



INFORMAL SETTLEMENTS AND FINANCE

IN DAR ES SALAAM, TANZANIA

INFORMAL SETTLEMENTS AND FINANCE

IN DAR ES SALAAM, TANZANIA

Nairobi, 2010

UN  **HABITAT**

The Human Settlements Financing Tools and Best Practices Series

Informal Settlements and Finance in Dar es Salaam, Tanzania

First published in Nairobi in 2010 by UN-HABITAT.

Copyright © United Nations Human Settlements Programme 2010

All rights reserved

United Nations Human Settlements Programme (UN-HABITAT)

P. O. Box 30030, 00100 Nairobi GPO KENYA

Tel: 254-020-7623120 (Central Office)

www.unhabitat.org

HS/1220/09E

ISBN: 978-92-1-132186-9 (Volume)

ISBN: 978-92-1-132027-5 (Series)

Disclaimer

The designations employed and the presentation of the material in this publication do not imply the expression of any opinion whatsoever on the part of the Secretariat of the United Nations concerning the legal status of any country, territory, city or area or of its authorities, or concerning the delimitation of its frontiers or boundaries.

Views expressed in this publication do not necessarily reflect those of the United Nations Human Settlements Programme, the United Nations, or its Member States.

Excerpts may be reproduced without authorization, on condition that the source is indicated.

Acknowledgements

Director:	Oyebanji Oyeyinka
Principal Editor and Manager:	Xing Quan Zhang
Principal Author:	Shaaban A Sheuya
English Editors:	Tom Osanjo
Layout:	Godfrey Munanga
Cover photo:	Xing Quan Zhang/UN-HABITAT

Printing: Publishing Services Section, Nairobi, ISO 14001:2004 - certified.

FOREWORD



The global housing crisis, especially in the developing world, is getting worse by the day making the right to adequate shelter a quest that is becoming more and more difficult to meet, despite the targets set by the Millennium Development Goals.

Such is the rate of urbanization – the influx of people into towns and cities, and their natural growth – that the world has now reached a point where for the first time now, half the global population lives in towns and cities.

By the year 2050, six billion people – two-thirds of humanity – will be living in towns and cities. And as urban centres grow, the locus of global poverty is moving into towns and cities, especially into the burgeoning informal settlements and slums, of the developing world. In the developing world, this is happening so fast that slums are mushrooming in what is termed the urbanization of poverty.

This makes it imperative that we use every means at our disposal to ensure that we at UN-HABITAT, and our partners, keep applying ourselves to Target 11 of the Goals – to achieve significant improvement in the lives of at least 100 million slum dwellers, by 2020.

And for this, we need innovative governance, and local thinking and reporting if we are to bring hope to the urban poor. Equally importantly, we need to support our towns and cities, indeed our countries, to adopt pro-poor policies and strategies that will obviate the need for further slum creation.

It is against this background, that the Human Settlements Financing Tools and Best Practices series focuses on the development of know-how, knowledge and tools in human settlements financing, from which Member States can learn in delivering affordable housing to the poor.

A handwritten signature in black ink, which appears to read 'Anna Tibaijuka'.

Anna Tibaijuka,
Executive Director, UN-HABITAT
Under-Secretary-General of
the United Nations

ABBREVIATIONS AND ACRONYMS

CBOs	Community Based Organisations
CDA	Community Development Association
CIUP	Community Infrastructure Upgrading Project
CRDB	Cooperative and Rural Development Bank
DCC	Dar es Salaam City Council
FINCA	Foundation for International Assistance
HNCDA	Hanna Nassif Community Development Association
LGA	Local Government Authority
MFI	Micro-finance institutions
MKUKUTA	Mkakati wa Kukuza Uchumi na Kupunguza Umasikini, Tanzania
MKURABITA	Mkakati wa Kurasimisha Biashara na Mali za Wanyonge, Tanzania
MLHSD	Ministry of Lands, Housing and Human Settlements Development
NBC	National Bank of Commerce
NBS	National Bureau of Statistics
NGOs	Non Governmental Organisations
NHSDP	National Human Settlements Development Policy
NMB	National Microfinance Bank
PMU	Project Management Unit
PRIDE	Promotion of Rural Initiatives and Development Enterprise
RC	Regularization Committee
SACAs	Savings and Credit Associations
SACCOs	Savings Associations and Credit Cooperative Societies
SFF	Special Forces Funds
TC	Technical Committee
THB	Tanzania Housing Bank
UN	United Nations
UNDP	United Nations Development Programme
UPC	Urban Planning Committee
URT	United Republic of Tanzania
WAT	Women Advancement Trust
WFHDF	Workers and Farmers Housing Development Fund

TABLE OF CONTENTS

FOREWORD	III
ABBREVIATIONS AND ACRONYMS	IV
EXECUTIVE SUMMARY	IX
TABLE OF CONTENTS	V
LIST OF TABLES AND APPENDIX	VII
LIST OF FIGURES AND BOXES	VIII
CHAPTER ONE: URBANIZATION IN TANZANIA	1
Introduction	1
Existing land tenure systems in Tanzania	3
Characteristics of informal settlements	6
Regularisation of informal settlements in Tanzania: an overview	9
CHAPTER TWO: DAR-ES SALAAM, A RAPIDLY URBANISING INFORMAL CITY	11
Administration	11
Urbanization and population growth	11
Formation and growth of informal settlements	12
Dar es Salaam: built-up area and city structure	13
CHAPTER THREE: SETTLEMENT UPGRADING PROJECTS IN DAR ES SALAAM	15
Introduction	15
First and Second National Sites and Services and Squatter Upgrading Projects	15
The Community Managed Upgrading project in Hanna Nassif, Dar es Salaam	16
Hanna Nassif: Facilitating the issuance of land titles	17
Current approaches to urban housing development and management	19
Regularization projects in Dar es Salaam	19
20,000 Plots project in Dar es Salaam	20

CHAPTER FOUR: FORMAL HOUSING FINANCE IN TANZANIA	23
Background	23
Existing financial institutions	23
Micro-finance institutions	25
PRIDE and FINCA	25
SACCOs	26
Formal Financial Institutions	26
Microfinance for shelter: an overview	26
Microfinance for shelter in Dar es Salaam	27
WAT SACCOs	28
Shelter microfinance: Proposed pilot project	28
Project assumptions	29
Affordability	30
Potential role players	30
Perceptions of loans for house improvement in Manzese Settlement	30
 CHAPTER FIVE: INFOMAL SHELTER MICROFINANCE IN HANNA NASSIF	 33
Introduction	33
Urban livelihoods	33
Housing transformation	33
Swahili house	34
Research Methodology	37
Results	38
Characteristics of house transformers	38
House construction and transformation process	38
Assets mobilized in the construction and transformation phases	40
Self financing mechanisms	41
 CHAPTER SIX: CONCLUSION AND RECOMMENDATIONS	 43
Financing of settlement upgrading	43
Financing of housing improvement	44
Recommendations	45
Concluding remarks	45
 REFERENCES	 49

LIST OF TABLES AND APPENDIX

TABLES

1.1 Population growth in Tanzania 1967-2002	1
1.2 Urban population in 2002	2
1.3 Economic growth from 1984 to 2007	2
1.4 Payments for the acquisition of Certificate of Right of Occupancy	5
1.5 Payments for the acquisition of Residential Licences	5
1.6 Distribution of households by construction materials	7
1.7 Major differences between formally planned and unplanned (informal) settlements in Dar es Salaam	8
2.1 The distribution of wards and sub-wards of Dar es Salaam	11
2.2 Population growth in Dar es Salaam 1867-2002	12
2.3 Distribution of population in Dar es Salaam 2002	12
2.4 Population living in informal settlements in Dar es Salaam in 2002	13
3.1 Financing of the First and Second Urban Projects - million US \$ -	16
3.2 Budget and expenditure for the Hanna Nassif Project	17
3.3 Project achievements	18
3.4 Projected revenues from Phase one of the Residential Licenses project	20
3.5 Project budget in TShs	21
3.6 Costs-and-size of residential plots	22
3.7 The number of surveyed plots and already allocated (cumulative)	

预览已结束，完整报告链接和二维码如下：

https://www.yunbaogao.cn/report/index/report?reportId=5_18998

