THE NATIONAL SITES AND SERVICES PROJECT
IN TANZANIA: A CASE STUDY

by

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standard.

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Due to the high rate of urban population growth in Tanzania, there is an inadequate supply of housing, particularly for low-income groups, which has caused a proliferation of squatter settlements in the urban areas. The Tanzanian Government is trying to improve the quality and quantity of the housing supply for low-income urban groups. In 1973, the planning of the National Sites and Services Project, jointly financed by the International Development Association (IDA) and the Tanzania Government, was undertaken in three urban centres in Tanzania: Dar es Salaam, Mwanza and Mbeya.

This study of the National Sites and Services Project in Tanzania examines the different stages of the project cycle normally pursued by the IDA for planning various development projects. The distinctive objectives of this study are: to identify various problem areas that require attention when planning future sites and services projects in Tanzania; and to provide guidelines on IDA project cycle which would be useful for the Ministry of Lands, Housing and Urban Development (Ardhi) when planning IDA projects. This information could be particularly useful for other sites and services projects, especially since it is hoped that the IDA would continue to play an active role in supporting sites and services projects in Tanzania.

The IDA project cycle is composed of five stages: identification,
preparation, appraisal, negotiation and supervision. Since the National Sites and Services Project had effectively completed only the first three stages of this cycle when this study was undertaken in April 1974, analysis of the negotiation and supervision stages is not included in the study.

Before analyzing these three stages of the project cycle, the first chapter of the study examines some general aspects of foreign aid projects in developing countries. It points out various motives behind aid giving and examines some problems that the recipients and the donors face in the course of undertaking aided projects.

The method of investigation used for this study was that of participant observer. The author spent about six months in the Sites and Services Section of Ardhi in Dar es Salaam, Tanzania, during which time contact was established with various officials in the Tanzania Government involved in the Project. Prior to this six-month observation period, the author visited the World Bank headquarters in Washington, D.C., to interview various IDA officials involved in the project. Contact was also made with IDA officials involved in the Project who visited Tanzania on project missions during the observation period.

This study concludes that though the project was operating satisfactorily during its planning stages, the success of the project depends largely on the implementation stage of the Project. The last
chapter of the study focusses on the various operational and institutional problems facing the Project and attempts to outline the possible steps that could be taken to overcome these problems. These recommendations are developed through the author's subjective reactions as a participant observer.
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Chapter 1. SOME GENERAL ASPECTS OF FOREIGN AID

1.1 Introduction

The extensive scholarly attention given to foreign aid is understandable due to the continuing crises which characterize the contemporary aid scene. The most depressing expression of the total developmental crisis is the gap between the standards of living of the relatively rich one-third and the relatively poor two-thirds of the world. The gap between these two groups is widening so rapidly that talk of filling it would be utopian. This widening gap between these two groups and the inherent consequences (such as social tensions between the racial, political and ideological groups in the world) results in such disorders as coups, revolutions, civil wars, assassinations, terrorism, etc., and represents not so much of an obstacle to be overcome as an explosion to be contained.

It is ironic that an equally depressing expression of the developmental crisis is the set of world institutions set up primarily to resolve the problem. There is a general consensus among many national leaders and scholars that many developmental programmes in the developing countries are failures. Therefore, attempts are now being made to discover the weaknesses that have made developmental planning an ineffective exercise.

In many cases, the developing countries of today are newly independent self-governing states, lacking the political stability and cultural homogeneity of industrialized nations. (This is particularly true in the African perspective.)
The poverty of these countries reflects a general backwardness in the industrial and agricultural skills and a general paucity of productive resources, including social and human capital as well as the material means of production. The development of these countries will be a relatively slow and painful process of 'learning by doing', even with monetary and technical assistance from the developed countries. The poor countries are faced with the multiple tasks of accumulating infrastructure, skilled labour, material capital and industrial know-how, often while trying to achieve political stability, national unity, societal modernization, etc.

Furthermore, most of the developing countries (the satellites) of today were previously colonies of the existing developed countries (the metropolitan powers). Therefore, the nature of this underdevelopment is to a large extent the historical product of the satellite-metropolis relationship between the developing countries and their former colonial masters. The economies of the developing countries have been oriented towards providing raw materials to feed the industrial development of the metropolitan countries; as a result, the domestic needs of these countries have been neglected to a large extent. The major task that faces the developing countries of today is to break away from this historical situation of 'dependency' on the metropolitan powers and to utilize their investment potential to modernize and develop their own societies.
1.2 Concept of Aid

The word 'aid' became popularized in America after the Second World War, when the vast United States' programmes of reconstruction became known as aid, and specifically in relation to Europe as Marshall Aid. Marshall Aid was a post-war measure to restructure and rebuild the European economies. The concept of aid today is significantly different from that of Marshall Aid. Though Marshall Aid was developmental in nature, the problem of economic recovery in Europe was a different problem than promoting economic development in the Third World countries of today. The European countries were established as nation-states, culturally mature and economically advanced; they needed only an intensive but brief injection of capital to restore their economies and set them back on the path of 'self-sustaining growth'.

There are three main purposes for which the developing countries seek aid:

a. Aid is needed to bridge the gap between the amount of foreign exchange the developing countries receive from foreign trade and private investment and the amount they need to purchase import goods (especially capital goods) and to pay their foreign debts. Aid for this purpose includes the expansion of public goods and
services such as power, transportation, communications, technical and professional education, agricultural services, marketing facilities, etc. But until these services are developed to a certain level, it would be difficult to utilize the country's limited capital resources productively.

c. Aid, particularly in the form of technical assistance, is needed to help strengthen the administrative, technical and managerial cadres of the developing countries. Technical assistance aid programmes include the provision of skilled personnel from the donor countries (those providing the aid) to work on projects in the recipient countries (those receiving the aid), e.g. the training of foreign students, Peace Corps projects, etc. This type of aid improves the capacity of the country to plan and coordinate different features of economic and social development with their own personnel.

There are two principal sources through which aid is made available to developing countries: bilateral agreements and multilateral agreements. Agreements whereby a donor country transfers aid resources directly to a recipient country is known as bilateral aid. Aid received by a recipient country from an international agency, such as the United Nations, the World Bank, etc., is known as multilateral aid. These international agencies acquire the resources for giving aid through contributions from their member countries which include both the rich and the poor countries. There can also be certain instances where there is a mix of both bilateral
and multilateral aid.

Aid from either of these sources can be classified in several ways. One of the most basic distinctions is aid in the form of a grant or a loan. Aid in the form of grants can be defined as "a unilateral transfer (of resources) to the recipient country, with no obligation to repay the amount and no charges for the use of funds in the form of interest payments" (Hawkins, 1970, p. 30).

Aid, if offered on terms other than on grant basis, is as a loan. There are several important features involved when loans are negotiated. One is the period for which the loan is made, known as the amortization period. A second feature is the interest rate charged on the capital sum lent. A third feature is the grace period, which is the number of years before the repayment of loans begins. Perhaps the most important feature is whether the loan is to be repaid in the currency of the donor or the recipient country. If it is to be paid back in the recipient country's currency, runaway inflation common to many developing countries may completely wipe out the loan.

Various combinations of these three features enable loan terms to be classified as 'hard' or 'soft'. Hard loans are characterized by higher interest rates, shorter maturity periods and negligible grace periods. For example, a major part of USSR economic aid to developing countries is offered on hard terms with an amortization period of eight to ten years, an interest rate of 4% and a grace period of one year after completion of
the project (Resources for the Developing World, 1970, p. 303). Soft loans are offered on less stringent terms whereby all or most of the contractual conditions described above are relaxed; soft loans are more favourable to the recipient countries than hard loans. For example, the International Development Association (IDA) offers soft loans to the poorest nations which include a five to ten year grace period, a fifty year amortization period, and 3/4 of 1% interest on the sum lent.

Aid, whether in the form of grants or loans, can be made available to a country in two ways: project aid or programme aid. Aid given to finance a particular project in the recipient country is known as project aid. In the case of programme aid, the resources made available to the recipient country are not designated to any particular item of expenditure, but are given to support a set of developmental policies designed to achieve specified goals over a period of time. Thus programme aid is often given to support a developmental programme in a particular economic sector of the recipient country. While combinations of both these forms are possible, the bulk of developmental assistance takes the form of project aid.

Aid may also be classified as "tied" or "untied". Apart from aid that may be tied by end use (via projects or programmes), aid can also be tied by source. This means that the aid resources made available to recipient countries can be tied to the procurement of goods from the donor countries. There has been a general trend towards 'source tying' of aid
in the last decade. About two-thirds of all bilateral aid to developing countries has been tied either in the form of commodities provided or in agreements that aid funds are to be spent on goods from the donor countries (Foreign Aid Policies Reconsidered, p. 93, 1966).

One of the main reasons why donor countries are interested in tying aid by source is that aid made available in this manner increases exports and employment of the donor country. One important lobby group in the donor countries which supports developmental assistance is the domestic industries hoping to profit from export contracts under such terms of assistance. Further, by tying aid to source, donor countries can minimize the charge which their aid programmes make on their foreign exchange reserves (Healey, 1971, p. 74).

However, aid tied to source would in principle be less preferable to the recipient countries than untied aid. To the recipient countries, tying of aid may mean that goods are bought at higher prices, or goods of lower quality are purchased. Untied aid leaves the recipients to use aid resources to procure goods and services from any international source at the most competitive prices.

1.3 Motives for Aid-Giving

It is difficult to pin down what the donor countries' motives are in giving aid. Theoretically, one would like to think that the only motives needed are humanitarian, arising from the perception of the wide disparity between the economic levels within the international community. In reality,
aid flows often cannot be divorced from less altruistic national policy interests of the donor countries, such as beneficial trade relationships, strategic and political motives, and maintaining the ties with ex-colonies. For many (perhaps most) donor countries the economic and political advantages gained from giving aid are probably more important motives for an aid programme than any humanitarian or altruistic considerations.

1.3.1 Economic Motives Behind Aid. A simple question to ask in the context of these motives is whether the donors' economies as a whole are likely to benefit from giving aid. Most aid programmes are run with some expectations of economic advantages accruing to the donor countries. This motivation is most apparent in the expectation that the progress of these poor countries will add to the growth of the world economy in general, as well as the economic growth of the donor country through an improved relationship with the recipient country. For example, economic advantages accruing to the donor countries from aid may be realized through better trading positions with the developing countries in the world market. As Fatouros and Nelson state:

To maintain their present standards, the developed countries must continue to expand. But the volume of international trade among developed countries is much higher than that of the trade between developed and underdeveloped countries or among underdeveloped countries alone. The greater the number of developed economies, therefore, the more the value of international trade and the better the opportunities for expansion for any one country. In the long run then, the development of the economies (and the markets) of the now less developed areas will assure continuing expansion of the now developed areas. (Fatouros and Nelson, 1964, p. 8).

In certain cases, a donor country's economic relationship with the
recipient country through aid is not only economically more beneficial to the donor than it is to the recipient, but also, as Gunder Frank points out, this aid relationship tends to promote a greater dependency of the recipient's economy on the donor country. As a result, this relationship contributes to the hindrance of the economic development of the recipient country.

Frank's discussion (1969, pp. 149-161) on American aid to Brazil between 1949 and 1962 illustrates this point. First, this aid was tied to the procurement of goods from the United States. This tied aid was part of a programme to develop foreign markets for surplus American goods and could further contribute towards the utilization of excess capacity in the export industry in the United States. Under this tied aid, Brazil was forced to import 'essential' raw materials and 'basic' foodstuffs from the United States. Importing equipment and technology would have assisted Brazil in developing its excellent agricultural potential and eventually in becoming independent of such imports.

Second, United States capital in Brazil was not only concentrated in Sao Paulo, to the prejudice of other regions, but it was mainly invested in the processing and export-oriented industries, i.e. meat products, manufacturing goods, iron ore, etc. The United States rationale for investing in such export-oriented industries was that Brazil seriously lacked export earning products and American investment in these sectors was supposed to help Brazil overcome this problem. But
in reality Brazil's need at that time was not to concentrate on the export-oriented economy but to invest resources for the promotion of regional and sectoral economic integration and to develop additional basic industries to serve domestic needs.

In light of these two basic characteristics of American aid to Brazil between 1948 and 1962, Frank suggests that this aid failed to generate any substantial economic benefits to Brazil; the outflow of capital from Brazil to the United States was greater than the flow of United States capital into Brazil during that period. In addition, American investment in Brazil increased Brazil's dependence on the United States and consequently hindered Brazil's economic growth.

Having reviewed this American-Brazilian aid relationship, Frank ventured to answer why Brazil seeks American aid under circumstances that are damaging to its own economic growth. Apart from the fact that this relationship does profit a certain group of Brazilians who have the economic and political power to maintain this relationship, Brazil finds itself forced to continue this relationship since breaking away from it would involve high costs in the short run. This means that Brazil would fail to receive funds to refinance the already-existing debt, and that the cut in imports from the United States would create short run problems since these very imports have prevented the investment in sectors that would obviate these imports. As Frank puts it: "In other words, Brazil and other countries find themselves in a debt-slavery relationship . . . in which the very exploitation appears to make its own continuance
necessary." (Frank, 1969, p. 189).

However, it would be erroneous to assume that all donor countries have as strict economic motives in their aid relationships with the recipient countries as the United States-Brazil case seems to suggest. Though most donor countries design their aid programmes in a manner that would generate economic benefit for their own countries, the degree of these expectations varies from donor to donor. For example, until 1974, the bulk of Swedish bilateral aid to developing countries was in the form of project aid, untied to procurement of goods from Sweden (Ohlin, 1970, p. 212). However, a small part of Swedish bilateral aid in 1975 will be tied to procurement of goods from Sweden. This new trend in aid policy is to a large extent a response to the Swedish public opinion on aid. The public has been questioning the increase in Swedish aid to developing countries in relation to the economic benefits which accrue to Sweden through these programmes.

In general, a major part of total aid to developing countries is transferred bilaterally and virtually all bilateral aid is tied to the donor's national export (Robinson, 1966, p. 29). Therefore, it seems that a donor prefers to give aid on a bilateral instead of a multilateral basis to ensure that the commercial benefits of assistance come back to the country instead of to some other nations.

1.3.2 Political and Strategic Interest in Aid-Giving. The giving of strategic aid, generally in the form of military assistance, implies
that the donor is interested in providing the recipient country with a more powerful military establishment than it could otherwise afford. In the 1950's, the Soviet threat was viewed by the United States as world-wide in scope but greatest at the periphery of the Soviet 'empire' and Mainland China. Each weak country in the vicinity of the Soviet 'empire', it was argued, must be aided economically and militarily, "because the fall of that country would make it easier for communism to triumph somewhere else, and each subsequent country would be more costly for the West to defend" (Wolf, 1963, pp. 623-635). The strategic motivation of the U.S. in giving aid is illustrated in the large proportion of total U.S. foreign aid classified as 'military aid'. Of the total U.S. foreign aid given in 1957, over one-half was in the form of military aid (Friedman, 1970, p. 64).

Donor countries, through the giving of aid, can extend 'a hand of friendship' to developing countries which are of strategic and economic importance to the donor countries. In order to maintain this friendship, a donor country may not only give assistance to the recipient country in fighting mutually unfavourable external aggression, but may also give aid to subdue local opposition in the recipient country that would otherwise jeopardize the donor's position in this country. Therefore, aid is given to make sure that the political climate in the recipient country is such that the donor's strategic and economic interests are well looked after. The donor supports certain segments of the population in the recipient country that hopefully maintain this favourable strategic and political situation. This may vary from country to country, but will
generally include some subset of the upper class, the middle class, the businessmen, the landowners and the military.

1.3.3 Aid to Ex-Colonies. Historical association and strong cultural links are obviously important in motivations behind some of the aid programmes. Thus much of the aid of Britain, France, Belgium and others goes to countries whose leaders were educated in the same universities as the leaders of the metropolitan country and who bring similar ideas and institutions back to their own countries. Assistance to the ex-colonies in these circumstances is just one strand in a web of relationships between the metropolitan powers and their ex-colonies.

For example, France's policy towards her former colonies has been dominated by the concept of interdependence. The plan for the economic and social development of the French Union was designed to ensure harmonious development of the whole, not the self-sufficiency of the parts of her ex-colonial empire. Interdependence is assisted by a highly protectionist trading system. Trade between France and her ex-colonies was enhanced by extensive trade preferences, stabilization funds for agricultural exports of the African countries, and guaranteed minimum prices in the French market of certain commodities. Although these trade advantages are to a certain extent offset by the obligations of some African countries to import French manufactured goods at relatively higher prices, there has been a net transfer of French resources to Africa (Streeton, 1972, p. 6).
1.4 The Effectiveness of Aid Programmes

Recent literature on aid has emphasized the mixed feelings of the donors and the recipients about the effectiveness of foreign aid in the developmental efforts of the developing countries. Most of the pessimism about aid programmes is based on the rejection of the notion that Third World countries of today must necessarily proceed along the lines of development that brought about prosperity to the Western World in the past. A kind of 'ethnocentrism' has led a majority of the developmental theorists to base their ideas and proposed systems for development in the poorer countries on the concepts of economic development in the Western World. The donors have tended to overlook the human beings who inhabit these regions, with traditional cultures far removed and distant from those of the Western World.

The people in the emerging countries have deeply inbred habits of behaviour as well as social and economic patterns unrelated to, probably antagonistic to, and often detrimental to many developmental efforts. It had been thought that by injecting capital and technological innovations it would be possible to change the traditional values of the societies in the developing countries. There have been cases where efforts in technical 'improvement' have had disastrous effects on these societies because the programmes overlooked the intrinsic nature of the societies involved.

The example of the Yir Yoronto tribe in Australia could be quoted to illustrate this. These primitive people had one single tool, a stone
axe. There was no stone in their territory, so the obtaining of the axe head necessitated an annual pilgrimage of hundreds of miles by the strongest and boldest men of the tribe. These men obtained the axe heads by trading with another distant tribe. The axe heads were consequently regarded with veneration, and in each family the axe was jealously guarded by the family head. A group of missionaries decided to help the Yir Yoronto tribe by supplying them with steel axes, which they made available to those (including women) possessing the virtues approved by the Christian missionaries, which were very different from those previously recognized by the tribe. The result was a complete break-down in the respect for the authority of the tribe and in its physical health and capacity for survival (Spicer, 1952). (In citing this example the author does not wish to assert that the success or failure of innovation and new ideas in developing countries is always directly related to traditional values, but to suggest that such relationships should be taken into account.)

In general, it is necessary for the donor countries to make a big effort to conquer their insularity and to realize that customs and conditions in the developing countries may be very different from those to which they are accustomed; methods and practices that work well in their own countries may have fatal consequences elsewhere. It is clear that fatal mistakes are being made through aid programmes. This is because the donor countries have assumed that there is only one route to development - the one via which they themselves grew and prospered. In their naivete,
they have overlooked the need for adequate knowledge about the local conditions where aid programmes have been conducted.

1.4.1 Effectiveness of Manpower Development Programmes. Not all aid programmes have the same goals or objectives. Any attempt to measure the effectiveness of aid programmes in general must look at some specific examples used to evaluate developmental effort. Since it is the aim of most developing countries to be self-sufficient in skilled manpower, one of the criteria used both by the donors and the recipients to measure the effectiveness of foreign aid projects is the rate at which developmental projects can become fully staffed with local manpower. The shorter the time it takes to man the project with local personnel the more effective the project is regarded to be. However, since there is an acute shortage of skilled manpower in developing countries, this is regarded as one of the main problems with the effectiveness of aided projects in developing countries.

Much of the problem of the scarcity of skilled manpower in developing countries is based on the fact that the wrong mix of manpower is being produced by the educational institutions in the developing countries. For example, there are more people being trained in traditional disciplines, such as law, education and other social sciences, than there are people being trained in the appropriate technical disciplines which are most required for developmental projects. The scarcity of skilled technical manpower in developing countries not only makes it necessary for these
countries to seek the services of foreign experts in the required technical fields, but it also creates the problem of providing these foreign experts with local counterparts who could eventually take over from them. Most donor agencies supply their projects in recipient countries with the required technical manpower, and supplement these with educational facilities to train the local manpower for the projects. However, it takes a few years before local counterparts are available and many donor countries, especially small countries such as Sweden and Norway, find it difficult to recruit their own qualified technical personnel for various long-term projects in developing countries (Ohlin, 1970, p. 212).

Among many other manpower problems which create problems with the effectiveness of aid projects in developing countries is the organization of manpower. The lack of manpower organization in developing countries often results in wasting the scarce human resources of these countries. For example, many university graduates in developing countries are often given positions in government agencies which lack job descriptions. Thus, these graduates find themselves in the frustrating position of not knowing what they are supposed to do on the job.

1.4.2 Effectiveness of Projects. In addition to manpower development, the effectiveness of aid programmes in developing countries has also been questioned in terms of the kind of projects which are supported by the donors. Foreign aid projects often concentrate on sectors which, according to the donor agencies, are 'productive'. The whole sphere of
social goals and social development of the people in the developing countries was considered 'unproductive' until recently. This is because the necessary preconditions related to the economic profitability of undertaking a project are used as the main yardsticks for measuring the viability of foreign aid projects in developing countries. Moreover, the intangible benefits that accrue to the countries from projects that concentrate on developing the social well-being of the people (e.g. housing, health, facilities, etc.) cannot be quantified in terms of monetary values. The crucial point, however, is that without attending to the problems of the social well-being of the people in the developing countries, economic difficulties (lack of savings, low productivity of labour, etc.) which hinder development cannot be overcome. Homer Hoyt (1963, p. 17) proposes that housing aid to developing countries should not be considered as an independent matter, but as an essential part of the economic development process of the recipient countries.

However, it is enlightening to read the recent address by R.S. McNamara (1973), President of the World Bank, to the World Board of Governors. McNamara outlined the reorientation of the World Bank policies in order to provide a more equitable distribution of the benefits of economic growth in the developing countries. McNamara outlined the measures necessary to meet this goal:

Though the strategy for increasing the productivity of small-holder agriculture is necessarily tentative, the following are essential elements of any comprehensive programme:
- Acceleration in the rate of land and tenancy reform.
- Better access to credit.
- Assured availability of water.
- Expanded extension facilities backed by intensive agricultural research.
- Greater access to public services.
- And most critical of all: new reforms of rural institutions and organization that will give as much attention to promoting the inherent potential and productivity of the poor as is generally given to protecting the power of the privileged.

Recently, the World Bank has been giving loans to developing countries for 'non-economic' projects like housing developments, rural health centres, schools and education centres, etc. Investment in such social infrastructure complements other forms of investment for economic development in the developing countries. McNamara's speech shows some new trends in the World Bank policy towards aid programmes in developing countries.

1.5 Summary

The factors that contribute to the problems of aid programme effectiveness in developing countries lie both in the attitudes of the donor countries towards aid and in the very nature of underdevelopment in the recipient countries. As pointed out earlier in this chapter, there are conditions attached to aid programmes which in many cases have had adverse effects on the development process of the recipient countries. In any case, the developing countries should work from the basis that aid should not govern the nature of the path of development they choose in their countries. The developing countries themselves have to formulate their own development policy and incorporate aid programmes that would help
fulfil the task of expediting their development process. National efforts, supplemented by aid programmes, are the essential ingredients for the development of these emerging countries.

The following chapters deal with the study of the National Sites and Services Project in Tanzania, jointly financed by the IDA and the Tanzania Government. Among other things, these chapters point out how the project fits in with the overall development objectives of Tanzania.
Chapter 2. BACKGROUND TO THE STUDY OF THE NATIONAL SITES AND SERVICES PROJECT IN TANZANIA

2.1 Introduction: Squatter Settlements

The proliferation of squatter settlements in urban areas accompanied by the increasing demand for urban services is a problem facing most developing countries. Squatter settlements include areas where people take unauthorized possession of apparently unoccupied land, building sub-standard housing upon such land. These unplanned settlements have poor access to urban services compared with other high-density areas which are planned. Houses built in these settlements are non-permanent in nature and are not constructed in accordance with the building by-laws. Squatting problems exist wherever there is a mass movement of people to the cities and insufficient shelter to accommodate this surge of people. Squatting is triggered mainly by rural-urban migrants in quest of employment and services in the growing urban areas where there is more certainty for the future. Rural-urban migrants account for almost half the urban population expansion in the developing countries (IBRD, 1972, p. 10).

Although the existence of the squatter settlements is generally deplored, these settlement areas nonetheless demonstrate the determination of the migrant, having moved to the urban centre, to claim for his family "the right to shelter" and his ability to build it with any available materials. But these adaptive abilities have not always been used in collaboration with governmental attempts to promote the orderly growth of
the urban areas. Instead the squatter has no choice but to settle in such settlements without basic amenities. This 'spontaneous' form of urbanization is now accepted in many countries as being unavoidable. New zoning practices and dwelling standards are being formulated and enacted to bring housing costs more in line with the economic capacity of the squatters.

2.2 Squatter Settlements in Tanzania

Pre-independence squatter settlements in Tanzania, during the 1950's and 1960's, were not regarded as problems since the growth rate of the urban population during that time was negligible. This was mainly because of the negligible rate of African migration to urban areas. Before independence, Europeans, Asians and Arabs were the permanent residents of urban areas in Tanzania, and the Africans were mainly regarded as temporary workers who eventually returned to the rural areas (Stren, 1973). Moreover, until the late 1950's, the squatters could be evicted, without compensation, from land needed for urban developments.

Tanzania since independence has been concerned about its urbanization process which has largely taken the form of squatting on vacant land and constructing shanty settlements. After independence, Tanzania experienced a high rate of urban population growth. It is estimated that the African portion of the population in Dar es Salaam grew at an average annual rate of 14% after independence compared to its annual growth rates of 2% between 1931-48 and 9% in 1948-57.

After independence, under the Freehold Title Conversion and Government
Leases Act of 1963, all land in Tanzania was basically nationalized and only long term leases could be issued to the former owners. Most owners took the opportunity to take out long term leases. But many individuals who occupied suburban fringe land under tribal or traditional law did not understand the new Act, and therefore did not apply for, or receive, these leases. As the demand for this urban land increased as a result of urbanization, these individuals continued to subdivide their land and sell it in small parcels at reasonable rates for housing. This informal procedure of subdividing land continued because the Government was not able to offer acceptable alternatives to this practice. It became politically difficult to stop this informal practice of subdividing land and large urban areas were occupied in this manner.

In order to accommodate these developments and provide the squatters with minimum urban services like police, fire protection, pit-latrines, pumping services, roads, etc., the Government charges the occupants a small transfer tax on the land purchase, and a small fee to register the property. This payment also entitles the owner to compensation when the land has to be made available for 'formal' development by the Government. Housing built in this manner is categorized as temporary and is subject to redevelopment.

The prospects of enjoying urban services, of leading a 'modern life' and of getting employment in urban areas were the basic factors that stimulated rural-urban migration in Tanzania after independence. As a result, the population in major urban centres in Tanzania has been growing
at an average of 7% per annum, two and a half times faster than other areas of the country. Table 1 below shows the growth in population in some major urban centres in Tanzania.

Table 1

Rate of Urban Population Growth In Tanzania Between 1971-1972

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>%</td>
</tr>
<tr>
<td>Dar es Salaam</td>
<td>395,000</td>
<td>30,000</td>
</tr>
<tr>
<td>Tanga</td>
<td>74,800</td>
<td>2,800</td>
</tr>
<tr>
<td>Arusha</td>
<td>50,000</td>
<td>5,000</td>
</tr>
<tr>
<td>Mwanza</td>
<td>46,300</td>
<td>2,300</td>
</tr>
<tr>
<td>Moshi</td>
<td>36,500</td>
<td>1,800</td>
</tr>
<tr>
<td>Iringa</td>
<td>32,000</td>
<td>3,800</td>
</tr>
<tr>
<td>Morogoro</td>
<td>31,500</td>
<td>1,500</td>
</tr>
<tr>
<td>Dodoma</td>
<td>30,500</td>
<td>1,500</td>
</tr>
<tr>
<td>Tabora</td>
<td>23,200</td>
<td>600</td>
</tr>
<tr>
<td>Musoma</td>
<td>22,000</td>
<td>1,200</td>
</tr>
<tr>
<td>Mbeya</td>
<td>18,000</td>
<td>1,600</td>
</tr>
<tr>
<td>Bukoba</td>
<td>13,900</td>
<td>800</td>
</tr>
</tbody>
</table>

2.3 Housing Problems in Tanzania

One of the basic problems that grew out of the increase in urban population was a shortage of housing in the urban centres. This problem was characterized not only by an inadequate supply of housing, but also by the fact that the housing provided by the private and public sectors was beyond the economic reach of the majority of the migrants who settled in squatter areas. Projections of urban housing needs by income distribution suggested that about 12% of households in need of housing earn less than 180/= per month, 49% earn less than 35/= per month and 67% earn less than 500/= per month. One Tanzanian Shilling (= or T.Sh) is equivalent to about U.S. $0.14. (See also Table 3 in Section 3.2 below.)

According to the estimates (United Republic of Tanzania, 1973) of the Ministry of Lands, Housing and Urban Development (Ardhi), about 23,000 dwelling units are required annually (mostly in urban areas) to provide for the housing needs of low-income families earning less than 500/= per month. Assuming that low-income people cannot afford to buy a house costing more than 2.5 times their annual income (IBRD, June 1973, p. 11), these families can afford to pay less than 15,500/= for housing.8

The low incomes of the squatters is not the only factor that makes it difficult for government institutions to provide adequate resources for housing the low-income people; most of the sources of income for these people are not always reliable. The Urban Labour Force Survey of 1971, carried out by the Economic Research Bureau of the University of Dar es Salaam, showed that 50% or more of the squatters are classified as casual
labourers, self-employed and unemployed (seeking work). The irregular nature of such employment makes it difficult for government institutions to assess whether these people would be able to pay regularly towards owning a house. However, it would be fallacious to conclude that persons with irregular sources of income are always unreliable in repaying debts. For example, a craftsman who is self-employed might not have a regular source of income but his average earning power might be sufficiently reliable.

It is assumed in the Tanzanian housing policy that people in Tanzania, especially low-income people, should be encouraged to own the houses in which they are living. This assumption stems from the Tanzanian policy of socialism and self-reliance, which stresses that all people, whether rich or poor, must become self-sufficient in providing food, serviceable clothing and shelter (The Arusha Declaration, 1967, p. 17). Tanzania recognizes the fact that access to good housing is a fundamental human right and that no individual, regardless of his social or economic conditions, should be denied access to good housing. Since it is the poor who have neither the economic means to rent good housing nor to build good housing for themselves, the Government of Tanzania has assumed the responsibility of encouraging and aiding low-income people to build their own houses. For example, the Government, through the Sites and Services Projects, provides urban infrastructure to low-income residential areas and provides the low-income plot-occupants of these areas with access to loans for building self-help housing in these areas.
Furthermore, the Government of Tanzania does not encourage people to own houses for renting. According to the Government, this activity is the exploitation of the poor by the rich and as a result is against the Tanzanian policy of socialism which endeavours, most of all, to promote equality amongst the people of Tanzania. The Acquisition of Buildings Act (1971) empowers the President to acquire certain buildings, used by individual landlords for the purpose of renting, which can then be used for better public uses. This is part of the Government's strong emphasis on encouraging people, particularly low-income people, to own the houses in which they live.

In 1972, the Tanzanian Government, pressured by the increase in squatter settlements caused by the inadequate supply of low-income housing in the urban areas, decided to launch a large scale sites and services programme in three areas of Tanzania: Dar es Salaam, Mwanza and Mbeya.
Chapter 3. IDENTIFICATION OF THE NATIONAL SITES AND SERVICES PROJECT IN TANZANIA

The identification stage of the National Sites and Services Project is the first of the three stages in the World Bank project cycle that this study attempts to examine. The two other stages to be discussed in this study are Preparation and Appraisal. The review of the identification stage of the Project includes the examination of the World Bank's and the Tanzanian Government's identification process.

3.1 Identification of the Project by the Tanzanian Government

Although the Tanzanian Government has been concerned, since independence, about the housing needs of the urban low-income groups in Tanzania, it was not until 1969 that the 'big push' came for inaugurating a substantial programme to alleviate this problem. The present Sites and Services Project is one of the major programmes undertaken by Tanzania to provide housing for low-income groups in urban areas.

This Sites and Services Project is carried out under the leadership of the Ministry of Lands, Housing and Urban Development (Ardhi), whose functions are: to provide services needed to make land available for development, to control land-use both in urban and rural areas, and to provide housing and other community facilities in all types of settlements varying from small villages to the capital city.

The Government of Tanzania launches, every five years, a development plan which spells out projects that will be given highest priority in
each sector (transportation, industry, education, health, housing, etc.) during that five year period. The Second Five Year Development Plan (SFYP) was launched for the 1969-74 five year period. Under the 'Housing Sector', the SFYP clearly states the desirability of a programme of sites and services projects to be undertaken to house urban low-income groups. According to one Ardhi official, this is largely because the benefits of investment in such projects would accrue to a great many more low-income people than the same investments would in more conventional housing schemes.

Under the Sites and Services project in this study, plots will be laid out and basic services will be provided, while the actual house construction is left to self-help efforts of the future residents of these schemes. This programme would initially be carried out in urban areas where crowded conditions of squatter areas, lacking the related infrastructure (drainage system, roads, electricity, etc.) create public health hazards and perpetuate substandard living environments for the people residing in these settlements. Photographs in Appendix 13 show some aspects of the unhygienic living environment in the Manzese squatter area of Dar es Salaam. Sites and services projects thus become important components of the urban housing policy.

Apart from the Second Five Year Development Plan, there were other forces that added impetus to the birth of the present Sites and Services Project. The following summary of the Ministerial records\textsuperscript{10} describes the nature and origin of some of these forces.
In January 1969, an Internal Memo from the Principal Secretary of Ardhi to Division Heads took note of the problems with squatter settlements, particularly in Dar es Salaam. This Memo suggested an acceleration of the process of making plots available and a lowering of the plot standards so that the plots could be brought within the reach of the low-income people. In a letter to Ardhi in February 1970, the President's Office showed great concern over the inadequate processing of plots for allocation. This letter directed Ardhi to submit a paper to the Economic Committee of Cabinet (ECC), not later than April 1970, indicating the action Ardhi intended to take in managing this problem.\(^\text{11}\) In response to the concern shown by the President's Office over the inadequate supply of plots for allocation, Division Heads of Ardhi held various discussions on the ways and means of managing this problem of squatter settlements and of accelerating the process of plot allocation.

Ardhi then formulated a draft policy paper on "Easing of Squatter Settlements in Dar es Salaam", which outlined the action of undertaking a 'crash programme' to make 6000 surveyed and serviced plots available to squatters in Dar es Salaam. This paper was discussed by Ardhi officials with officials from the Treasury and from the Ministry of Economic and Development Planning (DevPlan).\(^\text{14}\) These discussions mainly dwelt on the problems of scarce funds and manpower shortages in undertaking this programme. (For DevPlan's role in the national planning cycle, see Appendix 6.)
In 1972, the preparation and layout of plots for three sites and service schemes in Dar es Salaam was started. About a year later, in October 1973, Ardhi presented a policy paper to ECC on a "National Sites and Services Programme"; this outlined the need for such a programme in the urban areas of Tanzania due to the high rate of urban population growth and the acute shortage of low-income housing. This paper pointed out that previous approaches to house low-income groups, i.e. construction of low-cost housing units by the National Housing Corporation (NHC) and provision of surveyed plots in high-density urban areas to individuals who could then build their own houses, had not proved adequate in alleviating the problem of housing for low-income groups. Hence there was a need to launch sites and services programmes to supplement the previous approaches to the low-income housing problem in the urban areas.

The National Sites and Services Programme would provide the residential land with the necessary infrastructure and the plot occupants organized around cooperatives would be expected to build their own self-help houses. The sites and services approach towards improving the housing situation for low-income groups is particularly suited to Tanzania since the programme does not heavily subsidize the housing of urban workers in an essentially agricultural country. Moreover, this programme also emphasized the Government's policy of promoting the self-help and cooperative housing movements in Tanzania.

The financing of the sites and services programmes was also discussed
in this policy paper. Since development funds for sites and services programmes were not available and since the Tanzania Housing Bank (THB) could spend only a portion of its lending on 'other projects' (including sites and services schemes), the paper proposed that Treasury should seek external sources for financing this programme (see Appendix 6). Since the World Bank had already indicated a strong interest in financing such programmes in Tanzania through the International Development Association (IDA), Treasury was asked to approach the World Bank concerning this programme. (For a brief discussion on the World Bank, see Appendix 7.)

3.2 Identification of the Process by the International Development Association (IDA)

The World Bank's interest in supporting sites and services projects in developing countries is stated in the Bank's sector working paper of 1972 on "Urbanization" (IBRD, June 1972). In a follow-up to this report, IBRD's supporting paper, "Sites and Services Project" (IBRD, April 1974), sets out some of the following considerations which account for the IBRD's interest in supporting sites and services projects in developing countries.

A. Identification of Problem Areas:

- Urban population growth in the developing countries is expected to increase by more than four per cent per annum in the next two decades.

In a considerable number of cities the population will triple in less than a decade.

- With the available resources, it would be difficult to accommodate
this growth by conventional housing of even minimum cost standards. Most urban families cannot afford conventional housing unless heavily subsidized, a plan which public authorities in the developing countries cannot support beyond relatively small programmes.

- Over one-third of the urban population lives in squatter settlements which are over-crowded, unhygienic and lacking in basic services. But these squatter settlements provide accommodation at prices that most people can afford.

- The prospect that the supply of dwellings and urban services will continue to lag behind the growth in the urban population, with consequent further proliferation of squatter settlements and intensified overcrowding and deteriorating levels of services, is making reconsideration of current urban development policies mandatory. But there are other reasons of productivity and efficiency no less pressing:

i. The high level of urban unemployment represents a labour resource that should be better utilized.

ii. The existing pattern of unplanned and uncontrolled settlements in urban areas represents an inefficient use of land and other resources. Provision of housing and supporting services tends to be much more expensive than need be. Sites of squatter settlements often prove to be particularly costly to supply with adequate services.
iii. The environmental considerations are largely neglected.

iv. The redevelopment of squatter areas is much more costly than providing an adequate residential development area initially.

B. Policy Recommendations:

'Opening up' of new tracts of urbanized land in convenient locations, and supplying these locations with supporting urban infrastructure to create viable low-income communities, may present many advantages and would conveniently fall within both general resources availabilities and the ability of the recipients to pay. Such sites and services projects can provide:

i. An increased supply of building plots with urban infrastructure and services that are economical in resources but cannot readily be supplied on an unplanned basis.

ii. A better physical living condition than is available in the squatter settlements with a greater opportunity for subsequent upgrading.

iii. An increased scope of self-help constructions.

iv. A security of tenure and a basis for community development.

v. A better general environment.

The timely formulation of the IBRD's new policy of supporting site and services projects for low-income urban housing programmes in developing countries coincided with Tanzania's urgent need to formulate programmes to provide low-income urban families with decent housing. Tanzania, restricted by inadequate financial and manpower resources to undertake such
programmes, approached the World Bank for assistance in carrying out the task. The World Bank, beginning to implement its new sites and services approach, showed definite interest in assisting Tanzania in this respect.

In March 1972, the IDA economic mission in conjunction with the UNDP advisor on housing, conducted a study on urbanization and regional development trends in Tanzania as part of the overall study of economic development in Tanzania. The mission examined different aspects of the housing sector in Tanzania as an integral part of the study on urbanization trends in Tanzania. Tables 2 and 3 following, referred to in the Mission's report (IBRD, March 1972, p. 10), describe the nature of the demand for housing in urban areas of Tanzania.

Table 2

Estimated Housing Demand in Urban Areas, 1970-1974

<table>
<thead>
<tr>
<th>Source</th>
<th>Total Number of Dwelling Units Needed</th>
<th>Average Annual Needs</th>
</tr>
</thead>
<tbody>
<tr>
<td>To meet future urban population growth</td>
<td>63,500</td>
<td>12,700</td>
</tr>
<tr>
<td>To relieve existing overcrowding conditions*</td>
<td>19,500</td>
<td>3,800</td>
</tr>
<tr>
<td>To include replacements</td>
<td>25,000</td>
<td>5,000</td>
</tr>
<tr>
<td>TOTAL</td>
<td>108,000</td>
<td>21,500</td>
</tr>
</tbody>
</table>

* Measured in terms of more than two persons per room; see Footnote 14.

Source: Land Survey
Based on information derived from past data and surveys carried out by
the National Housing Corporation (NHC), the following breakdown of annual
needs by income has been calculated.

Assuming that people cannot afford houses costing more than two and
one-half times their annual income, future housing demand can be estimated
by cost of housing and income group. Table 3 below indicates the need for
low-cost urban housing. From this table, almost one-half (49%) of the
persons requiring houses cannot afford houses costing more than 10,500/= and
two-thirds of the urban dwellers cannot afford houses costing more
than 15,000/=.

Table 3

Estimated Average Annual Housing Demand
In Urban Areas by Income Group

<table>
<thead>
<tr>
<th>Family Income (/= per month)</th>
<th>Affordable Housing Cost Range (income x 12 x 2.5)</th>
<th>Dwelling Units Needed</th>
<th>% of Total</th>
<th>Cumulative %</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 - 180</td>
<td>0 - 5400</td>
<td>2500</td>
<td>11.9</td>
<td>11.9</td>
</tr>
<tr>
<td>181 - 350</td>
<td>5431 - 10500</td>
<td>7800</td>
<td>37.1</td>
<td>49.0</td>
</tr>
<tr>
<td>351 - 500</td>
<td>10530 - 15000</td>
<td>3800</td>
<td>18.0</td>
<td>67.0</td>
</tr>
<tr>
<td>501 - 700</td>
<td>15030 - 21000</td>
<td>2500</td>
<td>11.9</td>
<td>78.9</td>
</tr>
<tr>
<td>701 - 1500</td>
<td>21030 - 45000</td>
<td>4000</td>
<td>19.0</td>
<td>97.9</td>
</tr>
<tr>
<td>1501 - 2000</td>
<td>45030 - 60000</td>
<td>400</td>
<td>1.9</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: J. Leaning, "Low Cost Housing in Tanzania - A Factual Analysis".
The report concludes that financing such houses in the 10,000/= to 14,000/= range would be a problem because the standards of this type of housing are well below those required by ordinary mortgage companies (IBRD, March 1972, p. 11). Furthermore, the Government cannot afford to allocate sufficient resources to assist in alleviating the urban housing problem. IDA's pre-investment studies programme (IBRD, June 1972, p. 24) proposed a study on the viability of sites and services schemes as an efficient means of providing shelter to low-income urban communities. The study data sheet prepared by the IDA mission in the same report described the proposed study (see Appendix 8).

The IDA Identification Mission visited Tanzania towards the end of 1972 to examine and identify possible site and services projects in Tanzania. This mission apparently responded negatively towards these projects (according to an Ardhi official), but the IDA approved the project anyway, apparently on the basis of strong and valid recommendations made by IDA's economic mission for such projects in Tanzania. The project was then ready for the preparation stage.
Chapter 4. PREPARATION OF THE PROJECT

After the National Sites and Services Project was identified by both the Tanzania Government and the IDA, Ardhi started to work, in collaboration with other Government agencies, on the preparation of the project. In March, 1973, the IDA preparation mission, composed of an economist, an engineer and a research assistant arrived in Tanzania to assist Ardhi in working out the project. The preparation stage of a project entails all steps necessary to bring the project to a point where its technical, economic and financial feasibilities have been established.

4.1 The Selection of Urban Centres

The three urban centres chosen for the National Sites and Services Project were: Dar es Salaam, Mwenza and Mbeya. The three main criteria that influenced the choice of locations for the National Sites and Services Project were:

a. The impact of urban population growth on the urban centres. The impact of urban population growth was measured in terms of the housing shortage, both generally and for low-income groups, and in terms of the number of applicants on the waiting lists for the allocation of plots. The higher the impact of population growth in an urban centre, the more suitable the urban centre for sites and services project.

b. The administrative capacity of the urban centre to implement the project.
c. The geographic distribution of the urban centres. In order that the investment of feasible sites and services projects should benefit as many geographic regions as possible, the urban centres chosen for the project should be geographically dispersed.

Dar es Salaam, the focal point of social, economic and political activities in Tanzania, has been experiencing a rapid population growth. Some insight into the magnitude of the population growth in Dar es Salaam has been outlined in Chapter 2. It is estimated that between 1973 and 1980, Dar es Salaam would double in population, from almost 440,000 to 926,000, an increase of 486,000. This increase in population puts an added pressure on the demand for housing in Dar es Salaam. Apart from the increase in demand for housing due to increase in population, there is the backlog of applicants for plots within the present population of Dar es Salaam. Due to the magnitude of its problems, about 56% of the plots in the Sites and Services Project will be in Dar es Salaam.

Mwanza is the third largest urban centre in Tanzania, with a population of about 52,000; the population is growing at nearly 7% per annum. Located on the shores of Lake Victoria, it is the regional administrative centre and a major industrial and trade centre of the Northwest. Mwanza is also an important rail and sea centre for handling goods and services coming to and going from Western Kenya, the West Lake District of Tanzania and (when the trade relations were better) to and from Uganda. The role of Mwanza as an important regional centre has led to its rapid population
growth; over three-fourths of this growth is a result of rural-urban migration. Urban squatting has begun to spread in Mwanza, primarily along the main roads leading into town. Due to the growing shortage of low-income housing, which has resulted in a proliferation of squatter settlements, it was felt that Mwanza should be the first upcountry town for the National Sites and Services Project. Mwanza's geographic location in the northwest part of Tanzania also influenced the choice of this urban centre for the Project.

Mbeya, the third urban centre chosen, is the major regional centre for the Southwest. It has gained increased significance due to its strategic location on the Tanzania-Zambia Highway. Mbeya will have the second largest station and repair yard for the railway. New industries that are planned for Mbeya include a cement plant which will serve the Southwest Region, cold storage facilities for agricultural produce, and a pyrethrum extracting facility. Due to the construction of the Tanzania-Zambia railway and highway, Mbeya is experiencing a rapid population growth, composed mostly of migrants who settle in squatter settlements mostly on the outskirts of the town. The population growth rate of Mbeya is estimated at 9.8% per annum, the second highest in Tanzania. The increased pressure from this population growth on the inadequate supply of housing and the increased backlog of plot applicants led Mbeya to be selected for a sites and services project.

4.2 Selection of Project Sites in the Urban Centres

The principal criteria for the selection of specific sites in the
selected urban centres were:

a. Availability of land suitably sized and appropriately situated so that it could be developed economically into low-cost housing areas, and in the case of Dar es Salaam, in accordance with the Master Plan.

b. Appropriate natural conditions like topography, vegetation, soil and ground water, etc., which were suitable for construction and drainage.

c. Relative proximity to employment opportunities, public transportation and off-site infrastructure like roads, water, electricity, etc.

In Dar es Salaam (see Map III, Appendix 3), the three sites chosen for new plots and the squatter settlements areas were to form the beginning of a north-south residential corridor to the west of the city centre as proposed in the Master Plan. Located on the principal roads to the city centre, the sites are near the rapidly developing Ubungo industrial area on Morogoro Road. When the Port Access Road is constructed, scheduled for completion in 1977, the sites will also be within a short distance of the industrial area along Pugu Road. The sites are well located in relation to public transport and off-site infrastructure, e.g. water, roads, electricity, etc. The site in Mwanza is also well-located in relation to off-site infrastructure. It is located on the major east-west route near the Nyakato industrial area. In Mbeya, the site is situated near the city centre and close to the Tanzania-Zambia Highway and Railway.
4.3 Content of the Project at the Preparation Stage

a. Sites and Services: Dar es Salaam

i. Approximately 5,000 new plots in the 245 hectare area of Sinza (3,200 surveyed plots and 2,100 serviced plots – see Section 4.4 below). The division between surveyed and serviced plots is arbitrarily made in the ratio of 6:4 and could be changed after reviewing specific needs of each area.

ii. Infrastructure improvements in the existing squatter area of Manzese, raising standards of approximately 5,000 existing plots to the standards of surveyed plots.

iii. Shared community facilities and services for Sinza and Manzese, including schools, markets, social centre, etc.

iv. Off-site infrastructure for Sinza and Manzese, including improvements to the public transportation facilities and services operating on Morogoro Road.

v. Approximately 6,400 new plots in the Tabata West area (3,800 surveyed plots and 2,600 serviced plots) and related community facilities and services, improvements to the public transportation system, and other off-site infrastructure.

vi. Approximately 1,670 new serviced plots in the remaining three quadrants of Kijitonyama and about 1,000 surveyed plots in Mikocheni, including community facilities and services, improvements to the public transport system, and other off-site
infrastructure.

vii. Feasibility study and preliminary engineering of improving transportation facilities and providing services such as water and power to the Magogoni area across the harbour so that this area could be developed for subsequent sites and services as well as squatter improvement schemes.

b. Sites and Services: Mwanza and Mbeya

i. Approximately 5,000 new plots in each upcountry town (3,000 surveyed plots and 2,000 serviced plots), and related community facilities and services and off-site infrastructure.

ii. A feasibility study (including preliminary engineering) of the need for surveyed and serviced plots in other upcountry towns, including community facilities and services and off-site infrastructure.

4.4 IDA Project Preparation Mission

This mission arrived during the preparation of the Project and participated in the actual preparation work. The mission examined the design elements of the Project in great detail. This included the choice of the target population and the specific need for the projects. It also examined such other aspects of the Project as scale, standards, location, etc.

4.4.1 Selection of the Target Population. The first issue that the IDA preparatory mission attended to was the selection of the target
population for the Project. Typically, well over half of the urban population has incomes below the necessary level for paying for conventional housing. There are also considerable variations of incomes and priority of felt needs. For example, some low-income groups have higher incomes than the average and would be prepared to pay higher charges for better facilities; the poorest of the low-income groups might have inadequate incomes to pay regularly for dwellings and to make payments large enough to cover the major part of the costs involved. If the sites and services schemes are designed to cater to the needs of those who can pay a reasonable part of the costs incurred, the poorest elements of the population would be denied the services of such schemes. Thus the greater the amenities provided, the smaller would be the proportion of the lowest income groups eligible for serviced sites.

Thus the choice of the population group representing the large middle stratum of the low-income groups generally appears to be most appropriate, at least at the start of any large scale site and services project (IBRD, April 1974). From the middle level of the low-income groups it would be possible to recover a major part of the costs incurred on the project. This initial population group would provide a financial basis for a large-scale, ongoing programme. But the choice of the large middle stratum of the low-income population as the target population for sites and services projects leaves much to be desired; this strategy does not include the poorest of the low-income groups who presumably are in most need of these
services.

However, a conscious effort was made, in the selection of the target population, to include as many of the low-income families as possible. Thus, the target population for the Project includes low-income families earning between 200/= and 750/= per month. This target population, at least in Dar es Salaam, covers about 70% of the total low-income population; the remaining low-income families are equally divided between those earning under 200/= and over 750/= per month (see Appendix 9).

4.4.2 Squatter Improvement Schemes. The National Sites and Services Project also includes a programme to improve existing squatter communities. A major problem to be faced in such schemes is that it is difficult to recover directly from the occupants the costs incurred in upgrading these areas. But in view of the low-income groups involved, it could be justifiable to subsidize the improvement of the existing squatter settlements. However, this question of subsidizing the low-income residents of the squatter improvement districts was not given any serious consideration, according to one Ardhi official. This was because it is against the official policy of the World Bank to subsidize any particular group of people in their development projects.

4.4.3 Design Standards. The issue of acceptable design standards for the Sites and Services Project was dealt with by the mission together with the Government consultants. The basic design standards were based on a plot size of 280 square metres. The proposed standards were:
i. **Surveyed plots:** These will be provided with dirt road access except for the gravelled main road, earth ditches along the main and secondary roads for storm water drainage, common pit-latrines, one water kiosk consisting of four water taps per 50 plots, and power to community facilities.

ii. **Serviced plots:** These will be provided with dirt road access to the individual plot, improved pit latrines with soakways (dry pit latrine), one water tap per 10 plots, power mains through the areas, and street lighting near community facilities.

iii. **Improved serviced plots:** These will be provided with dirt road access to the individual plot, treated gravel main and secondary roads, improved pit latrines with connection to central sewage system, individual water connections, street lighting along main road and near community facilities.

The choice of standards in the facilities provided was also discussed by the mission. The existing building codes in Dar es Salaam were outdated and required design standards that were too high, and therefore too costly for sites and services projects. The mission learned from its investigations that the Government was aware of this situation and had planned to review, revise and update the building codes. In the past the Government had waived the codes for low-cost housing projects. The IDA needed assurances, however, that during the later stages of the Project the present building codes would not apply to the proposed project and that construction guidelines geared more towards the sites and services concept would
be adopted.

The mission attached great importance to the integration of the Sites and Services Project with the overall housing and urban development policy of the country. The Sites and Services Project therefore incorporated basic principles as outlined in the urban housing policy of Tanzania; it included the following considerations:

a. The Sites and Services Project would become an integral part of the Government's housing policy. The Sites and Services Project would be centralized in Ardhi so that the provision of all serviced plots to low-income groups could be coordinated in one office.

b. The programme would operate in accordance with the Government's policy to promote self-reliance. The construction of houses and community facilities would be carried out on a self-help basis.

c. The programme would focus on the housing needs of low-income people. Housing construction would be financed through cooperatives or on an individual basis. In order to provide additional incomes for the households in the programme and to provide cheap accommodation for those who could not afford a plot, renting of accommodation would be included in the programme.

The IDA project preparation mission concentrated on the technical aspects of the Project. Although general aspects of financing and organization of the Project were also examined at this stage, financial and organizational details were worked out during the appraisal stage of
the Project. Before it departed, the mission and the Sites and Services Section discussed the work schedule for the few months leading up to the arrival of the appraisal mission in August 1973. The appraisal mission required the following information prior to its arrival:

a. Terms of reference and contractual arrangements with the consultants, and the output of their work as it becomes available.

b. More complete information on household income of the project's target population.

c. Progress reports on the preparation of Ardhi's 1974 financial year budget, outlining the measures required for building up the staff, and the budget of the Sites and Services Section in accordance with the function requirements of the proposed programme.

d. The Government's review of the present ground rent structure and its revision of the rents relating to the proposed sites and services project; and

e. Revision of the existing building codes in Dar es Salaam and up-country towns.

4.4.4 Demand for the Project. The demand for the Project was arrived at by the mission through an examination of the qualitative aspects of the housing problems for low-income groups in urban areas - e.g. urban population growth, proliferation of squatter settlements in urban areas, backlog of applicants for plots in the existing population, etc. The mission did not find it productive to employ any specific
quantitative methods to determine the demand for the Project because the simple magnitude of the low-income housing shortage was sufficient enough to indicate that there was an adequate demand for the Project.

4.5 Interaction Between Various Authorities Involved in the Project Preparation

Ardhi has overall responsibility for the Sites and Services Project. The Sites and Services Section within Ardhi is responsible for planning, designing and constructing the infrastructure and community facilities of the Projects, in consultation with other concerned Ministries. The local administration of the project (e.g. project plot allocation, collection of payments, etc.) would be handled by the respective Regional Land Development Offices (RLDO). The Tanzanian Housing Bank (THB) would give loans to the individual plot-occupants and cooperatives for house construction.

The internal structure of Ardhi was reorganized after the identification stage of the project. The subsequent preparation and appraisal stages were completed under the existing organization, which has been in operation since 1973 (see Appendices 10.1 and 10.2). At that same time, the Urban Development Department was established in Ardhi (Mckinsey, 1973). This department was intended to improve Ardhi's performance in land, housing and urban area development, and to make Ardhi operations more effective within the Government's decentralization policy (see Appendix 10.3). Under the decentralization policy, the regional administration is
responsible for making land available for development through the provision of the necessary services. It is also responsible for controlling land use in both urban and rural areas. As a result, Ardhi's role has changed; instead of providing these services directly to the regions, they now provide more overall direction in matters requiring a national perspective or some specialized skills. Under the decentralization policy, Ardhi functions as an advisory body for the various regional administrative bodies.

The Urban Development Department consists of three divisions: Housing Development Division, Urban Planning Division and the National Housing and Building Research Unit (see Appendix 3). The Director of the Housing Development Division is responsible for two sections, the Sites and Services Section, which has the primary task of planning and implementing the National Sites and Services Project; and the Housing Finance Services Section, which is responsible for planning and controlling the financial resources required to implement Ardhi's housing programmes.

The Site and Services Section has the overall responsibility for designing, managing and executing the Sites and Services programmes; it is also responsible for coordinating the services of different Government agencies involved in the programme, e.g. regional engineers for roads, regional medical officers for dispensaries, regional education officers for schools, etc. The Section prepared the programme implementation time-table in conjunction with all the agencies responsible for carrying
out the various tasks. The project plans are reviewed by the Director of Housing Development, who is responsible for obtaining approval from both the Ministry and the region prior to carrying out the programme.

The Sites and Services Section has experienced staffing problems (see also Chapter 6 below) and relies heavily on technical assistance provided by the UNDP and other external financing and bilateral agencies. Due to the shortage of staff, the Section has relied on the services of an expatriate or foreign consulting firm (COWIconsult) to carry out the design and engineering work for the Sites and Services Project. The reliance on expatriates is expected to be reduced as additional staff are trained under the proposed training programme at the Ardhi Institute. The Sites and Services Section will also be assisted by the Regional and District Land Development Teams, who have the responsibility for the execution and management of the local project.

Since 1974, under the decentralization policy of the Government, all towns in Tanzania are either regions (e.g. Dar es Salaam) or districts (e.g. Mbeya, Mwanza, etc.). The responsibility for implementing urban development projects falls under the Regional Land Development Office (RLDO). The Regional Land Development staff has responsibility for carrying out numerous executive and management functions, such as land compensations, plot allocations, premia and land rent-collections, and project infrastructure maintenance. They also process and site survey plot applications, give advice on housing cooperative formulation, coordinate housing loans
to individuals or cooperatives with local THB agents, and issue Right of Occupancy papers. However, due to the size of the Project and the shortage of staff in the RLDO's, site offices at the large schemes can provide local management and technical assistance for the project implementation.

The Housing Finance Services Section is responsible for ensuring that funds are available to finance sites and services projects and other housing projects. This Section prepares estimates of funds required and secures commitments from funding sources such as the THB (mainly for loans to the NHC, and to the Registrar of Building, and to housing cooperatives), external sources (mainly for sites and services projects), and the Treasury (mainly for matching funds for sites and services projects). Appendices 10.2 and 10.3 show the flow of communication between Ardhi and other agencies involved in the preparation of the project. This interaction is summarized by the following points:

a. The central institution within Ardhi which carried out the task of preparing the Project was the Housing Development Division under the Urban Development Department. The whole Project was prepared under the leadership of the Sites and Services Section in the Housing Development Division.

b. As a result of the reorganization of Ardhi, the Principal Secretary has been able to delegate full responsibility for providing the necessary coordination among all the authorities involved in the project to the Commissioner for Urban Development. Although the
Principal Secretary did play an important role in communication with the higher authorities (like the Treasury) during the project preparation, the major responsibility for the Project belonged to the Commissioner for Urban Development. The Commissioner, by virtue of his senior position and freedom from detailed daily responsibilities, is in a strong position to provide this coordination.

c. The Planning Unit provides staff support to the Principal Secretary for planning and monitoring the development policies of the Ministry. This unit had a close working relationship with the Housing Development Division in preparing the Project. The main function of the Planning Unit is to provide skilled research and analytical support for programme and activity planning in the divisions of the Ministry.

d. The number of agencies outside Ardhi involved in the Project tends to increase as the Project gains momentum. This is mainly because of the different disciplines required for the Project. The large variety of inputs makes coordination between agencies difficult.

e. In order to establish a better coordination between the development of the Sites and Services facilities and the planning programmes of other ministries and parastatal organizations, the Sites and Services Section prepared the project facilities in collaboration with these other authorities. For example, the provision of education and health facilities for the Project was planned with the help of the
Ministry of Education and the Ministry of Health, respectively. In the same way, information and planning links were established between the Tanzania Electric Supply Company (TANESCO) and the Ministry of Water Development to make provision for planning the supply of electricity and water for the project. These various ministries and agencies would also be responsible for operation and maintenance of the infrastructure, community facilities and services.

f. During the project preparation, active participation in the decision-making process filtered down to the lower levels of the hierarchy, e.g. strong contacts were established with RLDO'S, regional engineers, etc. Because of the complexities and uncertainties of the Project (an in-depth knowledge of the sites was necessary in order to assess them) and because of the need to gear the project design and management to the capacity of the local administration, it was necessary for the lower elements in the hierarchy to participate in the decision-making process during project preparation when such aspects were being considered.

g. Communication lines in Appendix 10.3 show that the whole of the Urban Development Department was involved in preparing the Project. The IDA Preparation Mission established contact with all the divisions in the Department. There was substantial coordination between different divisions and sections within the Urban Development Department.

h. Due to shortage of staff, the Sites and Services Section relied
heavily on the assistance of the consultants in preparing the project. As a result, the consultants almost became part of the Sites and Services Section of Ardhi. Technical decisions were mainly left to the consultants.
Chapter 5. APPRAISAL OF THE PROJECT

The preparatory work on the Sites and Services Project did not end with the IDA preparation mission. The Sites and Services Section of Ardhi continued with the preparation of the Project for the IDA appraisal mission in August, 1973. Appraisal of a project is done exclusively by the IDA staff. The mission studies the project thoroughly in order to make sure that the solutions arrived at are the best solutions under the given circumstances. How difficult the appraisal is depends very much on how the project has been prepared. Since the IDA staff had taken active part in preparing the Sites and Services Project, the appraisal was relatively straightforward.

Most of the information that IDA required prior to the appraisal mission was made available to them by the Sites and Services Section (see Section 4.4). The IDA appraisal mission mainly concentrated on the financial and organizational aspects of the project.

5.1 Project Financing and Organization

An important aspect of the appraisal is to ensure the existence of an adequate financing plan which will make sufficient funds available for constructing the Project on schedule. The cost financing of the Project is shared between IDA and the Tanzania Government in the following proportions, according to the various components of the project.
Table 4

Proportions of Project Costs (1000 Tanzanian Shillings)

Shared Between IDA and Tanzania

<table>
<thead>
<tr>
<th>Component of the Project</th>
<th>Total Cost</th>
<th>Government Financed</th>
<th>IDA Financed</th>
<th>% IDA Financed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Land Acquisition*</td>
<td>4,530</td>
<td>4,530</td>
<td>--</td>
<td>--</td>
</tr>
<tr>
<td>Infrastructure</td>
<td>31,557</td>
<td>11,045</td>
<td>20,512</td>
<td>65%</td>
</tr>
<tr>
<td>Community Facilities</td>
<td>12,019</td>
<td>4,207</td>
<td>7,812</td>
<td>65%</td>
</tr>
<tr>
<td>Technical Assistance</td>
<td>8,755</td>
<td>2,189</td>
<td>6,566</td>
<td>75%</td>
</tr>
<tr>
<td>Equipment/Vehicles</td>
<td>700</td>
<td>--</td>
<td>700</td>
<td>100%</td>
</tr>
<tr>
<td>THB-Construction Loan</td>
<td>45,000</td>
<td>31,000</td>
<td>14,000</td>
<td>31%</td>
</tr>
<tr>
<td>Contingencies</td>
<td>17,083</td>
<td>5,979</td>
<td>11,104</td>
<td>65%</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>119,644</strong></td>
<td><strong>58,950</strong></td>
<td><strong>60,694</strong></td>
<td><strong>50.8%</strong></td>
</tr>
</tbody>
</table>

*Note: This component of the project is entirely financed by the Tanzanian Government, or the recipient country. The World Bank does not normally contribute towards the land acquisition costs involved in any of their projects.

Source: National Sites and Services Appraisal, IDA, Annex 1, Table 3.

The main issue in project financing is usually that of placing a value on the land used for project sites. In Tanzania, the land acquisition costs for the Project consist of compensation for crops and existing
houses which are demolished. Since all the land in Tanzania is vested in the State by Freehold Titles Conversion and Government Leases Act, 1973, no land purchase costs are included in the project.

The IDA appraisal mission also dealt with the issues of goods and services procurement and the disbursement of funds. According to the Bank's "Guidelines on Procurements" (IBRD, 1974, p. 21), the Bank usually requires the recipient country to obtain goods and services for the project through international competition. However, because of the fragmented and diverse nature of the Sites and Services Projects, it is sometimes impractical to enforce this requirement on the recipient country. As a result, project contracts are tendered in such a way as to attract the widest possible biddings from all types of local firms with the award going to the lowest bidder. Since one of the objectives of the sites and services programme is to promote employment opportunities, the Bank encourages construction work to be executed under labour-intensive methods. The IDA mission considered different possibilities of grouping Project contracts in such a way as to attract small contractors - e.g. tendering roads and drainage in one contract, water and sewage in the other. However, it was finally decided by the mission that all the infrastructure on each site should be contracted in one package, except for power supply.21

The disbursement of IDA funds (loans or credits) is governed according to the Bank's regulations on "Disbursement" (IBRD, 1974, p. 21). Disbursement of funds by the Bank is made only after there is acceptable evidence
that the work has been carried out satisfactorily. Disbursement of funds for this particular project would be made based on the following conditions:

a. The Bank can disburse funds for civil works either by reimbursing the borrower, in which case evidence of full payment is required, or by making part payments directly to the contractors. In the case of this project, the former method of disbursing the loan was in effect. Sixty-five per cent of the cost of all civil works, i.e. infrastructure, community facilities and the Ardhi Institute building, would be made against payment certificates endorsed by consultants and approved by Ardhi.

b. The Bank would pay all of the foreign expenditure costs for consultant's services, including the training programme for developing the necessary local manpower.

c. The Bank would pay all of the c.i.f. prices for imported goods, or would pay the ex-factory price of locally manufactured equipment/vehicles, or would finance the expenditure of imported goods purchased locally.

d. The Bank would finance fifty per cent of the amount disbursed by THB for early construction loans. In order to help the THB in the early stages of the programme, IDA would initially disburse 50% of the loan amounts paid by the THB, even though IDA's total contribution would be only 31% of the THB's overall costs for this project. Since the THB is the principal lending agency for the Project's construction loans, the IDA appraisal mission studied both the administrative
capacity of the THB for handling the Project, and the lending policies and programmes of the THB. The THB is governed by a Board of Directors which is made up of eight to twelve members including the Principal Secretary of Ardhi. The Board of Directors largely determines the policies and procedures of the THB. The head office in Dar es Salaam administers and carries out the THB operations in the country. Though the THB has branch offices in some upcountry towns, the head office in Dar es Salaam remains the focal point of all operations. The appraisal mission was satisfied with the staffing situation in the Bank; at the time, the THB had a staff of more than one hundred persons - this was almost three years ahead of its staffing plans. The THB also receives technical assistance from Norway and Sweden to fill vacant positions while Tanzanians are being trained.22

The lending rate of the THB was also examined by the mission. It was proposed by the mission that the THB should increase its 6% lending rate for low-income revolving funds for the new sites and services projects. But it was unlikely that the Government would accept this proposal because of the Government's policy to subsidize housing for low-income groups. The IDA did not endeavour too much to influence the Government's policy over this issue because the IDA's proposed contribution was small compared to the total THB needs. Moreover, a new rate for lending IDA funds would create administrative problems for the THB.

5.2 Changes in the Content of the Project

The content of the proposed project underwent some changes at the
appraisal stage. The Tabata West area in Dar es Salaam, which consisted of 6,400 new plots, was dropped. In view of the number of plots involved in Tabata West, which is well over one-half the total number of plots included in the three project sites in Dar es Salaam, the area was considered too large for the effective administration and implementation of the Project. Also, the viability of the Tabata West area depends on the construction of the proposed Port Access Road to serve this area. Since this road has not yet been constructed, this area was not particularly suitable as a location for the Project. Moreover, since the size of the Sites and Services Project had to be reduced to bring the costs within the limit of total IDA project credit, the most feasible solution was to drop the Tabata West area.

The revised proposal consisted of approximately 10,600 serviced plots located as follows:

- about 7,450 plots in three sites in Dar es Salaam - Sinza, Kijitonyama and Mikocheni;
- about 2,300 plots in Mwanza;
- about 850 plots in Mbeya.

The proposed improvement of the public transportation facilities and services operating on Morogoro Road in Dar es Salaam was also omitted. It was concluded, in light of the feasibility study carried out by the consultants on Bus Transportation for Sites and Services Areas in Dar es Salaam, that such an improvement programme could not be implemented without
reviewing the overall bus transportation system in Dar es Salaam. Due to
the scale of such a task, it was found to be unfeasible to include it in
the Sites and Services Project.

Though the two items described above were omitted from the Project,
there were also the following additions to the Project:

- An expansion of the physical facilities of the Town Planning
  programme at the Ardhi Institute. This should enable Ardhi to train
  additional staff, particularly to fill the vacant positions in the
  Sites and Services Section.
- An improved training programme for the technical staff of Ardhi to
  be carried out by the consultants for the project.
- New community facilities consisting of eleven community education
  centres, one health centre, seven dispensaries and eleven markets.
- A pilot project to improve the nutritional awareness of the house-
  holds in sites and services areas.
- A new financial arrangement to include the THB programme of 'soft'
  construction loans for low-income groups.
- An expansion of IDA project credit to cover the full costs of the
  equipment and vehicles for the project.

The size of the squatter improvement programme was also increased by
an addition of the Mwanjelwa squatter area in Mbeya. Thus, improvements
in basic infrastructure and additional services in existing squatter areas
of Manzese A and B in Dar es Salaam and Mwanjelwa in Mbeya will be provided
for about 8,800 dwellings.

Additionally, it was proposed that consultants would be hired to carry out the design, engineering, and supervision of the Project. These consultants would perform these tasks for the basic infrastructure and community facilities of the Project. They would also be engaged to undertake the preparation of the follow-up sites and services projects.

The monitoring of the Project, which would be carried out during the implementation of the Project, was added during the appraisal stage. The monitoring of the Project would include the assessment of the extent to which the objectives of the Project are being achieved. Information derived from this monitoring would be used to plan future sites and services projects.

5.3 Design Standards

The appraisal mission paid substantial attention to the design standards of the basic infrastructure for the Project. Design standards were mainly determined by the cost per plot that could be paid for by the households at the lower end of the household income scale. However, the design of the infrastructure would allow for future expansion of these facilities. For example, individual house connections for water and electricity would be possible as financial circumstances of the plot-occupants permit.

The effects of soaring prices also played a vital role in determining the design standards for the project. Though total IDA credit offers increased from $US 7 million to $US 8.5 million during the appraisal stage,
project costs were also rising due to inflation. Because of these increased costs, it was likely that further cuts in standards would be proposed during the negotiation stage in order to keep the plot costs within the budget. Such a measure would be inevitable since IDA refused to entertain any requests for further increases in IDA credit for the Project, irrespective of further increases in the project costs.

Nevertheless, one of the salient features of the Project was that serviced plots in the sites and services areas would be available at a price lower than the market rate of unserviced plots. For example, to rent a room in Manzese (a squatter settlement) would cost about 60/= per room per month; an occupant of a serviced plot in the Sinza sites and services area would make total monthly payments of about 52.5/= per month, which would include statutory ground rents, chargeable ground rents, and average construction loan payments for building a house on the plot (see Section 5.4 below).

5.4 Plot Charges

One of the important issues examined by the appraisal mission was the question of plot charges in these sites and services areas. Some important changes were instituted in the Government's policy on land tenure to suit the Sites and Services Programme. It had been the Government's policy since independence to issue short-term "Right-of-Occupancy" (renewable on a yearly basis) leases in high density areas. The Government charged the plot-occupants in these areas fixed ground rent and
permitted construction of temporary traditional houses. In some high
density areas, long-term Rights-of-Occupancy leases were issued. The plot-
occupants in these high density areas were charged a fixed ground rent
which varied according to the size and location of the plot. The ground
rent did not include the charge for the minimal urban services provided
to these plots. The plot-occupant, on accepting the Right, was also
required to pay the high front-end costs for the provision of these
services.

Ardhi found it necessary to review its land tenure policies and
procedures for the Sites and Services Project in order to help low-income
people obtain serviced plots in the Project areas. These revisions would
also make it possible for low-income people to have access to credit
facilities to build permanent houses in these areas. The Sites and
Services Section, in collaboration with the Lands Division of Ardhi,
instituted the following changes in the Government's land tenure policies:

a. Plot-occupants in the sites and services schemes (which are
categorized as high density) would be issued with long-term Rights-
of-Occupancy for twenty-five years. This long-term Right-of-
Occupancy would qualify the plot-occupants for the THB house construc-
tion loans.

b. The plot-occupants would be required to build permanent houses
in these schemes. The minimum value covenant (usually about 15,000/= in high density areas) would not be included in the Right, and the
Township (Building) Rules would not affect the plot-occupants in the sites and services scheme. However, the houses built in the sites and services schemes must comply with the Government's criteria for the economic life of dwellings; the Sites and Services Section, in collaboration with the National Housing and Building Research Unit (NHBHU) and the THB, are working on suitable house designs for these schemes to meet the budget of the low-income households.

C. The ground rent charged to the plot-occupants would be divided in two parts: statutory ground rent for the privilege of using the land, and chargeable ground rent for the cost of on-site infrastructure provided to the plots.

Ardhi's efforts to review the land tenure policies for the Sites and Services Project coincided with the Government's efforts to reshape its land tenure policies. This has led to the new Land (Rent and Services Charge) Act of 1974 whereby all plot-occupants, regardless of density areas, will be charged on the basis of the size and location of the plots and the services provided to these plots.

5.5 Appraisal of the Project Implementation Procedures

The organizational aspects of the project have already been discussed in the last chapter. One of the administrative units for the Sites and Services Project that needs further emphasis is the Regional Land Development Offices (RLDO). These Offices will be the principal bodies in direct contact with the plot-occupants during the initial stages of implementation.
The function of the RLDO's in relation to this project includes:
- to process the applications for, and the allocation of, plots;
- to provide assistance in the formation of housing cooperatives for the residents of these schemes; and
- to establish links with other agencies in their regions involved in the project, such as the THB regional offices, site offices, etc.

The operation and maintenance of infrastructure and community facilities for the project would be carried out by various other offices in the regional administration. For example, the regional offices of the regional administration. For example, the regional offices of Ministry of Communication and Works in the project centres would carry out the operation and maintenance of road networks in this project. The community facilities will be managed and maintained by the staffs under the Regional Education Officers, Regional Health Officers, etc. The funds for the maintenance and operation of these facilities will be provided for in the annual budget of the respective regional offices.

The IDA appraisal mission also looked into the organization and handling of funds during the implementation of the Project. It was agreed upon by the Tanzania Government and the IDA that the central Government institution responsible for handling the funds for the Project would be the Treasury. The IDA would make the credit available to the Treasury which in turn would channel the funds to Ardhi through its normal budgetary procedures. The Treasury would also make available the proposed portion of the funds to the THB. The Treasury would lend the funds to the THB at 3% interest for twenty-five years. The THB would relend the funds for
house construction at 6% interest. The additional 3% interest charged by the THB on its borrowing rate would mainly be used for future loans, after administrative and other costs generated by the Project were met. The THB would maintain separate records for the Project expenditures and other housing loans.

The Finance and Office Services Unit, which prepares Ardhi's Annual Development and Recurrent budget, would work in conjunction with the Units' Accounts Section to prepare monthly expenditure reports for the Project. These project expenditure reports would be presented regularly to the Principal Secretary. The Housing Finance Services Section would also be concerned with the day-to-day detailed records of project expenditure.

The collection of payment for plots and for THB loans would be handled either by the employers of the plot-occupants through salary deductions, or by the regions themselves. These payments would be forwarded to the Treasury through the central banking system. Plot-occupants can also choose an option to make payments directly to the THB or through a housing cooperative.
Chapter 6. THE EARLY STAGES OF THE PROJECT: ANALYSIS AND RECOMMENDATIONS

The completion of the appraisal stage concludes the descriptive part of this study. While the full impact of the Sites and Services Project is not yet known, some analysis can be made about the early stages of this Project. There are several areas where potential problems might arise in the Project which might reduce its overall effectiveness. Some of these problems will be looked at and some possible recommendations for improvements will be considered.

6.1 Manpower and Administrative Capacity

One of the main problems that might arise in the Project is that some of the institutions might not be able to carry out the tasks assigned to them. The institutions involved in the Project, as we have seen earlier, range from the central executing body (Ardhi) to other ministries, para-statal organizations, and various regional and district administrations (see Appendix 12).

Under the Government's decentralization plan, the regional administrations are responsible for providing most of the services needed to make land available for development and for controlling land use in both urban and rural areas. The regions should be largely self-managing under the decentralization plan and should enjoy managerial independence similar to that of the Ministries. Thus the regional administrations should be greatly involved in local decision-making and in the execution of regional
plans prepared by them. The Sites and Services Project, to a large extent, was centrally planned with regions and districts of the three urban centres functioning initially as information banks during the preparation of the Project. But these regional and district administrations have been delegated various tasks of project implementations.

One of the criteria for choosing the three urban centres was the executive capacity of the regional and district administrations to operate and monitor the Project. However, there are certain inadequacies in these administrations that might create barriers to the effective and planned operation of the project. The two basic inadequacies are the lack of trained manpower and the inefficient work discipline in these administrations. These problems, especially the former, also affect the Sites and Services Section in Ardhi.

6.1.1 Manpower Problems. This problem has been well recognized and provision has been made in the Project to conduct suitable training programmes at the Ardhi Institute to meet the manpower requirements of the Project. Additional training programmes for technicians (e.g. engineers and surveyors) would be conducted by the consultants to fulfill the manpower needs of the Project.

One of the conditions negotiated by the IDA concerning this project is that Ardhi would fill all vacancies at professional levels within the Sites and Services Section by June 1974. The vacancies included two architect/planners, three civil/sanitary engineers and one land officer.
According to the IDA/Ardhi agreement on this project, the Sites and Services Section would be given priority over other departments in Ardhi in recruiting trained personnel from the Ardhi Institute. Though the Ardhi Institute is under the jurisdiction of Ardhi, Archi has little control over the allocation of graduates from this Institute. The allocation of manpower to government institutions in Tanzania is handled by the Central Establishment and not by the individual ministries. Moreover, since there is competition from other institutions in need of trained manpower, it is difficult to ascertain the extent to which Ardhi would be successful in securing trained people for the Sites and Services Section of Ardhi. Manpower shortages and allocation inefficiencies can cause serious drawbacks in the implementation of the present Sites and Services Project and in the planning of future projects.

The shortage of skilled manpower is also felt in the regional and district administrations. Decentralization has intensified the need for skilled technical and administrative personnel at the regional and district levels. The Regional Land Development Offices (RLDO) of the three urban centres included in the Project are at present not adequately staffed to carry out the technical and administrative implementation tasks assigned to them. Additional staff will also be required to plan and implement any new sites and services projects.

Moreover, since the housing activities in the regions will increase in the future with the introduction of new sites and services projects
and other housing projects, it will be difficult for the Regional Land Development Officers to carry out the tasks of administering and coordinating both the land development activities and the housing activities in the regions. Therefore, it would become necessary, in the future, that new posts for Housing Officers in the regional administrations (possibly under RLDO's) be created to carry out the tasks of planning and coordinating activities in the regions.

**Recommendations:**

i. Ardhi should ensure that the Manpower Allocation Committee, under the Central Establishment, has made adequate provision to fill in the vacant posts in the Sites and Services Section required by the IDA/Ardhi Credit Agreement on the Project.

ii. Ardhi should make all efforts to fill in the five approved posts of housing officers in the regions. The three regions involved in the Sites and Services Project should be given priority in this respect. Ardhi should also endeavour to create Housing Officers posts in the other urban regions.

6.1.2 **Work Discipline.** The success of project implementation does not only depend on the amount of skilled manpower in the administrations involved in the Project. Elements of work discipline that are particularly crucial for the success of the Project are high degrees of reliability and competence within these administrations.

One example of this type of administrative problem is the misallocation
of compensation funds for the project. In one region, the compensation funds for the sites and services scheme in Manzese were allocated to compensate households in the Kisuto squatter area. Another example is the valuation of property for compensation and plot allocation procedures for the Project. In one Parliamentary Session, the issue of malpractice in property valuations for compensation in an area of Dar es Salaam created great concern among the Members of Parliament.

Such illicit and corruptive practices affecting these important components of the Project could reach proportions that seriously affect the various social and economic benefits the Project is expected to generate. Though procedures for centralized plot allocation have been worked out in the form of an allocation point system to promote the integrity of the officials involved, the certain degree of discretion exercised by these officials could affect plot allocation procedures.

The executive capacity in terms of manpower and in terms of work discipline of these administrations can be best regarded as a supply problem and executive capacity can be considered inadequate only in comparison with the demands made on it. For example, the orientation of the district administrations towards managing day-to-day tasks and towards tackling the short range priority projects in the districts, might affect the efficiency with which they can execute long-range projects like the Sites and Services Project. For example, the present efforts to carry out the TANU Directives on Villagisation and Cultivation constitute the bulk
of the work schedule in all the districts in Tanzania. As a result, it might prove difficult for the district administrations involved in the Sites and Services Project to devote their attention and resources to effectively implement the project.

**Recommendations:**

1. The administrative system should be revised to minimize the discretionary powers of the officials involved in plot allocation and compensation procedures. This could take the form of supervision by Ardhi officials at different stages of the Project. For example, administrative assistants from the Finance and Services Unit of Ardhi might temporarily be assigned the task of supervising and monitoring the compensation procedures in the regional administration. A tendency does exist for Ardhi to take over problem tasks from the regional and district administrations in order to minimize delays in project implementation. However, these short cuts should be avoided whenever possible because they often fail to strengthen the existing and future working relationships between Ardhi and the district administrations.

2. The Sites and Services Section should identify the various stages of the Project that would need possible administrative and technical supervision to ensure the smooth running of the Project.

3. The regional administrations should be involved as much as possible during the entire Project. Many large scale housing projects
(like sites and services projects), however, would have to be centrally planned, at least for the near future, until the regions have adequate manpower and technical resources to plan the projects themselves. Therefore, a high degree of involvement in the Project would not only help to train the regional administrators for planning future projects, but would also contribute towards stimulating a sense of team work and responsibility necessary for the success of the Project. One of the ways in which regional involvement could be promoted is by ensuring that the regional administrators involved in the Project participate in various meetings and discussions related to the Project. This would assist the regions in acquiring a clearer idea of their role in the whole project, which would in turn help to promote better sensitivity on the part of these administrations toward the Project. Such meetings would also help the peripheral institutions involved in the Project (e.g. Ministry of Education, Ministry of Health, TANESCO, etc.) to acquire overall knowledge of the Project.

6.1.3 Loan Recovery Procedures. In order to ensure that the individual plot-occupants of the sites and services schemes do not default on payments for housing loans and plot charges, the individual plot-occupants were originally required to make these payments either through a salary check-off system or through housing cooperatives. However, both these loan recovery procedures suffer from weaknesses which may cause defaults in loan payments and subsequent social drawbacks to the projects.
Defaults in loan repayments might occur through the inefficiency of the employers to channel regularly the funds acquired through the salary check-off system. It is not yet clear whether such defaults in payments occur because of ineffective administrative and accounting procedures in the organizations where the effected workers are employed or because of misallocation of these funds by the employer - or both.  

There is another organizational drawback that might arise through these loan recovery procedures. Since housing cooperatives, especially for low-income groups, have yet to gain strength in Tanzania, the alternative of acquisition and payment of loans through housing cooperatives may prove to be less popular with the THB than the salary check-off system.  

But the salary check-off system might only apply to those who are employed in the formal sector and therefore have a registered income. This may prove socially discriminatory (Turner, 1974, p. 40) because it may add to the already existing gap between the low-income people who enjoy the benefits of being employed in the formal sector and those low-income people employed in the informal sector and not protected by such benefits.

Recommendations:

1. Ardhi should make efforts to strengthen the Housing Cooperatives Section with established manpower. It was pointed out that one of the main reasons why housing cooperatives were not given much emphasis in the Project was because of the inadequate manpower capacity of the Housing Cooperative Section to deal with the housing cooperative
component of the Project.

ii. The Housing Cooperative Section should concentrate on enhancing the role of housing cooperatives for low-income groups. The need for shelter is a primary one and the heads of households, however poor, have been able to find the shelter for their families, however inadequate these shelters may be. Often the inadequacies of these shelters have been due to the lack of skills and the lack of financial resources by these low-income households. But it is known that the total amount of skills and resources that go into these inadequate shelters could be organized to produce housing of much higher standards. Cooperative housing organizations may be one of the principal means by which the available skills and financial resources could be organized to produce good quality, low-cost housing.

iii. The administrative and accounting links established between the THB and various employers through the Workers' and Farmers' Housing Development Fund should be used to overcome defaults in repayment of loans. The Workers' and Farmers' Housing Development Fund (Finance and Management) Act 1974 imposes a levy of 2% of the gross salaries and wages paid by any employer with ten or more employees. The levy is paid by the employers, and is channeled through the Commissioner for Income Tax to the Workers' and Farmers' Development Fund which is administered by the THB. This fund will not only add to the financial resources of the THB to help increase its lending activities
in Tanzania, but will also help to strengthen the accounting and administrative ties between the employers and THB. This will help to alleviate defaults of payments through the salary check-off system.

iv. Workers' Councils, set up in all organizations to safeguard the interest of the employees, should be entrusted with the task of ensuring that the loan repayment funds are regularly deducted by the employers.

6.2 Selection and Design Aspects of the Project

In the process of selecting the proper locations and the proper technical designs for the Sites and Services Project, there are a number of suggestions which could possibly increase the overall effectiveness of the Project. More important, however, is the fact that some improvements in these areas might be useful in any further such projects. This is especially relevant since it has been learned that the IDA has shown interest in supporting other sites and services projects in Tanzania.

6.2.1 Selection of Urban Centres. The major criteria that influenced the selection of the urban centres for the Sites and Services Project were: administrative capacity, urban growth impacts, geographical location, and employment and industrial potential. Since these criteria were used to justify the undertaking of the Sites and Services Project and strongly influenced the choice of suitable urban centres where these schemes could be located, they seem to be most relevant in the selection of the urban centres for sites and services projects. Therefore, these criteria should
play an important role in the selection of urban centres for future sites and services projects.

**Recommendations:**

i. As many urban centres as possible should be involved in the next sites and services projects, so that the benefits accrued from such investments can be spread over a larger geographical spectrum of the country.

ii. Prime examples of urban centres for the next sites and services projects are Dar es Salaam, Tabora and Iringa (see Appendix 32). Dar es Salaam, being the largest urban centre in Tanzania, will continue to experience rapid population growth, mainly from rural-urban migration. Though Dar es Salaam will eventually lose its status of capital city to the planned city of Dodoma, it will continue to remain a major centre for economic and commercial activities in Tanzania.

Tabora, having demonstrated the capacity to successfully plan and implement a sites and services project, and having found the need to plan a project in spite of a comparatively low rate of urban growth (2.3%), should be considered as a potential urban centre for the next project.27

Iringa is experiencing a high rate of urban population growth (10.3% per annum). The high rate of urban growth in Iringa is stimulated by the industrial expansion of the urban centre. Iringa
is also the centre for marketing the agricultural products from its fertile and prosperous hinterland. Potential iron-ore mining resources in the Chunya area of the Iringa region will also contribute towards its growth as an important urban centre in the southern part of Tanzania. Thus Iringa should be treated as one of the prime urban centres for the next sites and services project.

6.2.2 Selection of Project Sites. The main factors contributing towards the selection of project sites in Dar es Salaam, Mwanza and Mbeya were:

- technical considerations, e.g. adequate off-site infrastructure, suitable soil conditions for a cheap sewage disposal system, etc.;
- planning considerations, e.g. the sites selected were in accordance with the master plan of the urban centres;
- employment considerations, e.g. the location of these sites in relation to employment facilities;
- neighbourhood considerations, e.g. the viability of squatter improvement programmes.

The most important single factor which influenced the choice of the majority of locations for the sites and services schemes was the proximity of these schemes in relation to employment.

However, sufficient attempts were not made at exploring the possible advantages of developing small scattered sites nearer to the city centres where the majority of the employment opportunities exist rather than
developing a few large sites on the semi-urban fringes of these urban centres. The proximity of low-income residential areas to the sources of employment can be a determining factor in the economic development of the residents of the sites and services schemes. Projects located far from the employment sources because of low land costs can be financially disastrous to the occupants who have to bear the extra cost of transportation to work.

As pointed out by an IDA official, experience in many developing countries reveals that transportation costs appear to rise in direct proportion to the distance from a project to the city centre. In view of these considerations, it would be preferable in the future to select small scattered sites nearer to the city centre for sites and services projects rather than a few large ones located further out. Furthermore, since in most urban centres, particularly in Dar es Salaam, smaller sites nearer to the city centres are being settled by squatters, such areas could be treated as priority squatter improvement schemes for future sites and services projects.

Another factor that should play a significant role in the selection of project sites is the distribution of these sites in relation to the urban districts. This is particularly important where there is more than one project site selected in an urban centre. Concentration of project sites in a single district in an urban centre imposes heavy duties of project implementation under one district, and might result in inefficient
task execution. For example, all the present project sites in Dar es Salaam are concentrated in Kinondoni District. This might cause problems in project implementation since the scale of the project might be too large for the capacity of Kinondoni District administration.

Recommendations:

i. Small scattered urban-infill sites should be selected for sites and services projects, if possible.

ii. Dar es Salaam should concentrate on squatter improvement programmes in areas closest to the city centre; e.g. squatter areas that have developed around Pugu Road industrial areas, Temekte and Ilala (see Appendix 3.3).

iii. Project sites should cover more than one district in an urban centre where more than one project site is selected.

6.2.3 Dwelling Units. The infrastructure design of the Project has been worked out in great detail. But the design of the dwelling units has not been given much emphasis in the Project. The IDA appraisal mission contacted the THB on the subject of house designs for the Project. But the THB designs left much to be desired by the mission. The THB representatives had no knowledge about the market value of their proposed designs. Most of the design proposals were arbitrary and did not pertain to any design criteria. The National Housing and Building Research Unit (NHBRU) has carried out valuable research on building materials and certain house designs which could be used for the Sites and Services
Projects. However, in view of the scale of the present project and in view of future sites and services projects, it is essential for the NHBRU and the THB to contribute specifically towards house design for urban low-income communities.

For example, one of the aspects of house design for low-income communities that should be given emphasis is the concept of building the dwellings in stages. Installment building rests on the premise that a family, having built the minimum living space in a short span of time, can move into that space and thereafter expand the house as time and funds allow. This type of construction is particularly suitable for low-income groups who are neither eligible nor can afford to take loans from the THB for single-phase house construction. In order to build houses in installments, an individual needs initial financing to build a minimum room to live in while his family gradually makes efforts to build the rest of the dwelling. 28

Installment building also helps to cover some of the shortcomings of self-help operations, i.e. the owner-builder has often no place to live in while he builds the dwelling. Frequently the owner-builder has already spent his funds on a squatter's hut or lives far from the site of the dwelling he is building.

The individual plot-occupants, having obtained plots in the sites and services schemes, still face the problems of building the dwellings. Generally, self-help housing schemes in urban areas have had little
success compared to the success such schemes have had in rural areas (USAID, No. 65). This is primarily because the individuals in urban areas have much less free time than people in rural areas, and therefore generally find it difficult to devote enough time to build their own houses (Bienfied, 1970, p. 17). Furthermore, the non-seasonal nature of urban activities, the fact that people in urban areas cannot depend on the supply of free labour from their friends and relatives, and the enforcement of urban building by-laws dictating the design and construction of houses all create drawbacks to the successful undertaking of self-help building of dwelling units in urban areas.

However, self-help housing does not necessarily mean that the houses have to built entirely by the owners. Self-help housing projects can have a high component of casual labour paid by the owners. However, low-income residents of these schemes do not have the money to have their houses built in this way, nor the access to loan facilities for borrowing the money, nor the financial circumstances to permit them to assume such amounts of long-term debt.

Another crucial factor, especially in house designs for low-income groups, is that designs and specifications should be acceptable to the owner-occupants who pay for the house and in most cases are responsible for building the houses. Therefore, criteria emphasizing the living patterns of these low income groups and the required life-span of the dwelling, should be used as a basis for designing low-income dwelling units.
Recommendations:

i. The NHBRU and the THB should channel part of their resources to work on designs for dwelling units suitable for sites and services schemes.

ii. Different aspects of suitable house designs should be developed with the participation of low-income people.

iii. Design coordination between the Sites and Services Section and the NHBRU should be promoted during the initial stages of future sites and services projects.

iv. Rural construction units under the Prime Minister's Office and the technical staff from NHBRU should assist in supervising self-help construction of the dwellings in these schemes.

v. The review of building by-laws should be initiated as soon as possible. This task should be carried out by the NHBRU in coordination with the THB.

6.3 Socio-Economic Data

The insufficient socio-economic data on the target population for the Sites and Services Project has forced the planning team to use the 'Urban Labour Force Survey' (ERB, 1971) as a source of socio-economic data for the Project. By monitoring the present project, various information collected will be used to plan future sites and services projects. However, there will be some projects that will be planned in the immediate future before this information is available. Thus it is essential for
institutions within Ardhi (e.g. NHBRU) and other research institutions (Economic Research Bureau, BRALUP, etc.) to recognize the immediate need to conduct socio-economic research on the population groups to be served by future projects.

This research should emphasize the physical, social and economic factors that influence the living environment of low-income communities in urban areas. Research in these fields would help to design neighbourhoods to suit the local conditions and to reflect and enhance the living patterns of these communities.

Recommendations:

i. The Sites and Services Section should establish contacts with the ERB and BRALUP to facilitate research on socio-economic factors related to urban low-income groups.

ii. The present project should be carefully monitored and evaluated from the initial stages of project execution.
Chapter 7. CONCLUSION

Because the National Sites and Services Project in Tanzania encompasses the provision of basic urban infrastructure for new low-income residential areas and for improvements in existing squatter settlements, the Project is in keeping with both the Tanzania Government's urban housing policy and the overall development objectives of the Second Five Year Development Plan of Tanzania. In the context of the World Bank, the Project is identified with the Bank's contemporary policy of supporting sites and services projects in the urban sectors of developing countries to assist both the socio-economic and physical aspects of urbanization in these countries.

There is a general consensus among Ardhi officials and IDA officials involved in this Project that it has so far been successful. That is, the officials mean that the Project, in the process of attaining a form that is acceptable both to the Tanzania Government and the IDA, has not suffered any major shortcomings in the planning process and the Project has been running satisfactorily. Though many would not disagree with this point of view, there exists some concern over the successful implementation of the Project, as noted in the previous chapter. Implementation of any project, in particular foreign aid projects, is the real test for the recipient country's ability to mobilize its technical and administrative resources in a coordinated manner.

Furthermore, the successful planning of the Project has to a large
extent been attributed to the leadership of one expatriate in Ardhi who
has been in charge of the National Sites and Services Project. In the
course of this study, it was often pointed out to the author that the
Project is 'a one-man show'. This might not be altogether true since the
expatriate has a capable Tanzanian counterpart who can 'lead' the project
equally efficiently. However, it seems that by virtue of his background
this expatriate has operated as the vital link between the Tanzania
Government and the World Bank during the entire undertakings of the Project
examined in this study. In spite of the fact that this 'link' has been
advantageous both to the Tanzania Government and the IDA in successfully
planning this Project, it seems to cast some shadow of doubt on the
strength of future links between the IDA and Ardhi for the planning of
future sites and services projects after this expatriate has completed his
services with the Tanzania Government.

On the other hand, the Tanzania Government's decision to invest its
resources or initiate foreign aid investment in undertaking other sites
and services projects should rest upon the extent to which the present
Project has been effective. The two fundamental questions that could be
posed to measure the degree to which the Project has been effective are:

a. To what extent have the benefits of the Project reached the target
   population?

b. Has the Project been successful in creating a viable institutional
   framework? That is, are the executing agencies of the Project able
to plan and implement other sites and services projects after the first intensive input by IDA?

Answers to these questions would assist both the IDA and the Tanzanian Government to evaluate the potentiality of further investment in sites and services projects in Tanzania. This type of information would also help the IDA to evaluate the transferability of the experience of the Sites and Services Project in Tanzania to other developing countries.

This study of the National Sites and Services Project in Tanzania should not be treated as a complete study of the Project but should be looked upon as a background to various other studies that would provide further insight into the understanding of sites and services projects. Examples of various studies that could follow from this study of the Project are:

a. A study of the implementation of the Project. Such a study would not only cover an important stage of the project cycle that is not included in this study, but would also indicate the operational and institutional aspects of the Project that need attention when undertaking future sites and services projects.

b. A socio-economic study related to the low-income population residing in the sites and services schemes.

c. A study focussing on how far the sites and services projects have been successful in alleviating the housing shortage of low-income groups in these urban centres where the schemes have been undertaken.
Apart from the fact that these studies would assist in understanding the full implications of sites and services projects in Tanzania, such studies would also add to the limited knowledge that exists on sites and services projects in developing countries.
FOOTNOTES

1. In the process of establishing this export economy in the colonies, the metropolitan powers furthered the economic interests of the producers and exporters of these raw materials, which prevailed after the independence of these colonies and as a result precipitated the growing 'dependence' of these countries on the economic interests of the metropolitan (Frank, 1972, p. 89).

2. Pounds in Political Geography describes 'nation-state':
   A modern state is likely to show the greatest stability and permanence when it corresponds closely with a nation. In such instances the state is the political expression of the nation, the mechanism through which the welfare of the nation is safeguarded and its identity preserved. The purpose that the state fulfills in these cases is obvious. But a nation state is very much a phenomenon of our times, and not all states have become nation-states; some are multinational such as the old Hapsburg Empire; some like Canada and Czechoslovakia, even today have two distinct nations. (Pounds, 1972, p. 12).

3. It was pointed out by a Swedish expert at Ardi that though Swedish aid to Tanzania in the future would continue to be provided on a grant basis, it would be tied to procurement of goods and services from Swedish suppliers.

4. Peter Marris in "Social Perspective" in Development of a Divided World (1971, pp. 84-104) cites examples of social values in developing countries which he thinks are detrimental to the Western notion of economic development. For a closer examination of one particular aspect of inhibiting social customs in developing countries, see "Social Barriers to African Entrepreneurship" by Marris in Journal of Development Studies, 1968/69, Vol. 5-6, pp. 29-38. Marris considers entrepreneurship to be a vital component in the process of economic development, but views the creation of an 'entrepreneurial class' in developing countries as an unlikely occurrence in light of the existing social structure.

5. Here it is assumed that most foreign aid projects have a large component of foreign experts working on the project during its initial stages.

6. For short notes on Tanzania and for the physical location of Tanzania in Africa, see Appendices 2 and 3.1.
The operational definition of the term 'urban' in Tanzania is an area whose population is primarily engaged in non-agricultural activity.

Through personal communication with Ardhi officials it was found that the public sector in Tanzania has not undertaken any houses costing under 15,000/= The closest the National Housing Corporation has come is 17,000/=.

In Tanzania all Government organizations are referred to, officially and otherwise, by their short forms in Swahili (the National language). Ministry of Lands, Housing and Urban Development is referred to as Ardhi, which in Swahili means land. The Ministry will be referred to as Ardhi in this study. For other abbreviations used in the study, see Appendix 1.

Ministerial records include working files and confidential files on the National Sites and Services Project. For detailed summary of the ministerial records in chronological order, see Appendix 4.

All Government policy papers are presented to ECC for approval.

The UNDP advisor who worked with the IDA economic mission is the present Housing Finance advisor to Ardhi on the UNDP aid programme. He has been instrumental in working out the National Sites and Services Project.

The mission produced a report in four volumes called 'The Economic Development and Prospects in Tanzania" in March 1972. The Urban Development and Housing Sector is discussed in Volume II, Appendix III, of this report.

"In many areas of the world, including developing countries, a dwelling is considered to be overcrowded if it has more than two persons per room." (Project Planning Associates Ltd., "National Capital Master Plan Dar es Salaam", TS2, Planning Studies, June 1968.) In spite of the fact that such measures of overcrowding are subjective and culturally determined and therefore not transferable, the above measure of overcrowding is often used as a rough rule of thumb to establish the approximate magnitude of the problem, and is so used in this table.

Most of the information on these centres was obtained from 'Sites and Services Project', by R. Merril, Ardhi, pp. 3-8. For the geographical location of these urban centres in Tanzania, see Appendix 3.2.

In selecting squatter improvement areas for the project, the selection criteria was based on the existence of well-constructed housing and viable neighbourhoods in these settlements.
The traditional size of surveyed plots in Tanzania is 400 square meters. The Government now recognizes the need to reduce plot sizes in order to improve land use efficiency and to lower infrastructural costs per plot. In the proposed project, the minimum and predominant plot size is 280 square meters. Smaller plots are not recommended because of the availability of land, the size of the traditional Swahili house (120 square metres), and the space requirements for equipping each plot with a pit latrine. A typical Swahili type house is constructed of bush poles and mud and consists of four to six rooms separated by a central corridor which is used as a cooking place during rainy seasons. The owner-occupant usually rents one or two rooms. At the rear of the plot, there is generally an out-building which covers the pit latrine, kitchen and storage space.

The following are the various organizations that the preparation mission had contact with during the project preparation:

<table>
<thead>
<tr>
<th>Organization</th>
<th>Official Met</th>
</tr>
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<tbody>
<tr>
<td>Ministry of Finance</td>
<td>Director, External Finance; Deputy Secretary</td>
</tr>
<tr>
<td>Devplan</td>
<td>Economic Advisor (SIDA); Economist, Health Service</td>
</tr>
<tr>
<td>Ardhi</td>
<td>Acting Principal Secretary; Acting Commissioner for Housing; Acting Commissioner for Lands; Commissioner for Surveys and Mapping; Chief Valuer; Cooperative Officer; UNDP Housing, Finance Advisor, Planning Advisor; Director, National Housing and Building Research Unit</td>
</tr>
<tr>
<td>THB</td>
<td>General Manager</td>
</tr>
<tr>
<td>NHC</td>
<td>General Manager</td>
</tr>
<tr>
<td>Dar es Salaam Municipal Transportation</td>
<td>Chairman and Managing Director</td>
</tr>
<tr>
<td>TANESCO</td>
<td>Acting General Secretary; Acting Chief Transmission Engineer</td>
</tr>
<tr>
<td>Dar es Salaam Municipal District</td>
<td>City Treasurer; City Engineer</td>
</tr>
<tr>
<td>Ministry of Health</td>
<td>Health Economist</td>
</tr>
</tbody>
</table>
19 For the administrative structure of the regions and the position of the Regional Land Development Office in the context of the regional administration, see Appendix 11.

20 The Ardhi Institute is a parastatal organization established under the Ardhi Institute Act (1974). This institution provides training at the sub-professional level in surveying, valuation and town-planning for positions within Ardhi, the National Housing Corporation, the Registrar of Buildings, etc.

21 In Tanzania, the Tanzania Electric Supply Company (TANESCO) is the only organization responsible for the supply of power in the country and is responsible for any construction work involved in the supply of power. However, TANESCO would not meet the costs for the supply of power to the project sites through its own budget, and the supply of power to these sites would have to be financed through IDA credit.

22 In a later interview with a THB official, it was learned that the THB is currently suffering from a shortage of manpower because of recent expansions in lending activities in Tanzania and is currently behind its staff plans.

23 Out of the twenty posts for Housing Officers proposed by Ardhi for the Second Five Year Development Plan, only five were approved by the Central Establishment in June 1974.

24 Tanzania is a one-party state and the ruling party is the Tanganyika African National Union (TANU) (see also Appendix 2). TANU has representation at each level in the Governmental administrative hierarchy. At the regional and district level, the TANU representatives are Regional Commissioner and District TANU Chairmen respectively. The TANU representatives perform the task of seeing that the TANU directives are carried out through the regional and district administrations.

The TANU Directive on Villagisation requires the district administrations in Tanzania to encourage the movement of people in certain areas of
Tanzania to planned village sites. Also, in view of the problem of food shortages in Tanzania, the TANU Directive requires the district administrations to organize the expansion of agricultural activities in their districts. Both these directives are high priorities in Tanzania.

In order to avoid further misallocation of funds, Ardhi has decided to issue individual cheques for compensation to the affected houseowners instead of delegating this responsibility to the Regional Land Development Director (RDD).

It was learned that the National Housing Corporation suffered through this problem of default in payment for one of their housing schemes. The problem reached a point whereby Treasury threatened to deduct the necessary funds from the salaries of the accountants of the institutions involved.

Tabora has undertaken a squatter improvement programme through its regional budget allocation. It was learned that Tabora is the only region in Tanzania which has taken the initiative to plan and undertake such a project on its own.

In fact, installment building is the only way many low-income families without savings can get their houses built. It may seem more practical to save until there is enough to pay for the house, but savings are not always possible and convenient for low-income groups.
LIST OF REFERENCES


Hoyter, H. "Principles Governing Housing Aid to Underdeveloped Countries", in Study of International Housing. Sub-Committee on Housing, Committee on Banking and Currency, United States Senate, United States Printing Office, 1963.


Leaning, J. "Low-Cost Housing in Tanzania - A Factual Analysis".


Appendix 1

LIST OF ABBREVIATIONS

Ardhi: Ministry of Lands, Housing and Urban Development

ComWork: Ministry of Communication and Works

DDD: District Development Director

DLDO: District Land Development Office

DevPlan: Ministry of Economic Development and Planning

ECC: Economic Committee of Cabinet

Education: Ministry of Education

Health: Ministry of Health

IBRD: International Bank of Reconstruction and Development

IDA: International Development Association

NHBRU: National Housing and Building Research Unit

NHC: National Housing Corporation

RDD: Regional Land Development Director

RLDO: Regional Land Development Office

TANESCO: Tanzania Electric Supply Company

THB: Tanzania Housing Bank

Treasury: Ministry of Finance

UNDP: United Nations Development Programme
Appendix 2
SHORT NOTES ON TANZANIA*

Location and Situation

The United Republic of Tanzania is situated on the eastern side of the African Continent. It lies south of the Equator, between the areas of the great lakes - Victoria, Tanganyika and Malawi - and the Indian Ocean. Tanzania's coast-line stretches for 500 miles along the Indian Ocean. It is bounded on the north by Kenya and Uganda, on the east by the Indian Ocean, on the south by Mozambique, on the south-east by Malawi and Zambia, and on the west by Congo (Kinshasa), Burundi and Rwanda. The total area of 362,688 square miles includes 19,982 square miles of inland water.

The section of the United Republic known as Zanzibar comprises the islands of Zanzibar and Pemba, and all inlets within 12 miles of their coast, including uninhabited Latham Island, 36 miles south of Zanzibar Island.

Topography

Most of Tanzania lies on a plateau about 3,000-4,000 feet above sea level. The numerous rifts in the plateau make communication and transportation across the country difficult. This area is also very dry with an

*Most of the information was obtained from: World Mark Encyclopedia (section on Africa), and Tanzania in Maps, by L. Berry.
average annual rainfall well below 30 inches.

Although three great rivers - the Nile, the Congo, and the Zambezi, have their origins in Tanzania, the country has few permanent rivers. During half the year, the Central Plateau has no running water, but in the rainy season, flooding presents a problem. The main rivers are the Pangani, whose source is Mount Kilimanjaro and the Wami, Rufiji, Great Ruaha, Mbenkurua and Ruvuma Rivers starting from the Usambaras Mountains and draining the central plateau. Only the Rufiji and Kagera are navigable.

Two-thirds of Zanzibar Island, particularly the central and eastern portions, consists of low-lying coral country covered by bush and grass plains; this area is largely uninhabited except for a fishing settlement on the coast. Apart from the belt of coral country in the east, the island is fertile and densely populated.

Climate

There are three climatic zones covering Tanzania. These are:

a. The Coastal area and the immediate hinterland with tropical conditions, i.e. high humidity, average temperatures about 80° F, and an annual rainfall between 40" to 76";

b. The Central Plateau, with considerable daily and seasonal temperature variations, but primarily hot and dry, e.g. annual rainfall between 20" and 30";

c. The Semi-Temperate Highland areas with a mild climate that is both healthy and invigorating.
The climate on the islands is tropical but the heat is tempered by sea breezes that are constant throughout the year, except during the rainy season.

Population

The population of Tanzania was estimated at 13.6 million in 1972. Because of the general lack of water and the prevalence of the tse-tse fly, about two-thirds of the people live in about 10% of the territory. The most densely-populated regions are the elevated areas, particularly in the Usambara Mountains around Kilimanjaro, Meru on the shores of Lake Victoria and in the Southern Highlands. The population density in 1969 was 13 people per square kilometre (137 in Zanzibar) and the annual rate of population increase between 1963 and 1968 was about 2.5 per cent.

Apart from the 120 African tribes in Tanzania, there are also people of non-African origins residing in Tanzania. In 1966 over 7.5% (85,000) of the non-Africans were Asians (mainly from India and Pakistan) but the absolute number has gradually decreased since then. Other non-Africans include Arabs (25,000), Europeans (20,000 from some thirty different nationalities), Somalis, Syrians and Chinese.

The level of population density is affected by a variety of circumstances. Urban areas have particularly high population densities as large numbers of people have found employment in industrial and service activities in these concentrated locations. In rural areas small population clusters can occur where there is some concentration of non-agricultural
activities. For example, the location of some mining communities, such as Mwadui and Kiabakari and those on the Lupa Goro fields, explains certain local clusters in these rural areas. However, the major determinant of population density in the rural areas is the type of agricultural system employed by the local population. The lands occupied by nomadic pastoralists have markedly different population densities from those occupied by maize/beans/cattle agriculturalists or those inhabited by coffee/banana cultivators and rice farmers.

Political Party

The Tanganyika African National Unit (TANU) was founded in 1956 by Julius K. Nyerere and is the sole legal party in Tanzania. TANU has been the ruling party since Independence in 1961. TANU officially favors nonracialism, equalizing economic opportunities, and utilizing the country's resources for Tanzania as a whole. TANU encourages the formation and development of cooperatives and trade unions.

The party is divided into branches organized locally, and then grouped into districts, and finally grouped into regions. The TANU National Executive Committee has 66 members (34 of whom are entitled to vote) and contains representatives from the Labor Federation, the Cooperative Union, the Youth League, the regional committee chairmen, the National Assembly, and the President's and Attorney-General's offices. The Committee is TANU's principal policy- and decision-making body. A central committee of 20 members of the National Executive Committee, appointed by the
President from persons resident in or near Dar es Salaam, is called into action in case of emergency. A TANU delegate's conference meets once a year. In addition there are district, area, and regional conferences and meetings of regional committees.

Concerned about the growing gap between the people and the government, Dr. Nyerere resigned the premiership in January 1962 in order to give full time work to TANU and to interpret the government program directly to the people. Later that year he was elected to the Presidency of the newly-organized Republic. He was re-elected to this post for a five-year term in 1965; in November 1970, when 95% of the ballots were cast in his favour, he was re-elected for a third term.

**International Cooperation**

Tanganyika was admitted as a member of the U.N. on 14 December, 1961, and it became a member of some of the specialized agencies. Tanzania is also a member of CCTA, the Commonwealth Nations, the Organization of African Unity, and other inter-governmental organizations. With Kenya and Uganda, Tanzania belongs to the East African Common Services Organization.

**Income**

The gross domestic product at market prices for 1968 was T Shs. 8,089 million, compared with T Shs. 7,120 million in 1966. National income totalled T Shs. 7,587 million in 1968, compared with T Shs. 6,606 million in 1966.
Economy

The growing of foodstuffs for local consumption and the production and export of primary produce form the basis of Tanzania's economy. The chief commercial crops are sisal (of which Tanzania is the world's largest producer), coffee, tea, cotton and oilseeds. The most important minerals are diamonds and gold, and there are known deposits of coal, iron, and other minerals whose exploration is not yet commercially feasible. Animal hides and skins are a valuable export. Industrial activities focus mainly on the processing of raw materials for export and local consumption. Secondary manufacturing industries are increasing in the principal towns as the economy begins to mature. Although most of the people are peasant farmers, they are increasingly being attracted to cash crops, especially through cooperative societies.

Agriculture

Although most farmers still grow subsistence crops with traditional cultivation techniques, they are increasingly producing for the market and adopting new methods of cultivation and conservation introduced by the government.

Principal food crops are corn, rice, sorghum, and pulses. Chief cash crops are sisal, cotton, and coffee, and oilseeds, nuts, sugar, tea, pyrethrum, and tobacco are also becoming increasingly important.

Industry

Most industrial activity in Tanzania consists of the small-scale
processing of local food and raw materials. However, there is also a broad range of industrially produced goods, including aluminium cookware, block flooring, bricks and tiles, metal containers, chemical products, coir and sisal matting, industrial glass, leather goods, nails, paint, precast concrete, razor blades, rubber products, sheet metal work, shoes, soap, textiles, meerschaum pipes, beer, soft drinks, plastics, insecticides, and clothing. Many towns and villages have cottage industries that make wearing apparel, shoes, and various household items. Modernization of established enterprises, and setting up of new ones, has been taking place steadily as a result of tax concessions and other benefits granted by the Government.

Labor

The estimated number of wage-earning workers employed in 1968 was 400,000. Of these, about 200,000 were in agriculture, forestry and fishing; 8,000 in mining and quarrying; 30,000 in manufacturing; 30,000 in construction; 18,000 in commerce; 30,000 in transport and communications; 75,000 in service, and the remainder in government employment.

The larger urban centers have both unemployed and under-employed workers. A minimum wage is fixed by law. Strikes are illegal without preliminary attempts at settlement. In Dar es Salaam all workers are required to have work permits; unemployed persons are expected to return to the regions of their origin.
In 1964, by legislation of the National Assembly, the thirteen existing trade unions were dissolved and amalgamated into a single national institution, the National Union of Tanganyika Workers (NUTW). All employees are theoretically represented by NUTW, the General Secretary and Deputy Secretary of which are presidential appointees. The first General Secretary was also the Minister of Labor.

The normal work day is 8 hours and the work week is 45 hours. In agricultural activities, daily tasks are generally assigned and can ordinarily be completed within six hours. Labor legislation is generally in accord with ILO conventions.

Housing

Tanzania developed a serious urban housing shortage as a result of the influx of people to the towns in the postwar period. All postwar development planning has included considerable financial allocations for urban housing schemes. With private enterprise unable to meet the demand, the government in 1951 launched a low-cost housing program, which has been continued since that time. The First Five Year Plan estimated that over 50% of urban dwellers in Tanzania lived in overcrowded and inadequate housing. Two-thirds of the country's houses have neither water nor toilet facilities. The plan called for £20 million (U.K.) in the five-year period to be spent on housing and related development. In the fiscal year of 1968/69, the Government spent about T Shs. 16.9 million on housing.
Education

Most schools are financed wholly or partly by the central government or by local authorities. Of the 794,400 Tanzanians who were enrolled full time in educational institutions in 1968, 770,000 were in primary schools, 23,800 in secondary schools and 600 in the University of East Africa. In addition, 1,508 students attended universities overseas.

About 53% of school-age children in Tanzania attend the first four years of primary school, approximately one-sixth go on to upper primary school, and only 6% enter secondary or trade schools. Since 1960, enrollment in secondary schools has tripled, and university enrolment is also increasing. Other educational facilities in Tanzania include trade schools, a technical institute in Dar es Salaam, and a growing number of teacher-training colleges.

Until 1961, three different school systems existed in Tanzania, separated for African, Asian and European children. A new three-year education plan introduced in 1961 initiated a single integrated system of education for all children. Particular emphasis was laid on expanding secondary education. To meet this growing enrolment at all levels, the two five-year plans concentrated heavily on education; the 1968/69 budget allocated T Shs. 188.7 million for education.

The University College in Dar es Salaam opened in 1961 with a single faculty, law, and a small number of students. A liberal arts faculty was added in 1964 and a science faculty in 1966. There is also a medical school at University College in Kenya, which is part of the University of East Africa.
APPENDIX 3.3
DAR ES SALAAM
LAND USE 1973
Appendix 4.
A SUMMARY OF MINISTERIAL RECORDS

1. Internal Memo of January 1969

To: Ardhi Heads of Divisions (Commissioners for Lands, Housing and Directors of Planning).

From: Principal Secretary, Ardhi

Content:

i. Government is becoming increasingly blamed for the spread of squatter settlements in urban areas.

ii. Things which attribute towards the spread of the squatter settlements are:

- inability of Ardhi to make available sufficient plots to meet the demand for these plots in the urban areas;
- possible corruption in plot allocation procedures which frustrate the applicants for plots and consequently make them potential squatters;
- Lands, Housing and Planning divisions in Ardhi involved with making plots available employ high plot standards "at the expense of human, economic and social considerations".

iii. The following line of action should be pursued in order to increase the processing of plots:

- An in situ survey should be carried out so that the existing houses can later fall into the plan when these houses become
due for rebuilding.
- Plans should be adjusted to suit an existing area, not a prototype plan to serve all areas.
- Plots should be made available for displaced squatters to move to.
- A crash programme, not scientific surveys, should be undertaken to make simple readjustments in squatter areas.
- Ardhi is pressed to present an ECC paper on housing policy and plot allocation policy.

2. Letter of February 1970

To: Ardhi

From: President's Office

Content:

i. There are 15,000 applicants a year for residential plots in Dar es Salaam, and there are only 3,000 plots available for allocation each year.

ii. The President's Office wishes to see immediate action taken to ensure that plots are made available to these applicants.

iii. The President's Office directs that an ECC paper should be submitted no later than the second week of April indicating action that Ardhi intends to take in managing this problem.

3. Letter of May 1970

To: Principal Secretary, Archi

From: Commissioner for Lands, Ardhi
Content:

i. Two categories of residential plots that have to be made available:

- Plots which require normal procedures of acquiring and surveying of land. Output of such plots per year is 3,000.
- Surveying of plots occupied by squatters.

ii. Squatters have agreed to move from the areas which are ready for surveying but demand that alternate plots be made available to them.

iii. Due to scarcity of plots, "legalized and organized" squatting should be allowed in areas which are not yet surveyed and which do not come under the scheduled master plan development.

vi. Sub-offices should be set up in certain areas where a person needing a plot may go to apply and have his plot "pegged on the ground", so that later the area could be supplied with urban services without difficulty.

- Due to shortage of manpower, consultants should be hired for this job.
- This programme should be coded as a separate project in the Ardhi's budget.

4. Draft policy of December 1970

To: Treasury

From: Principal Secretary, Ardhi
Content:

1. **Easing of Squatter Problems in Dar es Salaam**

   i. At the beginning of the Second Five Year Development Plan, it was decided that due to the growing problem of squatters in Dar es Salaam, and the inadequate supply of funds for paying compensation, efforts should be made to provide potential squatters with serviced plots. But there are technical and financial problems that should be given adequate consideration before Ardhi can undertake the crash programme of making plots available for these squatters:
   - Shortage of manpower in Ardhi to undertake this project. Therefore, services of consultants should be sought to work on the project.
   - Crash programme for making available 6,000 plots for allocation is planned. Expenses for this programme are not included in the SFYP budget. The financial source for this project has to be identified.

   ii. Such crash programmes should be launched from time to time in order to contain the squatter problem in Dar es Salaam.

   (Treasury, in reply to this paper, suggested to Ardhi that the technical and financial problems related to this project should be discussed with Ministry of Economic and Development Planning (DEVPLAN). The Commissioner for Housing on taking up this matter with DEVPLAN was told that there were no funds available for this programme for the remainder of the 1970/71 budget. The project could only be
implemented if Ardhi can identify savings within their vote for 1970/71 budget.)

5. Internal Memo of 1970

To: Principal Secretary, Ardhi

From: Planning Unit, Ardhi

Content:

Frame-Work of Implementing the Crash Programme

i. Objective:
   To consider measures that could be adopted to ease the backlog of applications for plots in Dar es Salaam and to outline ministerial procedural delays in providing plots.

ii. Investigation:
   There are about 10,000 applicants for plots in Dar es Salaam. Time period between plot application and plot allocation is about eighteen months. Under "emergency" situation, this time period can be shortened to eight months.

iii. Problems:
   - Shortage of manpower delays the process of allocating plots.
   - Administrative procedures are too lengthy. Each concerned party feels that within and outside their divisions, the administrative procedures are too bureaucratic. In many instances, approval and documentation can be delegated to intermediate staff levels.
- Political considerations sometimes overrule social, technical
and administrative considerations in design and layout of
different areas. This results in delays through re-designing.
- Town Planning Division in its design considerations does not
sometimes relate to local conditions; e.g. topography, other
natural features of the area.
- Availability of surveyed and registered land is restricted
because:
  (a) Squatting does not allow sufficient areas to be readily
available for survey.
  (b) Compensation on the other hand encourages squatting and
thus prevents rapid development of land.

iv. Conclusions
- Alternatives to tackle the problem of availability of plots:
  (a) Engage consultants to work on the project.
  (b) Establish 'emergency procedures' within the administrative
framework of divisions concerned with the project.
  (c) Establish a task force of existing staff from each division
concerned with the project.

v. Recommendations:
The alternative suggesting the creation of task force is
recommended. This task force should be given sufficient
authority and flexibility to achieve maximum speed in project
implementation.
6. Internal Memo of August 1972

To: Commissioner for Lands Director of Planning, Comm. for Surveys Mapping
From: Principal Secretary, Ardhi

Content:

i. Preparation and layout of plots has started in three main areas in Dar es Salaam - Kijitonyama, Tabata East and Sinza.

ii. Town Planning Department should investigate total number of plots that can be made available in those areas.

iii. Surveys and Mapping Division should check the number of plots already surveyed in these areas and estimate how long it would take to survey the remaining plots. This division should also give an estimate of manpower requirements on the project.

iv. An officer should be appointed to communicate directly with the Principal Secretary.


To: ECC
From: Ardhi

Content:

National Sites and Services Programme

i. The urban population of Tanzania continues to grow at a far more rapid rate than the rural population. Estimated growth rate of Dar es Salaam is 7% per annum. Studies have shown that the present migrant workers in urban areas are likely to spend a much longer period of time working in the towns than their predecessors and
that these migrants have a higher level of education than their predecessors.

This rural-urban migration puts pressure on the Government to provide services and amenities for the urban workers so that they can live more decently and work more productively.

ii. Up to the present time there have been two approaches to house low-income people:

(a) The National Housing Corporation has built from 1964-1971/72, 11,831 low cost housing units throughout the country.
(b) The provision of surveyed plots in high density urban areas to individuals who can then build their own houses.

Both these approaches have not approved sufficiently adequate due to shortage of staff and due to shortage of compensation funds. These two approaches have to be supplemented by a dramatic new programme to improve the present housing shortage.

iii. Proposal:

- Sites and services facilities should be provided on a large scale. A sites and services programme would provide necessary infrastructure to residential plots after which the plot occupants are expected to build their own houses through self-help.

- Sites and services approach is particularly suited to Tanzania because:

(a) It does not heavily subsidize the housing of urban workers in an essentially agricultural country.
(b) It is based on self-help.

(c) It can to a certain extent be organized around cooperatives of credit and savings associations.

- Based on data such as income distribution, family size, employment stability and housing needs of individual families, standards can be designed such that low-income families do not have to pay more than 10% of their income towards housing.

- Contrary to current practice in high density areas, plot occupants in the site and services schemes will be responsible for repayment of the full cost of the infrastructure provided. Only in this manner can revolving funds be created for the development of future schemes.

- In order to provide additional income for plot owners and to provide cheap accommodation for those who cannot afford a plot, sub-letting can be included in the programme. To avoid exploitation, rents for sub-letting can be controlled and measures can be taken to ensure that individuals in the scheme do not build on more than one plot.

- In addition to providing serviced plots, the programme would include community facilities but the cost of these facilities will not be charged to the plot occupants.

- Improvement of existing squatter areas would be included in the programme. This would include provision of access roads, surface water drainage, public water kiosks and electricity. If this exercise
is carried out at the same time as the new sites are being prepared, unplanned settlements can be rationalized and densities decreased as households move to the new schemes.

iv. Finance:
- There are no development funds available for the sites and services programme. The Tanzania Housing Bank proposes to spend only a portion of their lending on 'other activities' which includes sites and services schemes.
- Treasury should seek external sources of finance to carry out this project. The World Bank has already indicated a strong interest in participating in the sites and services programme through IDA credits. If an international loan is secured, the THB can service the loan.

v. Organization:
- A special fund would be established at the THB from which allocation would be made through specific request of Ardhi.
- Full use would be made of the inter-ministerial urban development coordinating committee. In the major urban centres, similar bodies will be set up to deal with the project.
- Ardhi should set up a Sites and Services Directorate which would be responsible for the details and actual implementation of the programme. In order to speed up the implementation process, the Sites and Services Directorate should have the option of contracting out directly for all stages of project development.
vi. Recommendations:

- The sites and services programme as proposed should be approved and form an integral part of the programme already included in the SFYP.

- The Treasury should seek funds both externally and internally to enable the scheme to be started immediately with Dar es Salaam where areas are now available for the Sites and Services schemes.

- Ardhi should be the project leader and funds should be made available through the THB. The detailed mechanism of collecting loans, etc., can be worked out between Ardhi, the THB, and the Treasury.
APPENDIX 5.1

STEPS IN THE NATIONAL PLANNING CYCLE
Appendix 6

THE TANZANIA HOUSING BANK

The Tanzania Housing Bank (THB) was established by the Tanzania Housing Bank Act of 1972. It replaced the Permanent Housing Finance Company of Tanzania (PHFCT), a commercial institution jointly owned by the Government of Tanzania and the Commonwealth Development Corporation (U.K.). PHFCT was set up in 1968 to finance medium and high-cost housing in Tanzania. The PHFCT funds were expensive because they were borrowed at a high interest rate from the public, Government and from abroad. The resulting high housing costs and rents led to public criticism and the subsequent takeover of the PHFCT assets, liabilities and operations by the THB. The THB is a parastatal branch of the Treasury, i.e. a corporate body with more than 50% of its share capital owned by the Government.
Appendix 7

THE WORLD BANK

The World Bank is the world's largest developmental institution, consisting of three closely integrated specialized agencies of the United Nations:

- The World Bank (International Bank of Reconstruction and Development);
- IDA (International Development Association); and
- IFC (International Finance Corporation).

Their purpose is to help improve the welfare of people in the developing countries. Acting on behalf of 122 member governments by which they are financed and controlled, they perform four main functions:

a. serving as professionally administered channels for the efficient transfer of capital from rich nations to poor;

b. providing and organizing a wide range of technical assistance to developing countries, both to public agencies and the private sector;

c. helping to coordinate external assistance from all sources to individual countries; and

d. serving as a global medium for the exchange of development ideas and information, thus helping to apply the experience of all countries to the problems of each.
The IDA was founded in 1960. It is administered by the Bank and lends for the same purposes, using the same project criteria, i.e. carefully appraised, productive developmental projects. The IDA helps only the poorest developing countries and lends on exceptionally easy terms. This is possible because most of the funds are in the form of contributions by the 19 wealthiest member governments. Tanzania secured an IDA credit for the Sites and Services Project.
Appendix 8
PREINVESTMENT PROGRAM - STUDY DATA SHEET

Area: EAST AFRICA       Country: TANZANIA       Sector(s): URBAN HOUSING

1. NAME OF PROPOSED STUDY: URBAN LOW-INCOME HOUSING AND "SITES AND SERVICES PROGRAM"

2. PURPOSE: (a) Formulate a housing program for the existing and rapidly increasing housing needs of the urban low-income families; (b) make recommendations for the financial, technical and administrative framework in which the program will be implemented; and (c) define specific projects for early implementation of the program.

3. SCOPE: Phase I of the study shall: (a) review and analyze existing needs for low-income housing in urban areas; (b) the magnitude of housing needs and the socio-economic characteristics of the low-income people, especially for the Sites and Services Program, in order to assess how well they are meeting their stated objectives, and if not, why not; (c) formulate action programs for low-cost housing and a "sites and services" for the country.

    Phase II shall: (d) define specific projects in both low-cost housing and "sites and services"; (e) detailed feasibility of a selected number of projects from (d) above.

4. BACKGROUND; (a) Related Studies (b) Other Available Data (c) Expected Data Problems.
The Second Five-Year Plan, Annual Plans and the Economic Survey; "Low Cost Housing in Tanzania - Factual Analysis" and appendix - John Leaning; "A Note on Low Cost Housing" - Jill Wells; "Squatter Communities in Tanzania" and "Housing Cooperatives in Tanzania" - Stan Benjamin; "A Long-Term Housing Policy for Tanzania" - M.A. Bienefeld; Squatter Settlements in Latin America" - AID - programs and experiences of all the Latin American countries in 1969. The Housing Needs - intensive study of Ministry of Land might be available at the beginning of the Study.

5. TIMING: (a) Duration and Phasing of Study   (b) Desired Starting Date
   Phase I - 6 months
   Phase II - 6 months FY73/74

6. COMMENT ON POTENTIAL STUDY SPONSORS:
   Ministry of Land, Housing and Urban Development (Ardhi)

7. PROJECT(S) EXPECTED TO RESULT FROM STUDY (if known):
   (a). Description
   Several low-income housing "sites and services" projects
   (b) Estimated Investment (US $ equivalent)
   (c) Financing Need and Potential Source projects

9. STAFF'S COMMENT ON PRIORITY RANKING OF STUDY:
   Top priority.

STUDY DATA SUPPLEMENT

1. TENTATIVE STAFFING   Type of Specialist Number on Team Total Man-Months
   (a) Foreign Professional Staff:
   Housing                          1     12
Economist (Project Director)  1  12
Sociologist  1  12
Architect  1  12
"Sites and Services" Expert  1  12
Public Administration Specialist  1  12

Total  6  72

Counter-Part Project Director  1  12

(b) Local Professional Staff:

Housing Economist or Financial Specialist  1  12

(c) Local Supporting Staff:

Draughtsman  1  12
Secretary  1  12

2. TENTATIVE STUDY BUDGET (US$ equivalent)
   Foreign Currency  Local Currency  Total

   (a) Professional Staff Costs  200,000  5,000

   (b) Equipment

   (c) Other (Travel, non-prof. staff, etc.)  20,000  1,000

   (d) Total  220,000  6,000  226,000

OTHER COMMENTS
Appendix 9

ESTIMATE OF HOUSEHOLD INCOME DISTRIBUTION

(1971 sample updated to 1973, Dar es Salaam)

<table>
<thead>
<tr>
<th>Wage/Salary Category (T. Shs./month)</th>
<th>Number of Households</th>
<th>Percent Distribution of Households</th>
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</thead>
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<td>0-100</td>
<td>86</td>
<td>6</td>
</tr>
<tr>
<td>101 - 200</td>
<td>143</td>
<td>10</td>
</tr>
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<td>201 - 300</td>
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<td>4</td>
</tr>
<tr>
<td>1,501 -</td>
<td>84</td>
<td>6</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>1,480</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Source: Ministry of Lands, Housing and Urban Development.
MINISTRY OF LANDS, HOUSING AND URBAN DEVELOPMENT
RECOMMENDED ORGANIZATION TO DIVISION LEVEL

MINISTER

FINANCE AND OFFICE SERVICES UNIT

PLANNING UNIT

CIVIL SERVICE HEAD OF THEIR PARENT MINISTRY ON IMPORTANT MATTERS

URBAN DEVELOPMENT DEPARTMENT

REGISTRAR OF BUILDINGS

NATIONAL HOUSING AND BUILDING RESEARCH UNIT

MANPOWER DEVELOPMENT DIVISION

LAND DEVELOPMENT SERVICES DIVISION

SURVEYS AND MAPPING DIVISION

TREASURY

DevPlan

IDA

THB

INTERNAL AUDITOR

* The dotted line indicates a close working relationship on operating matters. The General Manager of NHC and the Registrar of Buildings continue to be transparently responsible to their boards, whose chairmen are the Minister and the Principal Secretary respectively; they also have access to the Principal Secretary, as civil service head of their parent ministry, on important matters.

Note: This chart shows reporting relationships only; it does not indicate closer working relationships (except for parastatals), nor does it necessarily reflect relative status.

Communications with agencies outside Ardhi

APPENDIX II.3
DEPARTMENT OF URBAN DEVELOPMENT
COMMUNICATION LINKS

RECOMMENDED ORGANIZATION AND MAJOR TASKS

GOVERNMENTAL SERVICES

Urban Development Commission

Objectives
- To ensure that communities develop physically in a planned and well-coordinated way, providing adequate housing and services for the people
- To contribute to the formation of urban development policy
- To provide assistance in physical planning services to the regions
- To monitor and ensure the implementation of urban development

Housing Development Division

Objectives
- To ensure that the population is adequately housed, mainly through national housing sites and services projects
- To study ways to upgrade local housing standards and improve the use of local materials

Urban Planning Division

Objectives
- To study ways to upgrade local housing standards and improve the use of local materials

Financial Services Division

Tasks
- To provide financial services to the regions
- To study ways to upgrade local housing standards and improve the use of local materials

Master Plans Division

Tasks
- To prepare and implement master plans for long-term development of major towns on behalf of the regions
- To provide technical advice, assistance, and monitoring

Drawing Office

Tasks
- To provide drawing services to the division
- To study ways to upgrade local housing standards and improve the use of local materials

Sites and Services Section

Tasks
- To study ways to upgrade local housing standards and improve the use of local materials

Planning Services Section

Tasks
- To study ways to upgrade local housing standards and improve the use of local materials

Master Plans Section

Tasks
- To prepare detailed master plans for long-term development of major towns on behalf of the regions

Drawing Services Section

Tasks
- To study ways to upgrade local housing standards and improve the use of local materials

Human Resources Section

Tasks
- To study ways to upgrade local housing standards and improve the use of local materials

Technical Services Section

Tasks
- To study ways to upgrade local housing standards and improve the use of local materials

Building Services Section

Tasks
- To study ways to upgrade local housing standards and improve the use of local materials

Human Resource Section

Tasks
- To study ways to upgrade local housing standards and improve the use of local materials

Communications with agencies outside Ardhi
REGIONAL ORGANIZATION

STAFF OFFICERS

FUNCTIONAL MANAGERS

REGIONAL
DEVELOPMENT
DIRECTOR

FINANCIAL
OFFICER

PERSONNEL
OFFICER

PLANNING
OFFICER

FUNCTIONAL MANAGERS

COMMERCIAL/INDUSTRIAL
OFFICER

EDUCATION
OFFICER

ADVICE, ASSISTANCE AND ESSENTIAL
SUPPORTIVE SERVICES

ADVICE, ASSISTANCE AND ESSENTIAL
SUPPORTIVE SERVICES

DISTRICT
DEVELOPMENT
DIRECTORS

AGRICULTURAL
OFFICER

COMMERCIAL
EXTENSION
STAFF

TEACHERS
AND SUPERVISORY
STAFF

HEALTH AND
MEDICAL
STAFF

FOREMAN
AND STAFF

WATER OPERATORS
MAINTENANCE
STAFF

SURVEYOR
AND LAND
ASSISTANTS

ADVICE, ASSISTANCE AND ESSENTIAL
SUPPORTIVE SERVICES

DISTRICT
DEVELOPMENT
PROGRAMMES


APPENDIX 11
STRUCTURE OF THE REGIONAL ADMINISTRATION
# Appendix 13

## LIST OF INTERVIEW PARTICIPANTS

<table>
<thead>
<tr>
<th>Date</th>
<th>Place</th>
<th>Institution</th>
<th>Official</th>
</tr>
</thead>
<tbody>
<tr>
<td>April 1974</td>
<td>Washington D.C.</td>
<td>IDA (Urban Projects Department)</td>
<td>George McBride, Project Officer, Sites and Services Project Missions to Tanzania.</td>
</tr>
<tr>
<td>April 1974</td>
<td>Washington D.C.</td>
<td>IDA (Urban Projects Department)</td>
<td>C. Tager, Research Assistant, Sites and Services Projects Missions to Tanzania.</td>
</tr>
<tr>
<td>May 1974</td>
<td>New York</td>
<td>United Nations (Centre for Building and Planning)</td>
<td>Mr. Garces, Director</td>
</tr>
<tr>
<td>May 1974</td>
<td>New York</td>
<td>United Nations (Centre for Building and Planning)</td>
<td>L. Vanesch, Architect</td>
</tr>
<tr>
<td>July 1974 → December 1974</td>
<td>Dar es Salaam to</td>
<td>Ministry of Lands Housing and Urban Development.</td>
<td>Continual communications was maintained with the following officers:</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Housing Division</td>
<td>R.N. Merril, Housing Finance Advisor (United Nations Development Program), Head of Sites and Services Project.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Sites and Services Section</td>
<td>J. Mghweno, Town Planning Officer</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Sites and Services Section</td>
<td>K. Venermo (Finnish Aid Officer) Town Planning Officer.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Planning Division</td>
<td>R. Catchpole (Canadian International Development Agency) Planning Officer.</td>
</tr>
<tr>
<td>Date</td>
<td>Location</td>
<td>Organization</td>
<td>Name</td>
</tr>
<tr>
<td>--------------</td>
<td>-------------------</td>
<td>---------------------------------------------------</td>
<td>----------------------------------------------------------------------</td>
</tr>
<tr>
<td>August 1974</td>
<td>Dar es Salaam</td>
<td>Planning Division</td>
<td>Z. Haule, Director of Planning.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Housing Cooperative Section</td>
<td>I. Guhr (United Nations Development Programme), Associate Cooperative Expert</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Housing Cooperative Section</td>
<td>S. Millinga, Cooperative Expert</td>
</tr>
<tr>
<td></td>
<td></td>
<td>National Housing and Building Research Unit</td>
<td>I. Hansen (Norwegian Agency for International Development), Cooperative Expert</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>H. Kristiansen (Norwegian Agency for International Development), Director</td>
</tr>
<tr>
<td>July 1974</td>
<td>Dar es Salaam</td>
<td>Attorney General's Chambers</td>
<td>Mr. Chenge, Lawyer</td>
</tr>
<tr>
<td>July 1974</td>
<td>Dar es Salaam</td>
<td>Tanzania Housing</td>
<td>Mr. Yona, General Manager; Mr. Seip (Norwegian International Development), Advisor to Tanzania Housing Bank.</td>
</tr>
<tr>
<td>July 1974</td>
<td>Dar es Salaam</td>
<td>COWIconsult</td>
<td>H. Lehd, Project Engineer</td>
</tr>
<tr>
<td>July 1974</td>
<td>Dar es Salaam</td>
<td>IBRD</td>
<td>Bashir Ahmed, World Bank Loan Officer to Tanzania</td>
</tr>
<tr>
<td>October 1974</td>
<td>Dar es Salaam</td>
<td>TDA (Urban Projects)</td>
<td>Dawood Ahmed, Engineer, Sites and Services Project Mission</td>
</tr>
<tr>
<td>December 1974</td>
<td>Dar es Salaam</td>
<td>COWIconsult</td>
<td>R. Jacobsen, Project Manager</td>
</tr>
</tbody>
</table>
Appendix 14

PHOTOGRAPHS OF MANZESE SQUATTER AREA
Standing rain water used for bathing

Unsanitary environmental conditions
Unsanitary conditions in the immediate vicinity of the houses

Outdoor cooking and drying of utensils create health hazards
Deteriorating road conditions

Unplanned road system
Improper water facilities

Water stored in unsanitary containers
Lack of educational facilities: Primary school classes conducted under a tree

Lack of educational facilities: Adult education classes conducted in the open