (18-22%) since these housing society take the loan from the commercial bank or central bank with interest rate and at the same time these society provide the housing loan at high interest rate. Tax incentive in housing it is not available, however, there is the move which has been initiated by NHC and NSSF to remove the Value Added Tax on the rented housed which at all even if will get approve will not be of benefit to land occupants but developers who construct rented houses.

Furthermore, land experts publicized that tax incentive is not there for the Dar es Salaam municipality, however, there is municipality like Dodoma where tax incentive is effective. The micro credit are many but most of them they provide business loan however individual can use that for housing but still they are very few.

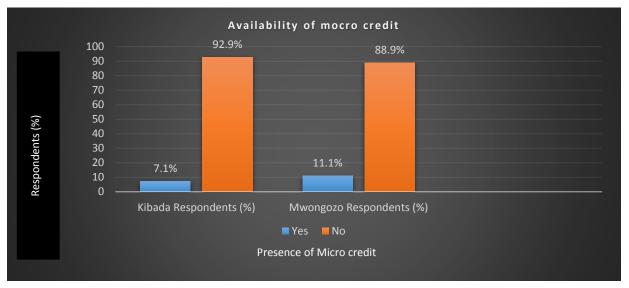
Generally finding based on the interview with MLHHSD official and Land Experts discovered that tax incentive is not there and the micro credit are there but as it happen from the housing loan the interest rate is worse since microcredit take loan from the commercial bank then provide the loan to land occupants at high interest rate which make people to avoid to use it due high cost of servicing the loan and this is the disincentive for real estate development as argued by (Ogedengbe and Adesopo, 2003). Furthermore, findings shows that tax incentive is not there however, there is the move to provide the tax incentive through value added tax but this will benefit the people and big company that will construct the houses for renting. Probably people do not enjoy tax incentive due to the reason that, this kind of incentive is well designed but its implementations is not effective and hence only few benefit. This findings links to what (Lux, Sunega, et al., 2009 claims that housing tax allowance do not reached the targeted people.

The surveyed also support the findings interview since majority of the respondents 92.9% said there is no housing micro credit while 7.1% Agreed that there is housing micro credit in Kibada while 88.9% said there is no housing micro credit while 11.1% agreed that there is the housing micro credit in Mwongozo neither of the respondents accept about the presence of housing tax incentive.

Table 4. 38: Availability of micro credit

	Yes	No
Kibada Respondents (%)	7.1	92.9
Mwongozo Respondents (%)	11.1	88.9

Chart 4. 27: Availability of micro credit



92.7% of the land occupants who failed to complete development within 36 month from Mwongozo and Kibada agree that housing finance was a challenge and delay their decision to develop the land in a required time and minority 3 respondents 7.3% said no. this result can be explain by the reason explained by the land experts and housing officers above that people do not enjoy tax incentive and micro credit due to the reason that, this kind of incentive is well designed but its implementations is not effective and hence only few benefit. This findings links to what (Lux, Sunega, et al., 2009 claims that housing tax allowance do not reached the targeted people.

4.3.12.4 Relationship between fiscal incentive indicators according to neighbourhood

The fiscal incentive indicators which are Housing loan, Housing subsidies, housing tax incentive and Housing micro credit were combined at variable level. T-test analysis was then done and result table 4.39 and 4.40 below shows the result:

Table 4. 39: Mean and Standard deviation of Fiscal incentive according to neighbourhood

	Mean	Std. deviation
Kibada	.4231	.49355
Mwongozo	.3333	.45374

Table 4. 40: 2-Tailed sig. for fiscal incentive variable

	2-tailed sig.	Lower	Upper
Equal variance assumed	.604	26059	.26682
Equal variance not	.610	03939	.26829
assumed			

Table 4.40 above, shows that 2-tailed= 0.604 > 0.05 which prove that there no mean statistical difference between two neighbourhood. Equal variance assumed hypothesis is accepted

4.3.13 Development Incentive -Regulatory

4.3.13.1 Building Permit

According to secondary data, obtaining the building permit is one of the condition in maintaining right of occupancy as stipulated in the right of occupancy. Both Section 36 of the Land Act and regulation 6 of the Land (Condition of Right of Occupancy) Regulation require all the grantee who has been granted right of occupancy for the building construction purposes on land to apply the building permit under a Township Rule within 6 month from the commencement of the right. The law insist that failure to obtaining permit in building construction will result in a fine of 2% of the market value or sometimes if the building will be of low quality the developer will be ordered to demolish the building. The building permit process involved different steps starting with the individual to submit the plan and pay a fees, analyzing the ownership and survey plan, inspect the architectural drawings, inspect the plots (building & its ratio, health issues, drainage and sewage), quality of the building by municipality engineer, presentation to the meeting of the council.

Flow Chart 4. 1: Building Permit Process



3-6months

According to the interview information from the land experts the building permit procedure and requirement as required by law is not the problem but the problem is the delay in the implementation of these procedures and the cost of fulfilling some of the requirement is not affordable to low income people but the scrutiny fee is somehow okay.

The meeting for the council sit after every 3month to approve the building permit. This time is long and sometimes due to the lack of finance in the Municipality these meeting is not conducted within 3 month so the developer has to wait for six month and sometimes a year. This discourage the developer from applying the permit and decide to develop without the permit. However the law require the developer who fail to apply for the permit and erect the building to pay a fine of 2% of the market value of the building however, this is not enforced. Sometime the Municipality allow the individual to finance the emergency meeting if the developer require the permit urgently and the Municipality has no fund to finance the meeting, this is not right and fair to the law income earner who cannot have 5 million Tanzania Shillings to finance these meeting. To cut the approval procedures it is better if the meeting can sit once each month or there should statutory plan for a certain area and may be each neighbourhood to have certain type of building. It is important for the building permit to be the professional requirement. One legal experts observed:

"By the way what is the building permit, people don't use it and for those who does no land ranges are there to make follow ups if people are constructing accordingly hence there is no meaning having building permit" R6

The interview conducted with Municipal officials of building permit section publicized that it is true there is a delay for more than 3 month which is the result of the of the schedule of the council meeting but on the issue of cost the cost is affordable since the developer has to pay scrutiny fee of Tanzania shilling 18,000 for high density plot, 23,000 for medium density plot and 35,000 for lower density. The high cost of the building permit is also the result of some requirement of environment section where by the developer of a simple residential house is required to submit the environment impact assessment report which increase the cost of the

building permit since the report cost not less than 5million Tanzania shillings. This can be important requirement for industrial use not for residential use since in most of the residential development the environment impact is not serious. Furthermore, revealed that another problem with the issuing the building permit is the politics where by now the approval of the permit is the source of income to councilors. Beside the fact that they are involved in the meeting they still wants these plan to get their consent that why when officials think to remove the meeting of approve and the permit to be approved by professional it is not possible since this is the source of income to political leaders. One respondents observed:

"Building permit committee meetings should no longer be there as they are used as a source of income to local leaders. Moreover adding up a number of criteria for one to obtain building permit has no relevance. Just imagine a person in need to put up an ordinary Bangalore has to submit the environmental impact assessment report this is not fine" **R3**

From the above findings basing on the interview it has been seen that whole process of building permit is time consuming and people incur more cost to fulfil the requirement like environment requirement. The building permit process take time due to the fact that the council meeting to approve the permit sit after every 3month or more depending on the availability of finance. This beaurocracy in the building process made some people take a long time to get the approval as it has been shown in flow chart 4.1 that sometimes the process took more than a year. Probably the process of building permit in terms of time and cost discourage land development in Mwongozo and Kibada for those who wants to comply with regulations. This findings confirms what (Schill, 2005) explains, that administrative roadblock rise the cost of housing and become barriers for intensive land development.

The beaurocracy in the building permit process also made some people to avoid to use it as discovered by the survey result below (Table 4.41). This prove that even if building permit is a requirement as provided by law but still people were able to build without it. However, there are fines imposed once the developer build without permit it is not enforced that's why 31% of the respondents were able to develop without the permit. This regulation is loose and soft that provide room for some of dwellers to build unauthorized development this finding links to what (Ahmed, 2011)complains, that most of sanctions imposed by the legislation are soft to the developers and provides room for increased bureaucratic resulting to undertake unauthorized development. Majority of respondents mention a reason of not using permit to be long permit procedure and time as shown below which conform to the findings obtained from the land experts interviewed. Table 4.41 and 4.42 show the survey result of respondents on the issue of building permit.

Table 4. 41: Use of building permit in Mwongozo and Kibada

		Use building permit	Not use building permit
Kibada &	k Mwongozo	69	31
Respond	ents (%)		

Chart 4. 28: Use of building permit in Mwongozo and Kibada

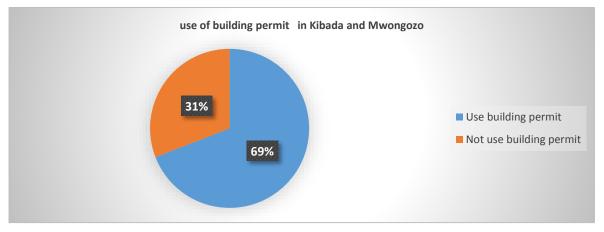


Table 4.41 shows that 69% said to use the building permit to construct their houses 31% said they did not use the building permit.

When the analysis were done according to the neighbourhood the result shows that in Kibada 71.4% agreed to use building permit during contraction while 28.6% they did not use at the same time in Mwongozo 66.7% agreed to use building permit during contraction while 33.3% they did not use.

More result shows that among minority who did not use the building permit when they were asked the reason of not using the permit in Kibada 50.0% said they fail to use building permit because involved more procedure while 50.0% said is because of the long permit time. In Mwongozo 55.6% said they fail to use building permit because involved more procedure while 44.4% said is because of the long permit time. P-value is 0.819 which shows there is no difference between these neighborhoods.

Table 4. 42: Reason of not using building permit

	More procedure	Long permit time
Kibada Respondents (%)	50	50
Mwongozo Respondents (%)	55.6	44.4

Chart 4. 29: Reason of not using Building Permit Reason of not using building permit 60 55.6% 50% 50% 50 44.4% 40 Respondents (%)30 20 10 More procedure Long permit time ■ Kibada Respondents (%) ■ Mwongozo Respondents (%) Reasons

According to survey people use the cost to obtaining building permit as indicated in the table below:

Table 4. 43: Building Permit cost

Cost	No. of respondents	Percent (%)
0-50,000 T.sh	8	21
51,000-100,000 Tsh.	15	39.5
110,000-200,000	10	26.3
>200,000	5	13.2

Source: (Field Survey, 20016)

4.3.13.2 Building, Planning Rule and Condition

According to the interview with land experts it was established that the right of occupancy is written in English and most of the people they do not know this language and therefore most of them don't understand what is written in the right of occupancy. The land officers are not

bother to explain these condition therefore some people do not comply with these condition since they are not aware. In addition to that, despite the fact that these condition are there, there is no proper system to check if the land occupants and developer comply with these planning and building rule. The building permit are issued but no one is there to check if the developer build according to the criteria stipulated in the building permit.

On the issue of building rule the information from the legal expert established that the enforcement of building rule become difficult since there is the statutory overlap, institution overlap and lack of clarity in the planning function which is the base of building rule. On the issue of planning function there is Director of Rural and Urban Planning at the MLHHSD, Director of National Land Use and planning and when you come to the local level the Local Government are the planning authority in their jurisdiction. Also on the issue of law there is the confusion since regulation (building rule) used for land development arise from the local government that is Township Ordinance Cap. 101 and the Planning Regulation arise from the urban authority, therefore there is the old confusion between Township Ordinance Cap. 101 and Planning Act even the building permit originate from the Local Government Act. Therefore there is no rational, who make master plan and who is the supervisor on the planning function and who is the watcher. Lack of clear mandate on planning function make conflicting signal to land owners on the issue of building rule who is telling him what. One legal expert observed:

"How will you comply with building rules and condition while government authorities are completing each other?" R6

Moreover, from findings of building rule it has been seen that building rule and condition are provided by the law however, they are not enforced there is no routine to check if people comply with this rule and regulation also the fines is not charged once people do not comply with it. Therefore even if the building rule and condition seems to be burdensome but people do not comply with them due to the fact that here is no enforcement. This findings conforms to what (Yakob, Yusof, et al., 2012) explains, that land regulation can be obstacle for development if and only if they are real enforced. Furthermore, Finding discover that the enforcement of building rule and condition is difficult since there is statutory and instruction overlap on the issue of development control. This overlap make the two level of government to escape from this responsibility and hence make the development control to be ineffective. This findings links to what (Ahmed, 2011) explains, that lack of factional planning legislation and institution capacity challenge are the factors hinders effective land development control.

4.3.13.3 Possibility of Incremental Building Practices

According to the interview with Municipal Officials and land experts it was established that the law require the house not to be occupied until it is completed and the certificate of occupancy is issued. In addition to that, the law require the house to be full with water, electricity, and roads, school and police post before it is occupied. However this regulations are not enforced people occupy houses without certificate and even people can occupy before completed and the services are not available as provided in the land policies. One lad experts observed:

"People can't wait for the certificate of occupancy as required by law. Because the government has neither provide loan nor infrastructure services, people do shift into their developed houses and no action can be taken against the act" R9

Observation made to investigate whether people occupy the houses before they are completed and noted that is true that most of the people they occupy the house before they are completed most of the occupants they do finishing when they are in. Also the land owner occupy the house without the presence of water and electricity as provided in the policy statement.

Photograph 4.8: House Occupied Before Completed



The findings above, established that despite the fact that the law requires the houses to be competed and to be with full service most of the people do not comply with this regulation. This can be explained by two reasons either people they are not aware about the law since according to the survey as indicated in table 4.44 below 60.7% of the respondents said that they do not know if there is this law. Also this can be explained by the reason that it is the government that is required to provide and regulate housing finance service in the area but it does not fulfill its responsibilities that's why they fail to enforce this regulation. Due to these reasons this regulation are provided by the law but do not enforced and hence it is not a strong factors that made people not to develop their land. This regulation could be burdensome to development if they were full enforced. This findings links to what (Yakob, Yusof, et al., 2012) explains, that planning standards is the obstacles for the achievement of sustainable urban housing development if they are effective. Table 4.44 shows the survey result about presence of Land Regulation require House to be Full Serviced before Occupied while 4.45 shows survey result about presence regulation require houses to be completed before Occupied.

Table 4. 44: Presence of Land Regulation Require House to be Full Serviced before Occupied

	Yes	No	Do not know
Kibada Respondents (%)	0	39.3	60.7
Mwongozo Respondents (%)	0	33.3	66.7

Chart 4. 30: Land Regulation Require House to be Full Serviced before Occupied

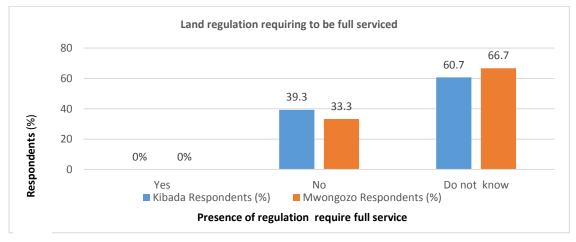
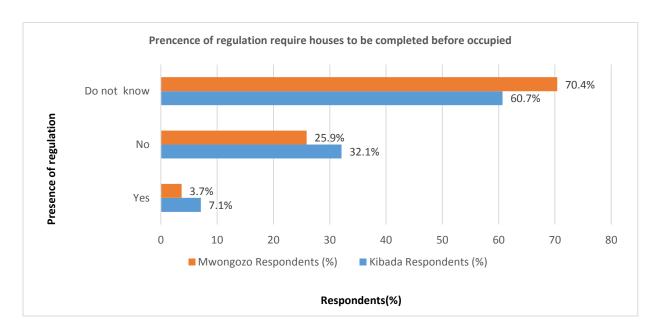


Table 4. 44 indicated that 60.7% said they do not know about Land Regulation Require House to be Full Serviced before Occupied; 39.3% said there is no such regulation in Kibada while in Mwongozo 66.7% said they do not know and 33.3% said no. Also the survey wants to know if there is the regulation that require the houses to be completed before it is occupied. The result shows that 60.7% said they do not know; 32.1% said no and 7.1% said yes in Kibada. When the same survey conducted in Mwongozo 70.4% said they do not know, 25.9% said no and 1 respon3.7% said yes. P=value =0.713 which is > 0.05 which prove that no difference.

Table 4. 45: Presence of Regulation Require Houses to be completed before Occupied

	Yes	No	Do not know
Kibada Respondents (%)	7.1	32.1	60.7
Mwongozo Respondents (%)	3.7	25.9	70.4

Chart 4. 31: Regulation Require Houses to be completed before Occupied



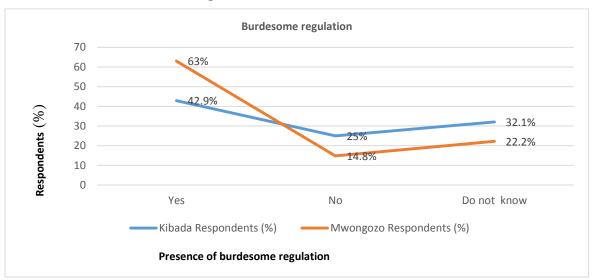
4.3.13.4 Presence of Burdensome Regulation for House Construction

The researcher conducted the survey intending to know if there is the regulation that are burdensome for land development. In Kibada 42.9% said yes; 32.1% said don't know and 25% said no. while in Mwongozo 63.0% said yes, 22.2% said do not know and 14.8% said no.

Table 4. 46: Presence of burdensome regulation

	Yes	No	Do not know
Kibada Respondents (%)	42.9	25.0	32.1
Mwongozo Respondents (%)	63.0	14.8	22.2

Chart 4. 32: Presence of burdensome regulation

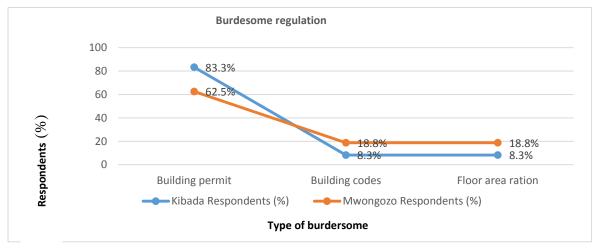


When they were asked to mention the regulation that are burdensome in Kibada 83.3% mentioned building permit as the burdensome regulation 8.3% mentioned building code and 8.3% mentioned floor area ration while in Mwongozo 10 respondents 62.5% mentioned building permit as the burdensome regulation and 18.8% mentioned building code and 18.8% mentioned floor area ratio. P-value =482 which> 0.05 indicate that no difference.

Table 4. 47: Type of burdensome regulation

	Building permit	Building codes	Floor area ration
Kibada Respondents (%)	83.3	8.3	8.3
Mwongozo Respondents (%)	62.5	18.8	18.8

Chart 4. 33: Type of burdensome regulation



78.0% of the land occupants who failed to complete development within 36 month from Mwongozo and Kibada disagreed building regulations to be a challenge and delay their decision to develop the land in a required time and minority 22.0% agreed.

From the findings of burdensome regulation it has been discovered that people see the building permit as burdensome regulation as explained by the findings from the land experts and municipal official that most of the approval of the building permit take time due to the more time taken by the municipal council to approve them. Furthermore most of the people who failed to develop plots within the required time 78.0% agreed that regulation is one of the reason that make them to delay development. Also basing on the result of the survey above about the reason of not using the building permit people mentioned permit procedure and time.

Probably beaurocracy in the process of meeting building rule and standard hinders land development in Mwongozo and Kibada, this can be links to what(Schill, 2005) discusses, that administrative roadblock rise the cost of housing and become barriers for intensive land development.

4.3.13.5 Relationship between Regulatory incentive indicators according to neighbourhood

The regulatory indicators which are building permit, possibility of increment building practise and burdensome regulation were combined at variable level, then T-test analysis was done and result are shown below:

Table 4. 48: Mean and standard deviation for regulatory incentive variables

	Mean	Std. deviation
Kibada	.9167	.11785
Mwongozo	.9583	.15957

Table 4. 49: 2-tailed sig. for regulatory incentive variable

	2-tailed sig.	Lower	Upper
Equal variance assumed	.765	40289	.31956
Equal variance not	.743	41843	.33510
assumed			

From above table, T-test shows that 2-tailed= 0.765 > 0.05 which prove that there no mean statistical difference between two neighbourhood. Therefore Equal variance assumed hypothesis.

4.3.14 Development incentive Summary

Study found that there is no clear and convenience fiscal incentive that are provided by the government to encourage development of plots in Kibada and Mwongozo since most of the system which is available do not benefit the targeted people. In the analysis, it was discovered that Tanzania has no government housing bank after the failure of Tanzania Housing Bank, However, there is the system which was design to provide housing loan to civil servants. But there are commercial banks which provide housing loan to land occupants at interest rate of 18-22%. Tanzania enacted Mortgage Finance Act in 2008 and its implementation is not effective that's why most people avoid to take loan to construct their house due to higher interest rate this complies with what (Ogedengbe and Adesopo, 2003) explains, that the interest rate charged by commercial bank discourage people to use the loan. Subsidies is available through the central bank of Tanzania where by the micro credit are given loan at subsidizing rate in order for them to provide the housing loan at subsidize interest rate to developer. However, this is not effective since this microcredit due to the high running cost still they provide this at high interest rate so the targeted group do not enjoy this subsidies. Micro credit is available but tax incentive in housing it is not available, however, there is the move which has been initiated by NHC and NSSF to remove the Value Added Tax on the rented housed which at all even if will get approve will not be of benefit to land occupants. Therefore findings discovery that the targeted group do not enjoy subsidies and tax inventive provided by the government. This links to what (Lux, Sunega, et al., 2009) argues, that in Czech Republic housing subsidies that include tax relief, rent regulation, and housing allowance do not reach the targeted group. Furthermore, study found that there is the administrative bureaucracy in building permit process seems to be the barrier for land development. This conforms to what (Schill, 2005) Says, that Administrative roadblock rise the cost of housing and become barriers for intensive land development. Enforcement of building rule become difficult since there is the statutory overlap, institution overlap and lack of clarity in the planning function which is the base of building rule which increase the complication on the issue of building rule. This finding complies with what (Ahmed, 2011) explains, that in Ghana lack of clear and factional planning legislation is the one the factors hinders effective land development control.

addition to that, the law require the house to be full serviced before it is occupied. Nevertheless, the government does not provide the services required. So the law is there but not enforced. This conforms to what (Ahmed, 2011) claims, that most of sanctions imposed by the legislation are soft to the developers and provides room for increased bureaucratic resulting to undertake unauthorized development.

4.3.15 Level of Development

According to the statistics obtained from the Ward Executive Office of both neighbourhood the average level of development in Kibada from the sample that was selected from block 17, 19, 20 and 27 about 33% of the plots are developed and 67% undeveloped while in mwongozo from the sample of plots allocated from block 5-14 about 91% of the plots are undeveloped and the remaining 8.5% are developed.

Table 4. 50: Level of Development at Kibada

S/No	Blocks	No. of Plots allocated	No. of Plots Developed	No. of Undeveloped plots	% of undeveloped plots	No. of Public use plots
1	20	342	168	169	49.4	5
2	19	402	82	312	77.6	8
3	17	254	89	158	62.2	7
4	27	45	7	37	82.2	1
Total		1, 043	346	697	71.4	21
Averag	e	261	87	174	67	5

Source: (MLHHSD, 2016)

Table 4. 51: Level of Development at Mwongozo

S/no	Blocks	No.of Plots allocated	No. of Plots developed	No. of Undeveloped plots	% of Undeveloped plots
1	5	111	17	94	84.7
2	6	249	21	228	91.5
3	7	257	18	239	92.9
4	8	261	32	229	87.7
5	9	197	19	178	90.4
6	10	203	25	178	87.6
7	11	303	25	278	91.7
8	12	397	11	386	97
19	13	155	9	146	94
10	14	246	6	240	97.5
Averag	e				91.5

Source: (MLHHSD, 2016)

Researcher went physically to the site to see the level of development and he observed that in Kibada at least in some areas the speed of development is good compared to Mwongozo. However in most cases the houses are scattered. The only blocks in both neighborhoods which are highly developed are the blocks where there is ongoing housing construction which is done by the NHC and NSSF

Photograph 4. 9: Scattered Development and Undeveloped plots at Kibada and Mwongozo







a) Undeveloped plots at Kibada

b) Undeveloped plots at Mwongozo

4.3.16 Analysis of 36 Months' Time to Complete Development

From the interview conducted with 4 legal and land experts it has been established that the 36 months given to the grantee of right of occupancy to complete development is not realistic in relation to economic situation of the citizens whereby most people depend on their salary to develop the plots granted. Most of the experts questions the possibility of the land occupants to comply with condition while there is no clear housing finance to enable them to build the houses according to the criteria provided in the building permit. Wondering enough 36 months times cut through all uses granted whether it is industrial, residential or commercial but it is not possible to complete the construction of mall or industry within 36 month, still the law wants people to comply with which is impossible. Many regulations inherited from colonial time are not enforceable as there no a well laid mechanism to make them enforceable. It is better for Authorities to amend the existing regulations and laws where necessary to make them implementable.

According to the interview with the MLHHSD and Municipal officials said that even if they ask people to complete the developments within 36 months but it is not practicable since economic situation of most of the citizen in the country is known people can't complete the develop within that time.

In addition to that the researcher went physically on site to observe the real situation of development and observed many old an unfinished structures which prove that people build their houses steps by steps and it takes them time to complete these developments.

Photograph 4. 10: Unfinished old structure at kibada



Time to complete development indicate that time given by the law to complete development is not enough and hence most of the people failed to comply with it as it was proved by the survey result in table 4.52 below. This findings explain that most of the people do not comply with this regulation since it is not viable because of different reason including lack of clear housing finance. This shows that this condition/regulation are stipulated in the right of occupancy and building permit however people do not comply with it because it is not viable. This result conforms to what (Ngetich, 2014) founds, that in Eldorate Kenya about 38% of the applicants who were given the building permit has failed to comply with the building regulation stipulated in the permit. Table 4.52 below show the survey result on the issue of time to complete development.

Table 4. 52: Time to Complete Development for Kibada and Mwongozo together

	Within 36 months	Beyond 36 months
Kibada & Kibada	25.5	74.5
Respondents (%)		

Chart 4. 34: Time to Complete Development for Kibada and Mwongozo together

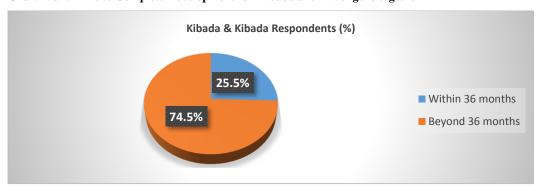
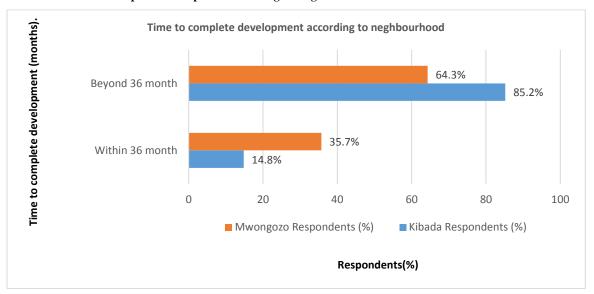


Table 4.52 above shows that 74.5% said they completed their development after more than 36 month from the commencement of the right while minority 25.5% said they were able to complete within 36 month. The analysis was done on the neighbourhood's results shows that in Mwongozo 85.2% completed their development after 36 months and 14.8% completed within 36 months while in Kibada 35.7% were able to develop within 36 month and 64.3% beyond that time. P-value is 0.075 which indicates that there is no difference between these two neighbourhoods in terms of time to complete development. The table below shows the distribution

Table 4. 53: Time to Complete Development according to neighbourhood

	Within 36 month	Beyond 36 month
Kibada Respondents (%)	14.8	85.2
Mwongozo Respondents (%)	35.7	64.3

Chart 4. 35: Time to Complete Development according to neighbourhood



4.4. Revocation

4.4.1 Revocation Process

4.4.1.1 Revocation for a Breach of Condition

According to Land Act No. 4 of 1999 as amended from time to time where the breach of condition has occurred and the commissioner prove that the occupants cannot remedy the breach, the commissioner for land can serve a notice of revocation to the holder of a right of occupancy which take effect 90 days after it has been served. The notice can be saved under the following grounds (a) If the holder of right of occupancy has failed to comply with the warning letter served to him requiring to remedy the breached condition (b) the title holder breach the condition stipulated in the right of occupancy including failure to develop land within 36 months and failure to pay land rent (c) when the breach of condition is serious and the commissioner prove that the title holder cannot remedy it at a given time (d) there has been an attempts from the title holder to dispose the right of occupancy to non- citizen contrary to the acts or other act governing disposition of right of occupancy (e) the land subject to right of occupancy has been abandoned for not less than two years (f) if duties and other taxes remain unpaid for six month after (Tenga and Mramba, 2008).

Findings above, shows that according to the land Act No. 4 of 1999 revocation can be done if the holder of the right of occupancy breach seriously the condition stipulated in the right of occupancy, the president can revoke the right for public interest. This finding confirms what (Nelson, 2015) explains, that when planning law or regulation breached is serious the authority has the power to revoke the right of occupancy for public interest.

4.4.1.2 Revocation Effect

The approval of revocation by the president has the following effect (a) all right of occupancy to which it refers determine instantly without further action (b) all derivative right created out of the right of occupancy revoked cease (c) all right and interest on revoked right of occupancy is returned to the president and shall be registered in the name of president (d) all exhausted improvement bestow in the president (e) any rent, duties and other taxes arrears has to be extinguished. (f) all proceedings relating to the revoked right of occupancy or land which were or could have to begin against tittle holders shall be taken by the president.(g) the former occupier has to be paid the compensation of exhausted improvement and no a land (Tenga and Mramba, 2008).

Above findings discovered that even if the authority have the power to revoke the right, the law give the chance to the person who is right has been revoked to be paid composition of the exhausted improvement. This compensation is paid in order to protecting the right of tittle holder as beneficiaries, this findings comply with what (Nelson, 2015) founds, that in some countries holder of the right of occupancy that are revoked are paid the composition of improvement attached to the land but not the compensation for the remaining right.

4.4.1.3 Revoked Plots

From the interview with MLHHSD officer there is no plot that has been revoked from the 20,000 plots project on the ground that the occupier has failed to develop within 36 months. Most of plot that revoked under the ground of failure to develop within 36 months are plots allocated in 1990's. Despite the fact that most of the plots in 20,000 plots project were allocated to people more than 10 years ago but many have not been developed till now and the Ministry is trying to be flexible and fair with them since there are many factors such as lack of housing finance and time given to develop being short backing the situation.

This finding shows that even if the regulation require the plot to be revoked if remain undeveloped for more than 36 months but government officials failed to enforce this regulation because of humanitarian reasons. This finding comply with what (Ahmed, 2011) explains, that some of the development control tools are not enforced because the government official become reluctant to enforce and control development due to humanitarian grounds. The findings also discovery that authorities failed to use revocation as tools for effective development control, this can be explained by the fact that lease conditions are not well structure to enforce development condition. This findings conform to what (Hong, 2003) says, that lease condition need to be well structured to achieve policy goals of the lease also confirms what (Nystrom, 2007) claims, that the use of lease condition to enforce land use regulation has resulted to several development control deficit.

From the secondary data obtained from the MLHHSD basing on the sample of the current approved revocation proposals most plots that got the consent from the president are those allocated in 1990's and few plots that were allocated in 2000's and no plots from 20000 plots project.

Table 4. 54: Plots revoked in Dar es Salaam city

Allocation year	No of plots revoked
1950's	1
1960's	2
1970's	1
1980's	9
1990's	24
2000's	4

Source: (MLHHSD, 2016)

4.4.1.4 Grounds for Revocation

From the interview with MLHHSD officers reveled that no revocation was done to Mwongozo and kibada plots due to failure to develop plots within 36 months however, some revocation which are in the process, the ground is to solve the conflict arise during the allocation especially double allocation .

4.4.1.5 Rejected Revocation Proposal

The interview information from the MLHHSD Officials established that there are revocation proposals which are refused at Presidential level and Ministry level where by the Commissioner of land can refuse revocation proposals before they are taken to the president if he thinks that the grounds for revocation are not clear. In some cases the president can refuse to approve the proposals if he is not convinced by the justification. In many cases it happens when the ground

of revocation is to solve the problem of double allocation where by the revocation proposal is to remove the first owner in order to grant the right to the second owner that has develop the plot. In this case the president refuses these proposals saying that the justification or ground of revocation is not clear. Furthermore, the president may ask the commissioner to investigates if these kind of revocation are not done to endanger the security of tenure of the first owner

4.4.1.6 Revocation Approval Time

According to the interview with legal experts it was established that the revocation take time to be approved and the problem started from revocation procedures especially on the issuing of the notice itself it take one month for warning letter and 3 month for the notice of revocation. Furthermore when all procedure are done still there is a delay at the president level where by it is possible for the revocation to take more than five years to get approval. This time of issuing the notice and approving the revocation has to be reviewed it is better if the feedback of revocation can be received on quarterly basis not a year and more like how it is done now.



The information interview from the MLHHSD officers established that the time for revocation approve is very long, the Ministry receive so may complains from the people who waiting for these revocation feedback and this is the big challenge to Ministry. Now Tanzania plan to survey and allocate every piece of land, if this is the case just imagine how many plots will be there and if all revocation has to be approve by the president as it is now how long the revocation will take. Basing on this there is a need for the president to deal with big plots and farms but this small plots can be approved at lower level.

Both interview with land expert and municipality official revealed that the revocation approval time is long. This is due to many reasons including the procedure and the time of issuing the revocation notice. Note only notice but also the revocation took time at the president due to political reasons, this confirms to what (Ogundele, Ayo,O., Odewumi, S. G., et al., 2011) explains, that unsuccessful development control procedures is the one of factors that impede the development control in Festac Town in Nigeria town.

4.4.2 Conclusion on Revocation Process

From the above findings, the revocation process on the ground of breach the condition of right of occupancy can take different faces it can be failure to pay the land rent or failure to development the land within 36 month or any other condition as explained above. Basing on the findings the revocation in 20,000 plots project on the ground of failure to develop the land within 36 month is not done most of the revocation on 20,000 plots project are done to solve the conflict of double allocation where by the revocation proposal is to remove the first owner in order to grant the right to the second owner that has develop the plot which is the result of biased criteria during the allocation process as explain above. However the findings shows that such kind of revocation are refused by the president since the ground of revocation is not clear and the law of revocation is not there to solve the conflict. Furthermore the findings shows that most of the revocation proposals took time to get the consent from the president this is because the president has so many responsibility and sometimes it depend on the political will of the president who is in power. This provide the general impression that the authority are not willing to revoke the plots due to different reasons probably land occupants has strong reason.

4.4.3 Revocation Challenges - Institution

4.4.3.1 Availability of Staff

The land expert through interview revealed that the problem of staff in land sector including revocation is not as a result of low supply and knowledge of expert from the university, since there are two Land Colleges, one Land University and more than 10 University that offer law courses including land law. So the supply of land experts from the University is not problem but the problem is ability of the Government to employ these experts together with the low salaries that the Government offer. This makes most of the land experts to go other African countries where they are offered good salaries. In addition to that, on the issue of revocation in most of the Municipality there is no dedicated officers to check the compliance of the building rule and condition of right of occupancy. The land rangers and building inspectors are not available, so the Land Officers, Land Surveyor and Town Planners normally check compliance, and most of them are busy in other land issues, for them enforcement of building condition is not priority. One MLHHSD observed:

"I can't say we do not have experts as there is graduate produced. I think the problem is with the government capacity to employ them. The same experts go our borders and they perform well. Ask yourself why the same expert when are employed by the government they under perform. There is problem same where." R8

From the interview conducted with the ministry officials revealed that at the ministry level the staff is not a challenge since they are doing just a compilation which is just a paperwork. However, it seems to be a challenge since for them to be effective on the revocation process depend much on the effectiveness of the municipality. The ministry official agree that at the municipality level where there is a lot of preliminary activities of revocation especially inspection to justify revocation which need more staff. Furthermore they established that according to the statistics at all level of government the land sector has 75% staff deficit so the problem is big and it is serious in the municipality.

"We do not have suffer lack of staff when it comes to revocation because our work is just to prepare minute's sheets to be sent to the president. May be municipality suffer that" R2

From the interview conducted with the municipal officers shows that staff is the problem since in two municipality of Ilala and Temeke there is no dedicated staff (land ranges and building inspectors) for constant inspection to check compliance. There were land rangers that were employed in contract by the ministry to check the compliance on these municipality but now they are not there so there is no constant inspection to check compliance. If revocation has to be full enforced the staff is not enough to implement that.

"It is true that staff are very few and still committed with other official duties too. The revocation process is too cumbersome as it require thorough site inspection to know the extent of development still there are many plot which are not developed yet". R10

The findings on intuition staff discovered that there is no challenge of staff at Ministry level but the problem is serious at Municipal level however in its totality the land sector has staff deficit of 75%. This shows that there is no equal distribution of staff between these two levels of government this can be explained with the fact that even the resources are not equally distributed as reported by municipal official so municipality has no fund to employ more staff. Since more work are done at municipal level therefore staff is the challenge in the revocation and is the one of the factors that make revocation to be ineffective in Mwongozo and Kibada. This finding confirms what (Ogundele, Ayo,O., Odewumi, S. G., et al., 2011) claims, that land sectors department has no enough staff for development control enforcement and (Ahmed, 2011) mentions, that human resources is one of the factors impede revocation.

4.4.3.2 Institution Set up

The interview conducted with the land and legal experts they established that the institution set up for revocation is okay since the Municipality initiate the revocation process by inspecting the level of development and then send the proposal to Commissioner before the proposal sent to President through the MLHHSD. The set up shows there is the linkage between the Local Government, Commissioner for land and the President who is the trustee of land in Tanzania. The expert established that the problem is the trust between these levels of government. The Ministry of Land should entrust the Municipality, the suggested plots to be revoked should be listed only accompanied with important details for the Ministry and the President to see the justification of revocation not to repeat the process. Experts idea and suggestion at local government level regarding revocation has to be entrusted not for the ministry to go through the same procedure all over for verification which it was done at the municipal already. Mostly the municipality feel inferior on the issue of revocation because some time the municipality can be afraid to start revocation because they know they can start it and the ministry can refuse.

"Commissioner has given authorities to Municipal authorize land officers but he does not trust them, they advise him to revoke a plots after all procedure are done but he refuses or he starts the whole procedure again saying is the instruction from the president. I do not think there is the need to do so as land officers at municipal level have the same expertism as those who are at the ministry." R5

For the all revocation to be approved by the president is okay since the president is the trustee of land according to land law. It is not right for the revocation process to become simple and be approved at lower level since there is the possibility for the public official to abuse this power as a result of corruption. However, if more people will recommend the review of this set up it is better for the revocation to be approved by the committee not individual to avoid abuse of this power

"Most people advice that revocation should not be approved by the president, however to my opinion it is not right to make decision at lower level for it may be easy to temper with decision". R7

From the interview with the Ministry Officials they establish that the set-up is clear basing of the principle of decentralization by devolution but the problem is the existing situation where the land officials at municipality are employed by the Municipality Directors, and hence they obey more directions of the directors than from the MLHHSD. Therefore in some cases the ministry plan are not implemented if it is not priority of the directors including the enforcement process.

Furthermore, the MLHHSD officials who are also the member of land policy review they established that most of the people during the policy review suggest the changes in the set-up of land sector where by the municipality land official to be under MLHHSD direct so that to increase the accountability however this is against the policy of decentralization. On the issue of the revocation to be approved by the president the individual suggest that if it is possible the revocation for the small plot can be approved at the ministry level by either commissioner or Minister as it is done in the mining license however, others recommend that this is not right since land is life cannot be compared with mining license.

However, the information from the interview with the Municipal Officials reveals that the challenge for the revocation set up is to allow the revocation of small plots to be approved by the president instead of lower level, since the president has so many responsibilities that makes the revocation process to take more time.

"It's not okay for revocation of ordinary plots to be done by the president, he has a lot of work. He should delegate it to lower level so as to reduce insults for the delay of revocation" R10

According to the findings setup for revocation is clear since all government levels are participating in the revocation process, however most people during the collection of land policy review recommend that revocation approval of small plots to be approved at lower level however, some people think that this will allow some official to abuse this power. This can be explained by the fact that level of corruption in land sector in Tanzania is high. This findings links to what (Ogundele, Ayo, O., Odewumi, S. G., et al., 2011) argues, that corruption is one of the factors that impede effectiveness of development control.

4.4.3.3 Institution Mandate

From the interview with the Ministry Officials the role and responsibility of revocation at the ministry level is okay but at the municipality level there is the problem. The land is not priority at the municipal level so implementation of these role and responsibility is not effectively done.

"Duties are well distributed but the problem is executing them as you know land is not priority at the municipal but education and health. Hence many plan fail at land section including revocation" R1

The interview with the legal expert established that the role and responsibility is clear at all levels of the government. Roles of commissioner and authorized officers are well played however, they shouldn't be pressurized to make quick and under judged decisions; let them be fair to their acting position. However, others see that the role are not clear since in most cases the municipality does not really have power on revocation, and within the municipality it is better if Ward Executive Officers participate on the issue of revocation because they are inside and observe each and everything, but currently it is the ministry that has the power of revocation and the lower level of government has no power.

4.4.3.4 Institution Coordination

According to the interview with MLHHSD officials the coordination on the issue of revocation between the ministry and municipality is not so clear. The reason being that the commissioner operate through the Authorised Land Officers since the municipal land official are responsible to municipal directors, and they are not accountable to the ministry and this affect the chain of command and coordination in totality.

From the interview with the Municipal Officials the coordination is there, it is the municipality that initiate the revocation process since the preliminary process of revocation start at municipal level and then goes to the ministry so the coordination is clear. Sometime the ministry wants additional information of plots from the municipality, they really makes sure these information are there, but some time when the municipality wants some information from the ministry they cooperate however, sometimes there is delay.

"Coordination is not met due to lack of faith between these two authorities. Mostly the ministry does not trust land officers who are at municipality" R5

4.4.3.5 Politics in Revocation

The interview conducted with legal and land experts on the issue of politics in revocation established that politics have greater influence at all level of government some revocation are done and some are not done to please people (voters) even if it's against the law. Some of the politician protect their voters for example during election last year some politician had promised their voters that if they win the election they will ensure that some lands will be revoked and reallocated to them and sometimes the politician protect their voters against revocation. In some cases at municipal level Urban authority Committee can agree otherwise after the land owner whose tittle is to be revoked complain to them since the urban committee comprises the cancellers who do that to please their voters. Even at the presidential level, in some cases the revocation procedure are not followed to fasten revocation when there is the political influence. Politics in revocation can't be avoided since laws and politics can't be

separated since it is the politicians who enact these laws. The property is the political issue it can't be made totally professional successfully. The politics made most of the notice of revocation are issued selectively since it is possible for ones plots to be revoked because the government wants to relocate that plots to another person at the sometime is possible for ones plots to be revoked while the nearby plot have remain undeveloped for a long time it is not revoked because it is own by the people who have influence on government so most of revocation are done selectively. One legal expert observed:

"Since we can't separate law from politics revocation can't be professionally successful" R6

Through the interview conducted with the Ministry and Municipal Officials it is established that politics on revocation is a challenge since in all issues of land everything which is implemented has to be politically right, however to avoid political influence in revocation they maintain the ethics and stick to the law. For revocation to be effective depends on the political will of the president since for the last past ten years there was no political will on the revocation since most of the revocation submitted within that time got approval after the new election when the country got new president. Within six months after the new president took a sit more than 5000 revocation proposals got approval.

"What politics? In land sector everything that is done it has to be politically right for it to be viable"R1

The above finding discovered that revocation is determined by politics. Some revocation are done or not done politically in order to protect the voters. Some revocation procedure are not followed once the government wants to revoke the land and relocate the same to another influence people, in some cases the political leader especially during election promise their voters that land will be revoked and be allocated to them. This becouse most of the revocation are not done due to public interest but person interest. This finding confirms what (Home, 2011) claims, that however, the justification of revocation is for public interest and some time the land is revoked by the government in order to be distributed to individual for housing development but most of these have the personal interest and deprive the right of private owner.

4.4.4 Summary of the Institution Challenges

Study discovered that staff, set up, role and responsibility and politics impede effective revocation. Problem of staff in land sector especially those engaged in revocation is not as a result of low supply and knowledge of expert from the university, since there are two Land Colleges, one Land University and more than 10 University that offer law courses including land law. So the supply of land experts from the University is not problem but the problem is ability of the Government to employ. In addition to that, at the ministry level the staff is not a challenge since they are doing just a compilation which is just a paperwork. However on the issue of revocation in most of the Municipality there is no dedicated officers to check the compliance of the building rule and condition of right of occupancy. Generally the land sectors has the staff deficit of 75%. This findings conforms to what (Ahmed, 2011) claims, that land sectors department has no enough staff for development control enforcement. The institution set up for revocation is somehow okay since all level of government are involved however there is no trust between them which delay implementation. Role and responsibility of revocation are well distributed however the problem is implementation at the municipality level where due to the fact that land is not priority roles are not effectively implemented. Coordination is not clear due to the lack of faith. On the issue of politics the study discovered that politics have greater influence at all level of government some revocation are done and some not done to please people (voters) even if it's against the law. This is due to the fact that most of the revocation are not done due to public interest but person interest. This complies to what (Home, 2011) contends, that however, the justification of revocation is for public interest but some time the land is revoked by the government in order to be distributed to individual

for housing development but most of these have the personal interest and deprive the right of private owner.

4.4.5 Revocation Challenge- Legal

4.4.5.1 Legal Technicality

According to the interview with the Ministry officials it has been established that laws and policies of revocation are clear even if people claim that there is the delay in revocation especially at the presidential level there is no legal technicality, the problem is the political will of the president to approval revocation proposals.

Basing on the information obtained in the interview with the land and legal experts law and regulations are clear as the main revocation legislation which is the Land Act is clear. The law also give a chance for revocation to be questioned in the court of law so everything is clear

"The problem is not with the law but with implementers. We should not put the blame on the law but on us who have failed to implement it". R9

Furthermore the land expert questioned the time that is provided by the law to complete development before the plot is revoked that it is not realistic and many research has been conducted and the findings have shown that it requires not less than ten years for someone to complete a development under the current economic situation. Revocation law that we have need to be reviewed to be realistic since it was inherited from the colonial government. It is better for authority to have time to time reviews and amendments where necessary to make them implementable.

"There is a need of regular review of existing regulations as most of them adopted since colonial era and they might not be appropriate to day". R9

The interview conducted with the Municipal Official established that law on revocation is okay but time taken by the president to approve revocation proposals taken to him is extremely long and since people who are waiting for the consent of revocation cannot go to the white house to complain they end up victimizing them with insults.

According to the MLHHSD officials and Municipal officials the law of revocation is okay the problem is the implementation of the law. However the land expert shows their concern about the time given by the law for the holder of the right of occupancy to complete development. Generally most of the interview established that the law are clear since the law seems to protect the rights of the title holder and provide the chance to be heard before revocation. Therefore there is no legal technicalities that impede revocation because land act are clear on the issue of revocation. This findings is contrary to what (Ahmed, 2011) founds, that lack of factional planning laws is the one of the factors that resulting to the ineffectiveness of development control tools.

4.4.5.2 Legal Procedure for Revocation

According to the Land Act No. 4 of 1999 revocation procedures are as follows; issuance of notice to remedy breach and if the holder failed to remedy the breach a notice of revocation are saved to the holder of a right of occupancy which take effect 90 days after it has been served. This preliminary procedure in most cases are done by the municipals authorized land officers. Then revocation proposals are sent to the president through minister of land. After the president has approved revocation the law requires the commissioner to publish notification of revocation in one or two newspaper in the areas where the land is situated. The revoked land has to be registered in the name of the president (Tenga and Mramba, 2008).



On the issue of revocation procedure the interview with ministry officials established that even if the procedures are long as provided in section 44-51 of the land Act No. 4 of 1999 but these procedure were established purposely . Since if the procedures were simple possibly some of the land officials would have taken that advantage to abuse this power. The law requires before final procedure of revocation land administrator to have issued a warning letters, notice to breach, notice to pay fines before the last stage but if we look at the legal procedures as provided by the laws on the issue of fastening the revocation process there is a problem but all in all the law of revocation is not there to threaten security of tenure. Long processes of revocation aim to give change and right to be heard to the land occupants before revocation. One respondent passive:

"It is right for the procedures of revocation to be many and long so that revocation cannot be a simple job which land officers can take citizen for granted. However; the process is long yet the citizens are taken for granted. What you do not understand my young brother there are many procedures which are hard to implement to protect the rights of citizens in owning land" R7

However, land experts challenged system of sending warning letter and notice of revocation which counts from the day one receives it which a land officer has no direct means to know that it has being received or not, moreover there is no specific means for the one who have breached the contract to respond, one may come up physically or write a letter. Also there is the a problem of proper record of the plots owners which makes difficult in issuing the notice some time due to the poor record notice do not reach owners that make revocation process to be difficult and some revocation to be void.

Generally revocation procedures are clear since the whole processes seems to protect the land occupant and in the policy there is the statement which requires the owner of the right of occupancy to be protected since the title holders are beneficiary so it is not fair to be harassed.

"Due to poor record system sometimes revocation notice are sent to owners who has transferred the plots ten years back without commissioner consent".R7

On the issue of revocation procedure Municipal officials revealed that the problem is the time the notice take before to continue with other procedure. Also land record is the challenge sometime people change the address without information.

"Some land owners changes their address without prior and official information thus makes notice not to be received in time to targeted owners". R10

The land experts, municipal officials and Ministry official said that most of the revocation procedure are long and hard to implement but these procedures were provided by the law purposely to make the revocation process to be not an easy task in order to protect the citizens in owning land. Probably if this procedures were simple land official could take citizen for granted. Therefore, revocation process cannot be fasten and become an effective development control tools that can encourage development of undeveloped plots since it is there to protect land occupants. This links to what (Ogundele, Ayo, O., Odewumi, S. G., et al., 2011) explains, that unsuccessful development control procedures constrained development control process

4.4.6 Conclusion on the Legal Challenge

The study found that revocation law and procedures are okay since they seems to protect individual land right before revocation. Therefore there is no serious legal technicality that affect effectiveness of revocation. Generally most of the interview established that the law are clear since the law seems to protect the rights of the title holder and provide the chance to be heard before revocation. This findings is contrary to what (Home, 2011) declares, that lack of factional planning laws is the one of the factors that resulting to the ineffectiveness of development control tools (Revocation). This finding shows that even if the regulation require the plot to be revoked if remain undeveloped for more than 36 months the government officials tried to be flexible and fair with them since there are many factors such as lack of housing finance and time given to develop being short backing the situation. This findings complies with what (Ahmed, 2011) articulates, that some of the development control tools are not enforced because the government official become reluctant to enforce and control development due to humanitarian grounds. Moreover, findings also discovery that authorities failed to use revocation as tools for effective development control, this can be explained by the fact that lease conditions are not well structure to enforce development condition. This findings conform to what (Hong, 2003) says, that lease condition need to be well structured to achieve policy goals of the lease also confirms what (Nystrom, 2007) claims, that the use of lease condition to enforce land use regulation has resulted to several development control deficit.

4.4.7 Revocation challenge -Financial Resources

According to the interview with the MLHHSD officials financial resources are not challenge at the ministry level since what they do is the paperwork which require only few man power and a little fund for stationaries but it is a serious challenge at the municipal level where they are required to conduct a constant inspection to justify revocation ground if it is the failure to develop the plots/land.

However, the interview with the Municipal Officials established that lack of finance is a challenge since the land related revenue are collected but during the Municipal budget a little sum of money is allocated to land department since to the land sector is not the priority at municipal. The land section receives a rentation of 30% from the MLHHSD for land rent collection but sometime this money is not delivered timely and the amount given is little. For example the whole land department at Temeke municipality have only 2 cars which sometimes are scheduled for other municipal activities which are not related to land so if all plots are to be inspected it is not possible.

"It is not easy to ask for revocation budget from the municipal director and even political leaders will not support during budget meeting. They will ask you instead of surveying to allocate you want to revoke?". R11

Interview with the land experts revealed that financial resources on revocation are limited most of plan on land sector fail due to lack of finance, municipality need to be creative to fund more source of fund. Most of the municipality has no fund to pay the expert and to buy the car in order to do constant inspections for revocation hence most of the expert go to another county. Municipality has no money to run this activity. Resources aren't evenly distributed to the ministry and municipality since no good system of collecting these revenue however the source are many like property tax. One land expert observed:

"There are many source of income the problem is with means of collection, try asking residents at Kibada or Mwongozo if they pay property tax. I'm sure they aren't. Imagine plots are not developed where income will come from" R9

The Ward Executive Officer of kibada said that "there is no system where people pay property tax but the municipal is Plan to implement that".

From the above explanation it has been seen that the finance is the challenge for revocation process especially at the municipality level. The finding shows that resources for revocation are unevenly distributed between the local and nation government, only 30% of the land rent is going to municipality that why the ministry official reported to have no serious constraints on the revocation. This could be due to the fact that Municipality collect more revenue but during the budget only little amount is allocated to land sector since land sector is regard as the source of income. This could be a reason why municipality failed even to plan for property tax collection in Kibada as reported by the Ward Executive Officer. This findings confirms to what (Ogundele, Ayo, O., Odewumi, S. G., et al., 2011) claims, that municipality have inadequate financial for development control however, in many cases the land sectors are regarded as revenue generating. Furthermore, findings discovered that the municipality claim to have few vehicles for inspection where by Temeke municipality officials claim to have only two cars for the inspection. Sometimes these cars are used for other administrative activities that are regarded of more important than land activities issues. This findings links to what (Ahmed, 2011) claims, that lack of logistic in terms of vehicle in different department especial building and inspection unit constrained development control process.

4.4.8 Summary of the Financial Resources

Study discovered that resources for revocation are unevenly distributed between local and nation government and hence finance is the serious challenge at the municipality level. This is because only 30% of the land rent is going to municipality that why the ministry official reported to have no serious financial constraints on revocation compared to municipality. Municipality collect more revenue but during the budget only a little amount is allocated to land sector. This is because municipality regard land section as the source of income but does not invest more money to this sector and hence the municipality fails even to plan for property tax collection in Kibada as reported by the Ward Executive Officer. This findings conforms to what (Ogundele, Ayo,O., Odewumi, S. G., et al., 2011) claims, that municipality have inadequate financial for development control however in many cases the land sectors are regarded as revenue generating. The study also found that the municipality claim to have few vehicles for inspection where by Temeke municipality officials claim to have only two cars for the inspection and sometime these cars are used for other administrative activities that also regards of more important than land activities issues. This finding links to what (Ahmed, 2011) discusses, that lack of logistic in terms of vehicle in different department especial building and inspection unit constrained development control process.

4.5 Conclusion

In the following chapter the conclusion and recommendation will be addressed. In this chapter conclusion of this study will be done by answer the main research question

Chapter 5: Conclusions and recommendations

5.1 Research Conclusion

5.2. Introduction

It is common for plots in Dar es Salaam to be allocated and remain undeveloped for more than 5 years. Generally undeveloped plots within the city make the land not to be used optimally and to fulfil its social and economic function.

From the above facts, This research was conducted in Dar es Salaam with the main objective of revealing and explaining factors that limit development of allocated plots in the 20,000 plots project in Dar es Salaam city and explaining why revocation of the right of occupancy of undeveloped plots beyond 36 month in 20000 plots project in Dar es Salaam city is not effectively enforced. To establish these objectives the main research question that guided the entire study process read; "Which factors hinders the development and revocation of undeveloped plots allocated in the 20,000 plots project in Dar es Salaam city?" The study surveyed Mwongozo and Kibada as neighbourhood study areas. From the main question the conclusion below is based on the response to sub - questions.

5.2.1 What is the role of location in the development of 20,000 plots project in Dar es Salaam city?

On the issue of role of location on the development of plots in Kibada and Mwongozo the study found that distance to the CBD and work places is not the accessibility factors that has impact on the development of the plots since it is 15km to Kibada and 20 Km to Mwongozo. However accessibility factors that affect development of plots in Kibada and Mwongozo is the means of transport. Furthermore, study found that mobility factors that constrained development of plot in Mwongozo and Kibada are commute cost and time. Therefore location factors (transport services, commute cost and time) affect the plot development in Kibada and Mwongozo.

From the study, it was discovered that Mwongozo and Kibada are at the opposite side of CBD and are separated by the Indian Ocean. While Kibada is located 15km from CBD Mwongozo is about 20km. There are three alternative different routes which can be used to access CBD. These routes include Kilwa road, Nyerere Bridge which was inaugurated on April 2016 and use of ferry which crosses Indian Ocean. Before inauguration of Nyerere Bridge the major means of transportation from Mwongozo and Kibada to CBD was via ferry (Panton). However ferry has tendency to prove failure several times due to bad maintenance Culture. Lack of reliable mass transport system from Kibada and Mwongozo discourage people to develop their land in the area and hence they were waiting for the fulfilment of the promise provided by the government that is the pending bridge construction. This conforms to what (Tyrinopoulos and Antoniou, 2013) says, that crowding and unreliable service discourage people to use public transport. Bridge was inaugurated to risque the situation still there are challenges roads linking the bridge with Kigamboni are very poor with a lot of potholes. Similarly on the opposite side of the bridge there traffic jam since the roads are narrow and cannot accommodate the vehicle influx. No public transport crossing the bridge this forces people still to prefer using ferry to bridge. There has been attempt by private service providers to offer transport service through the bridge but it seems that the toll road is too high compared to the fair charged, since the bridge was constructed by NSSF and tool roads are still under the control of them for which until they recover their cost. Toll road in this case cost 7500Tsh. (3.3\$) per trip which high and discourage such attempt. Therefore the government put more effort to make sure the bridge is constructed in order to improve the accessibility in the area without considering transport system via the bridge therefore the government consider accessibility without mobility which at the end of the day failed do solve the transport challenge of the area. This finding links to what (Bertaud, 2014) says, that it is possible to have good accessibility with poor mobility. Also (Handy, 2002, SSATP, 20015) insist, that Planning for accessibility rather than mobility

can create benefits by expanding choices and reducing the need to drive, however insists that together, accessibility-enhancing and mobility-limiting strategies have more potential to change behavior than either approach on its own. Therefore Kibada and Mwongozo are not accessible which discourage people to develop their land since accessibility is measured with the quality of transport system as (Olaru, Smith, et al., 2011) argues, that one of the ways to measure level of accessibility in the city is to look on the quality of transport service to transit oriented development neighborhood because the transit oriented development neighborhood forms the travel pattern of community.

On the issue of commute cost most Tanzanians live under 1 \$ per day, while the fare per day to and from Mwongozo and Kibada is Tsh. 2800 which is equivalent to \$ 1.2 so, this fare becomes unaffordable to majority. This is contrary to what (O'Sullivan, 2012b) says, that individual to use one-third-one half of their income for transport. Therefore people opt to remain on the other part of the ocean since they think it is better to pay higher rent in order to avoid higher transport cost. This complies to what (Litman, 2015) claims, that individuals make many decisions that involve tradeoffs between accessibility and mobility, such as whether to pay higher rents for a more accessible housing location, or save housing costs by accepting a less accessible locations, and a spend more time and money on transportation. Furthermore, people in kibada and mwongozo use 1-3 hours in transport due to poor transport services which is contrary to what (Bertaud, 2014) suggests, that travel time to range from 25-30 minutes

5.2.2 What is the level of provision of utility service in the 20000 plots project in Dar es Salaam city?

To answer the question of level of utility service in Mwongozo and Kibada the study found that level of services is not satisfactory since in all most all of these areas there is no public water connection, Electricity is far from the neighbourhood only found along main roads to Kibada and Mwongozo. Most of roads are weathered roads that are made by the dwellers themselves during the construction time. Generally, utility services are not satisfactory in neighbourhoods as a result, Majority of residents incur own cost in installing these services. This is disadvantage to low income people as they cannot afford to install them and they are obliged to wait till then the government has money to extend the connections for them to start construction. Ultimately, this affects development of plots.

The analysis discovered that National Human Development Policy of 2000 provide that government will facilitate the provision and improvement of social services in human development settlement. National Land Policy provide that in all urban area that has been declared to be a planning area for urban development shall be provided with infrastructure and social services before allocation of the plots to developer. However in all most all of these areas there is no public water connection people incur cost to drill well and some of the people who do not have money to drill they buy water from them since water company has no budget to supply water to the new areas. Electricity is far from the neighbourhood only found along main roads to Kibada and Mwongozo therefore people use to pay Electricity Company to supply the transformer and electric poles near to the neighbourhoods. Most of roads are weathered roads that are made by the dwellers themselves during the construction time when they take materials to site. Individual tend to use their money to get services in their neighbourhood which make the land to be unaffordable in Kibada and Mwongozo and discourage plots development. This conforms to what (Rakodi and Leduka, 2008) explains, that experience of Africa shows that the provision of services both on site and off site are the source of the rise on the land price and to be unaffordable to people.

Findings also shows that due to lack of services in Kibada people used neighbourhood selforganization in collaboration with the Ward Executive Officer to contribute money to pay for transformer, electric poles in order to get the electricity in their neighbourhood. Also they contribute money to buy fuel in order to use municipality bulldozer to create weathered roads. This to some extent links to what (Ibem, 2009) argues, that it is possible for the community to uses capital generated from the DUs and CBOs in addressing the public infrastructure scarcity. Furthermore, the poor individual cannot afford to pay for the service and therefore poor income earners they have to wait until the government get fund to supply it for them to start development. This impact development of the areas. Also the findings discovered that in most area there is no water since the municipality has no fund to provide this service probably this is because in Dar es salaam most of the municipality depend on the intergovernmental transfer and borrowing for capital expenditure and now days the national government require the local government to depend on their source for capital development this findings confirms what (Peterson, 2006) explains, that for the reason of fiscal management the higher level of government has reduce share of intergovernmental transfer to local level for capital expenditure and hence in many of the local government the service provision is not adequate.

Furthermore, the findings discovered that the plots was surveyed since 2001 by the Ministry of Land, Housing and Human Settlement Development but is now ten years the Water Company, Roads Agency and Electricity Company have no budget to provide these services. This is due to the fact that there is no coordination between different institution during the implementation of the project, and this conforms to what (Owusu and Asamoh, 2005) debates, on the studies done in Kumasi metropolitan in Ghana assessing the provision of servicing land in the peri-urban area which shows that there is lack of effective mechanism of matching housing development and utility provision. However, it goes contrary to what (Lekwot, Balasom, et al., 2014) suggests, that it is better for all aspect of urban design to work together for high quality urban space and this urban aspect include the coordination of agencies like those dealing with urban infrastructure, service provision and land planning and regulation. Generally, the provision of the service is not satisfactory. This is due to the fact that government do not play its role of providing the electricity to the new neighbourhood using the property tax and other source of revenue as the property tax is not charged in these areas. This findings is contrary to what (Esquivel and Alvayay, 2014) suggests, that services include roads, water, electricity, telephone and waste remove are to be provided either by local government or under the supervision of local government and are financed by the property tax. Therefore possibly the service area not provided since the land occupants do not fulfill their obligation as explained

5.2.3 What are the regulatory and fiscal development incentives provided by Dar es Salaam Municipal councils in the 20000 plots project?

To answer the question of fiscal incentive the study found that there is no clear and convenience fiscal/housing finance incentive that are provided by the government to encourage the development of plots in Kibada and Mwongozo since most of the system which is available do not benefit the targeted people. To answer question of regulatory incentive provided by the government to encourage people to develop the land in a required time in Kibada and Mwongozo the study found that there is neither permit procedures reduction and waivers nor building rule waiver that are provided by municipality to land occupants and developers. In addition to that the study found that no incremental building practices is allowed from the municipality as the way of encouraging development in the area. The law requires the houses to be competed and to be with full service before occupation however, most of the people do not comply with this regulation in Kibada and Mwongozo so it is not disincentive for plot development.

In the analysis, it was discovered that Tanzania has no government housing bank after the failure of Tanzania Housing Bank, However, there is the system which was design to provide housing loan to civil servants. Also there are commercial banks which provide housing loan to land occupants at interest rate of 18-22%. Tanzania enacted Mortgage Finance Act in 2008 and its implementation is not effective. Most people avoid to take loan to construct their house due to higher interest rate since for a long time there was no law governing the whole process of

housing finance. This complies with what (Ogedengbe and Adesopo, 2003) explains, that high interest rate charged by commercial bank discourage people to use the loan. Housing subsidies is there whereby the housing loan are provided at subsidized rate of 3% however, due to the small capital only are offered to civil servants. Another form of subsidies is available through the central bank of Tanzania where by the micro credit are given loan at subsidizing rate in order for them to provide the housing loan at subsidize interest rate to developer. However, this is not effective since this microcredit due to the high running cost still they provide this at high interest rate so the targeted group do not enjoy this subsidies. Micro credit is available but tax incentive in housing it is not available, however, there is the move which has been initiated by NHC and NSSF to remove the Value Added Tax on the rented housed which at all even if will get approve will not be of benefit to land occupants but developers who construct rented houses. Therefore findings discovery that the targeted group do not enjoy subsidies and tax inventive provided by the government. This links to what (Lux, Sunega, et al., 2009) argues, that in Czech Republic housing subsidies that include tax relief, rent regulation, and housing allowance do not reach the targeted group.

To answer question of regulatory incentive provided by the government to encourage people to develop the land in a required time in Kibada and Mwongozo the study found that there is neither permit procedures reduction and waivers nor building rule waiver that are provided by municipality to land occupants and developers. In addition to that the study found that no incremental building practices is allowed from the municipality as the way of encouraging development in the area.

It was discovered that both Section 36 of the Land Act and regulation 6 of the Land (Condition of Right of Occupancy) Regulation require all the grantee who has been granted right of occupancy for the building construction purposes on land to apply the building permit. The law insist that failure to obtaining permit in building construction will result in a fine of 2% of the market value or sometimes, if the building will be of low quality the developer will be ordered to demolish the building. Furthermore the study discovered that building permit is time and cost consuming since council sit after every 3-6month to approve the building permit. The high cost of the building permit is also the result of some requirement of environment section where by the developer of a simple residential house is required to submit the environment impact assessment report which increase the cost of the building permit since the report cost not less than 5million Tanzania shillings. Therefore there is the administrative bureaucracy in building permit process seems to be the barrier for land development. This conforms to what (Schill, 2005) Says, that Administrative roadblock rise the cost of housing and become barriers for intensive land development. This shows that there is no measure the municipality take to reduce these administrative roadblock in building permit to encourage land development. However, scrutiny fee is affordable since the developer has to pay scrutiny fee of Tanzania shilling 18,000 for high density plot, 23,000 for medium density plot and 35,000 for lower density. On the issue of building rule there is the statutory overlap, institution overlap and lack of clarity in the planning function which is the base of building rule which increase the complication on the issue of building rule and become burden to land occupants and developer. This also confirms what (Schill, 2005) Says, that Administrative roadblock rise the cost of housing and become barriers for intensive land development and therefore no building rule waiver are offered by municipality to encourage development. In addition to that the study discovery that law require the house not to be occupied until it is completed and the certificate of occupancy is issued. In addition to that, the law require the house to be full serviced before it is occupied. Nevertheless, the government does not provide the services required. So the law is there but not enforced. People occupy without service and before the houses is completed since it is clear that there is no clear housing finance so the government failed to enforce that. Again even if it is not officially declared that you can occupy the houses without complying with the mentioned regulations as the way of encouraging development it is common in Kibada and Mwongozo. This complies to what (Yakob, Yusof, et al., 2012) discusses, that land use regulations such as

planning acts, development plans and planning standards is the obstacles for the achievement of sustainable urban housing development if and only if they are effectively enforced. Also conforms to what (Ahmed, 2011) claims, that most of sanctions imposed by the legislation are soft to the developers and provides room for increased bureaucratic resulting to undertake unauthorized development.

5.2.4 What are the challenges in enforcing revocation of right of occupancy of undeveloped plots beyond 36 month in 20000 plots project in Dar es Salaam?

To answer the issue of institution challenge on the issue of revocation it was found that staff, set up, role and responsibility and politics impede effective revocation. To answer the issue of legal challenge on the issue of revocation the study found that revocation law and procedures are okay since they seems to protect individual land right before revocation. Therefore there is no serious legal technicality that affect effectiveness of revocation. To answer the question of financial challenges on revocation study discovered that resources for revocation are unevenly distributed between the local and nation government and hence finance is the serious challenge at the municipality level.

It was discovered that Problem of staff in land sector especially those engaged in revocation is not as a result of low supply and knowledge of expert from the university, since there are two Land Colleges, one Land University and more than 10 University that offer law courses including land law. So the supply of land experts from the University is not problem but the problem is ability of the Government to employ. In addition to that, at the ministry level the staff is not a challenge since they are doing just a compilation which is just a paperwork. However, on the issue of revocation in most of the Municipality there is no dedicated officers to check the compliance of the building rule and condition of right of occupancy. The land rangers and building inspectors are not available, so the Land Officers, Land Surveyor and Land Planners normally check compliance, and most of them are busy in other land issues for them enforcement of building condition is not priority. Generally the land sectors has the staff deficit of 75%. This findings conforms to what (Ahmed, 2011) claims, that land sectors department has no enough staff for development control enforcement. This findings shows that there is the problem in administration and implementation of public leasing that make the revocation to be ineffective which is the result of lack of staff. This finding links to what (Nystrom, 2007) says, that poor system of the public lease is caused by poor administration due to the lack of professional in real estate. The institution set up for revocation is somehow okay since all level of government are involved however there is no trust between them which delay implementation. In addition to that analysis shows that role and responsibility of revocation are well distributed however the problem is implementation at the municipality level due to the fact that land is not priority hence roles are not effectively implemented. However some land expert revealed that role is not well distributed since the municipality has more power compared to municipality which affect implementation. On one side the study discovered that the coordination is not clear due to the lack of faith however, on other side coordination is affected by the fact that municipal land official are employed by municipal directors therefore they are not direct responsible to the MLHHSD. On the issue of politics the study discovered that politics have greater influence at all level of government some revocation are done and some not done to please people (voters) even if it's against the law. In some cases the revocation procedure are not followed to fasten revocation when there is the political influence. This is due to the fact that most of the revocation are not done due to public interest but person interest. This complies with what (Home, 2011) contends, that however, the justification of revocation is for public interest but some time the land is revoked by the government in order to be distributed to individual for housing development but most of these have the personal interest and deprive the right of private owner.

To answer the issue of legal challenge on the issue of revocation the study found that revocation law and procedures are okay since they seems to protect individual land right before revocation. Therefore there is no serious legal technicality that affect effectiveness of revocation. However the land expert shows their concern about the time given by the law for the holder of the right of occupancy to complete development. Generally, law are clear since the law seems to protect the rights of the title holder and provide the chance to be heard before revocation. This findings is contrary to what (Home, 2011) declares, that lack of factional planning laws is the one of the factors that resulting to the ineffectiveness of development control tools (Revocation). Also the study discovered that revocation procedures are long and hard to implement but this procedures were provided by the law purposely to make the revocation process to be not easy task in order to protect the citizens in owning land. Probably if this procedure were simple land official could take the citizen for granted. Therefore the study found that the revocation procedure are long hence the revocation process cannot be fasten and become the effective development control tools that can encourage development of undeveloped plots. This findings links to what (Ogundele, Ayo, O., Odewumi, S. G., et al., 2011) claims, that unsuccessful development control procedures constrained development control process. This finding shows that even if the regulation require the plot to be revoked if remain undeveloped for more than 36 months the government officials tried to be flexible and fair with them since there are many factors such as lack of housing finance and time given to develop being short backing the situation. This findings complies with what (Ahmed, 2011) articulates, that some of the development control tools are not enforced because the government official become reluctant to enforce and control development due to humanitarian grounds. The findings also discovery that authorities failed to use revocation as tools for effective development control, this can be explained by the fact that lease conditions are not well structure to enforce development condition. This findings conform to what (Hong, 2003) says, that lease condition need to be well structured to achieve policy goals of the lease also confirms what (Nystrom, 2007) claims, that the use of lease condition to enforce land use regulation has resulted to several development control deficit.

To answer the question of financial challenges on revocation study discovered that resources for revocation are unevenly distributed between the local and nation government and hence finance is the serious challenge at the municipality level. This is because only 30% of the land rent is going to municipality that why the ministry official reported to have no serious financial constraints on revocation compared to municipality. Municipality collect more revenue but during the budget only a little amount is allocated to land sector. This is due to the fact that municipality regard land section as the source of income but does not invest more money to this sector and hence the municipality fails even to plan for property tax collection in Kibada as reported by the Ward Executive Officer. This findings conforms to what (Ogundele, Ayo,O., Odewumi, S. G., et al., 2011) claims, that municipality have inadequate financial for development control however in many cases the land sectors are regarded as revenue generating. The study also found that the municipality claim to have few vehicles for inspection where by Temeke municipality officials claim to have only two cars for the inspection and sometime these cars are used for other administrative activities that also regards of more important than land activities issues. This finding links to what (Ahmed, 2011) discusses, that lack of logistic in terms of vehicle in different department especial building and inspection unit constrained development control process.

Differences and similarities between Kibada and Mwongozo

Strategy adopted in this research is single embedded case study where research have more than one sub- unit of analysis. In implementing single embedded case study the comparison was done within the cases. The following is the differences and similarities between two neighbourhoods:

Differences

Findings discovers that even though Kibada and Mwongozo are located in the other part of the Indian Ocean they are strikingly different in many ways on the issue of development challenges. Mwongozo is located 20 km to CBD, whereas Kibada is only 15Km to CBD. Another difference is the availability of the roads. Somehow in Kibada more Murram roads are available compared to Mwongozo. The two neighbourhood also differ in the level of security. In mwongozo the security is serious challenge compare to Kibada. In additional to that the 67% of the plots are undeveloped in Kibada while Mwongozo 91% of the allocated plots remain undeveloped. Moreover while about 7,054 plots were allocated in Kibada only 3,146 were allocated in Mwongozo together with Gezaulole.

Similarities

Findings of this research discovered that Kibada and Mwongozo have some common development and revocation challenges. First, both neighbourhoods are adjacent to each other, all are located on the other part of the ocean. Both area use similar means of transport including Kilwa road, Nyerere Bridge which was inaugurated on April 2016 and ferry which crosses Indian Ocean. All neighbourhood use drilled wells since there is no public water connection across the areas. Although these neighborhoods shares benefits of having electricity along their major roads but there is an additional cost to have it connected to residents as they are therefore forced to pay for Electricity Company to supply the transformer and electric poles near to the neighbourhoods. Likewise, in both neighbourhood people neither have clear access to housing finance, permit procedures reduction and waivers nor building rule waiver. In addition to that the study found that no incremental building practices is allowed from the municipality. Finally, there is no revocation of undeveloped plots in both Kibada and Mwongozo neighbourhoods.

5.3 Policy and administrative recommendation

The following recommendations for future land development project:

- It is important that policy makers, politician as well as implementers, to consider location, service and development incentive in the land development projects if anticipated outcome are to be realized effectively and efficiently.
- It is better for all aspect of urban design like those dealing with urban infrastructure, service provision and land planning and regulation to work together for high quality urban space.
- It is the time for the municipalities of Dar es Salaam to review their value capture method like premium and land rent to reflect increase in land value in the city. This review can be one way of encouraging people to develop their land.
- It is important for the policy makers to review 1% fine for those who do not comply with the development time since 1% is very small.
- It is important for the policy makers to device alternative mechanism to enforce plot development since it seems revocation has proved failure since land is expected to play social function than economic function in Dar es Salaam.

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Annex 1: List of respondents

Table Annex 1. 1: List of respondents

Respondent number	Function/organisation
R1	MLHHD - Legal Section Officer
R2	MLHHD - Dar es salaam Zone Officer
R3	Municipality - Building Permit Officer
R4	MLHHD Housing Section Officer
R5	Consultant in the Field Land
R6	Lectures at Law School
R7	Lectures at the University
R8	TANESCO Officer
R9	Lectures at the University
R10	Municipal Land Officer
R11	Municipal Land Officer
R12	Ward Executive Officer
R13	Ward Executive Officer

Annex 2: Interview guide

Erasmus University Rotterdam, The Netherlands Institute of Housing and Development Studies (IHS) MSc. Urban Management and Development

Interview guide

Introduction

My name is Jabir Mussa Singano a Master student at Erasmus University Rotterdam pursuing urban Management and Development course. Currently I am undertaking a research about the development and revocation of plots in 20000 plots Project. In this respect, I would like to interview you on different topic relate to my research topic and your cooperation will be highly appreciated. I will make sure that all the information you deliver is for academic purposes only and will be treated confidential

	Questions	Indicator checklist
	A: Information about interviewee	
	What is your position in the organization? What are some of your responsibility in the organization? For how long has have been worked with organization?	Position , role and duration of the service in the organization
	B. To land &Legal Section MLHHSD & Mu	ınicipalities
1	How many plots has been revoked due to failure to develop the land within 36 month from 200000 plot project?	Number of plots which has been revoked
2	Is there rejected proposals? What is (are) the reason(s) for rejection?	Reason for rejection
3	How do you consider the technical capacity and number of staff available for implementation of revocation of undeveloped plots?	Technical capacity & Number of staffs
4	How do you consider existing institution set up for effective revocation??	Institution set-up(number and level authorities)
5	In your view is the existing institution mandate as provided by laws adequate for effective revocation	Institution mandate
6	To what extent the ministry and municipality are coordinated to achieve effective implementation of revocation?	Presence and effectiveness of cooperation & coordination between institution
7	How do you consider financial resources available for implementation of revocation?	-Presence of vehicles and other logistic for inspection
		-Presence of computer software like GIS to identify the undeveloped plots
8	In your view is the existing laws and policies adequate for the implementation of	-Presence of policy and legislation
	revocation? If yes/ no how?	-effectiveness of existing policy and legislation
9	In your view is there legal technicality hinders implementation of revocation? If yes/No how?	Presence of legal technicality
10	In your view is there political influence hinders implementation of revocation? If yes/No how?	- Presence of Political sensitivity
11	In your view is the existing procedure for revocation clear and effective? If No/yes how?	Effectiveness of existing legal procedure
12	What is your opinion about accessibility and mobility of Mwongozo and kibada	
13	What is your opinion about availability of service in Mwongozo and Kibada	

C1. Housing section – MLHHSD & Municipalities 14 Are there housing loan, Housing subsidies at subsidized interest rates from the government to encourage development at 20,000 plots project? 15 Are there commercial bank and microcredit provide housing loan at reasonable interest rate to encourage development at kibada and Mwongozo 16 What is the interest and typical loan term (number of years of loans by government and private housing finance institutions) 17 In your view How effective are housing loan, subsidies from both government and private? 18 Are there other sources of funding for the housing sector? 19 Is there tax incentives for homeownership 20 In your view How effective are tax incentive? 21 What is the number of days required to obtain building permits for residential construction? 22 What is the number of agencies that an individual is required to visit to obtain a permit for new construction? 23 What are the typical costs associated with obtaining a building permit (n local currency) 24 Is the building code requires that houses be completed before they are occupied. 25 Is Land regulations require that new residential land be fully serviced before it is occupied 26 What is you view are there unnecessary beaucracy and botternake in issuing building permit Process 27 In your view are there unnecessary beaucracy and botternake in issuing building permit Process of housing loan, subsidies, micro credit and tax incentive 29 How do you consider the building noblity, availability of service s and development incentive in development of plots in mwongozo and kibada plots project? 30 In your view are there unnecessary the pattern of plots in mwongozo and kibada plots project?
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development incentive in development of plots in mwongozo and kibada plots project? development incentive on development of kibada and mwongozo In your view How do you consider the existing institution capacity for - staff number
revocation -Technical capacity(Skills and knowledge
In your view How do you consider existing institution set up adequate for effective revocation Institution set-up(number and level authorities)
In your view is the existing institution mandate adequate for effective revocation. How? -Institution mandate (Role and responsibility)
In your view to what extent the ministry and municipality are coordinated to achieve effective implementation of revocation? -Presence and effectiveness of cooperation & coordination between institution
How do you consider political influence on revocation? Presence of Political influence
How do you consider existing laws and policies for the implementation of revocation? effectiveness of existing policy and legislation
- Effectiveness of existing legal procedure
procedure In your view do you think there are legal technicalities hinders revocation procedure - Presence of legal technicality
procedure

37	How many plot has been developed from each block in your neighbourhood?	Developed plots
38	How do you consider accessibility, mobility, level of services, and development incentive in the development of plot in your jurisdiction	Location, services and development incentive as factors hinders development of plots
39	What are the challenges do you face due to existence of undeveloped plots in your jurisdiction?	Effect of undeveloped plots
	F. Electric company	
40	what is the procedure involved in getting electric connection	Procedure of getting electricity connection
41	How long does it take to get electric connection (time in days)	Time taken to get electricity connection
42	What does it cost in average to get connected	-Cost of getting electricity connection

Annex 3: Questionnaires

Erasmus University Rotterdam, the Netherlands Institute of Housing and Development Studies (IHS) MSc. Urban Management and Development

Introduction

Jabir Mussa Singano is a student of MSc. of urban Management and Development at Erasmus University Rotterdam. Currently, he is undertaking a research about the development and revocation of plots in 20000 plots Project. In this respect, he is conducting resident's survey in 2000 plot project in order to establish factors hinders development and revocation of undeveloped plots.

As one of the residents of 20000 plots project you are in a good position to provide him with the information that can help him to know the real situation. Therefore you are kindly invited to help filling in this questionnaire. He will make sure that all the information you deliver is for academic purposes only and will be treated confidential

Instruction

Kindly tick the numbers or numbers that relate to the choice or choices that apply

Date of survey	Entry number
Name of research assistance	Neighborhood

A: Respondents demographic data

Gender	Male	Female	
Age	Less than 18 years	Above 18 years	5
How many years have you live	Less than 3 month	Between	Over on years
in this area		3month to 1	
		years	

B: Development Time

1. How long did it take you to complete your houses construction?

2. How do you consider the 36 month as time to complete development

Very short	Short	Moderate	Long	Very long

C: Location

3. what is your travel distance to work by public transport?

0-10km	11km-20km	21km- 30 km	4. Above 30km
O-TOKIII	TTKIII-ZUKIII	ZIKIII- 30 KIII	H. ADOVE JUNIII

4. what is your travel distance to Central Business District by public transport?

0-10km

5. How much fare do you pay to reach work place by public transport?

400-800 Tsh. 1200-1600	Tsh. Above 2000-2400 Tsh	Above 2400 Tsh.
------------------------	--------------------------	-----------------

6. How much fare do you pay to reach Central Business District by public transport?

400-800 Tsh.	1200-1600 Tsh.	Above 2000-2400 Tsh	Above 2400 Tsh.
100 000 15111	1200 1000 1311.	710010 2000 2100 1511	710010 2 100 15111

7. How long do you take to reach your work place by public transport?

O-60 min.	61-120 min.	121min -180 min	Above 180 min.
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8. How long do you take to reach Central Business District by public transport?

O-60 min.	61-120 min.	121min -180 min	Above 180 min.

9. What were accessibility and mobility challenge before the bridge?

Poor ferry service	Distance	Travel time	Transport cost

10. What were accessibility and mobility challenge after bridge?

Absence of public transport across	Transport cost	Travel time	Distance
bridge			

	No
D: SERVICES	
12. Is there public water connection in	your house?
Yes	No
13. if your answer is yes 12,above, how	v much did it cost to get connection?
1-200,000 Tsh	Above 200,000
14. if your answer is No. 12 above, do	you have any other alternative source of water
Yes	No
15. if your answer is Yes 14 above, w	hat alternative source are use?
Neighbourhood dag well	surface water My dag well Communal dag well
Heighbourhood dag Weil	Sarrace water my dag wen community dag wen
connection constrained your developm Yes	86 months do you think that absence of public water nent decision?
	NO
17. Is there public electricity connectio	
<u> </u>	on in your house?
17. Is there public electricity connectio	
Yes	on in your house?
Yes 18. if your answer is yes 17 above, wh	n in your house? No at did it cost you to get connection
Yes	on in your house?
Yes 18. if your answer is yes 17 above, wh Below 1000,000	on in your house? No at did it cost you to get connection Above 1000,0000
Yes 18. if your answer is yes 17 above, wh Below 1000,000 19. Is there beauraycy in electricity of	on in your house? No at did it cost you to get connection Above 1000,0000 connection process?
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Yes 18. if your answer is yes 17 above, wh Below 1000,000 19. Is there beauraycy in electricity of Yes 20. if your answer is Yes 19 above an	on in your house? No at did it cost you to get connection Above 1000,0000 connection process?
18. if your answer is yes 17 above, wh Below 1000,000 19. Is there beauraycy in electricity of Yes 20. if your answer is Yes 19 above an	nn in your house? No at did it cost you to get connection Above 1000,0000 connection process? No d you complete development after 36 month do you think

11. if you complete your houses after 36 months, Do you think that accessibility and mobility

21. is there road connection in your neighbourhood?

Yes			No		
22. if your answer i	is yes, wh	at type of road	d connection is ava	ailable?	
Tarmac		Mur	ram roads		Weathered road
23. (d) if your ansv	ver is yes,	, 21 above, ar	e they adequate to	o serve th	e neighbourhood?
More adequate		Adec	quate		Not adequate
24 .if your answer i	is Yes 21 a		1	he roads?	
Very bad		Bad	Good		Very good
25. if you complete your development	-		s month do you thin No	nk road ch	hallenge constrained
162			INU		
E: Developmen 26. Is there a gove			ing bank providing	g housing l	loan?
100		110		DO.1. 1	
27. if yes, did you use hous	ing loan t	to construct yo	T		
Yes			No		
28. if your answer is no 26	what is th	ne reason of n	ot using housing lo	oan ? ———	
High interest rate	Sho	ort loan term		Not ac	ccessible
29. Do you get any subsidirental from national or loca			with constructing	owner oc	cupied housing and
Yes			No		
30. If your answer is yes 29	above, h	iow do you co	nsider subsidies?		
More enough	Enou	gh	Not en	ough	

Yes	No					
32. Is there microcredit	for housing	?				
Yes				No		
33. If yes, are	you a benef	iciary?				
Yes			No			
34. If you compyour developm		pment after 36 m	onth do	you th	ink housing financial	delayed
Yes			No			
35. (a) Do you	use building	permits to const	ruction yo	our ho	use?	
1. Yes			No			
36. If your answ	wer is yes, h	ow long does it ta	ake to obt	ain bu	uilding permits?	
1-3month		4-6 month	2- 9 mo	nth	Above 9 month	
37. How much	did you pay	to get building p	ermit?			
50000-10000	0 Tsh.	51000-100	000 Tsh	1100	00-200000 Tsh	Above 200000 Tsh.
38. If your ansv	ver is No, 36	above, what is th	ne reason	of no	t using the permit?	
High Permit f	ee	Longer permit	time		more permit proced	ure
39. Is there Lan occupied?	d regulatior	ns require that ne	w resider	itial la	nd be fully serviced be	efore it is
Yes		No			Don't know	
40. Does the b	uilding code	require that hou	ses be co	mplet	ed before they are occ	cupied?
Yes	No)			Don't know	

31. Do you get any tax incentives for homeownership?

41. is there Land and housing regulations which you think are burdensome or costly for housing construction?

Yes	No	Don't know

42. if your answer is yes, which regulation is burdensome or costly?

Building permit	Building code	Floor area ratio]Zoning

43. if you complete development after 36 month do you think that housing development regulations constrained your development decision ?

-			
Г			
П	Voc	l No	
П	162	LINO	
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Annex 4: IHS copyright form

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