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The Role of Informal Housing in Addressing the Housing Problem of the Poor: The Case of Hawassa City



BY

TESFAYE GEBEYEHU

JUNE, 2012

ADDIS ABABA



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SCHOOL OF GRADUATE STUDIES
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*The Role of Informal Housing in Addressing the Housing Problem
of the Poor: The Case of Hawassa City*

**A THESIS SUBMITTED TO THE SCHOOL OF GRADUATE STUDIES OF ADDIS ABABA
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EAST AFRICA**

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LIST OF ACRONYMS

ACA: Hawassa City Administration

AMR: Average Monthly Rainfall

BPR: Business Process Reengineering

CSA: Central Statistical Authority/Agency

DD: Demand

FEDD: Finance and Economic Development Department

FGDs: Focused Group Discussions

HCFEDD: Hawassa city Finance and Economic Development Department

HCHDA: Hawassa City Housing Development Agency

HCRHAA: Hawassa city Rental Housing Administration Agency

IHDP: Integrated Housing Development Programme

ILO: International Labour Organization

LDCs: Least Developing Countries

LDP: Local Development Plan

MMAT: Mean Maximum Temperature

MMIT: Mean Minimum Temperature

MoFED: Ministry of Finance and Economic Development

MWUD: Ministry of Works and Urban development

NGO: Non-Governmental Organizations

NGOs: Non-Governmental Organizations

NUPI: National Urban Planning Institute

SNNPRS: Southern Nations Nationalities Regional State

SPSS: Statistical Package for Social Sciences

SZ: Sidama Zone

UN: United Nations

UNDP: United Nations Development Program

WB: World Bank

Abstract

The objective of this paper is, therefore, to assess the role of informal housing areas in addressing the housing problem of the urban poor. The study is carried out in the purposefully selected kebeles of Hawassa city [Dato, Tille and Tula-geter]. In the meantime, the study has examined: tenure security, affordability, and good governance in these extra-legal settlement areas. For selecting sample households and key informants, the study has entirely relied on non-probability sampling technique. Convenient sampling was used for selecting households to be surveyed and purposive and snowballing sampling were used for selecting key informants. For the purpose of this study, primary data was collected using 160 household survey questionnaires which were distributed to the three kebeles based on their intensity of informality; 3 separate FGDs consisting of 5 to 7 informants which were made in each kebele separately; and semi structured interviews which was made with 9 key informants. Data was analyzed quantitatively [using SPSS] and qualitatively [thematic description of issues].

The result of the study has shown that informal settlement areas are dominated by male married households who either bought their plot from farmers or inherited it from their family. According to the results of the study, the length of stay in Hawassa city is directly proportional to one's ownership of informal houses in the study area. The result of the study has revealed that the poorer segment of the population in the study kebeles of Hawassa city have less likely benefited from formal housing [cost saving, rental housing or condominiums] as anticipated.

The result of the study has confirmed that the process through which informal households get their illegitimate title-deed has passed through three distinct but evolutionary phases: via a family conference which is more of verbal; from the seller based on a hand written agreement between the buyer and the seller; and with the help of a more legally bound agreement format. Conversely, farmers of the study kebeles have got a legitimate title-deed. Tenure insecurity in the study kebeles has reached its climax first with the demolition of about 500 houses in the study kebeles in 2011, and then, with the announcement of the new land lease proclamation No721/2011. This has brought threats to informal households: little or no compensation and/or relocation?

The study revealed that informal settlement areas of Hawassa city seems affordable only to some households who have got the economic potential in the early years of land transaction [2003/04-2005/06]. In the late years of the transaction, nevertheless, the cost of land for house construction has increased dramatically to the extent that it excludes the very poor.

The study has shown that good governance in the study kebeles is deficient. Though the city municipality decentralized power to the kifle ketemas and kebeles, officials in the kebele remained partial, less transparent, and less accountable to the people they administer and their jobs.

Therefore, more attention should be given to the administration of these areas in a way that they benefit the poor: revisiting housing development programmes and projects; taking preventive measures than reactive ones; promoting housing finance and monitoring and evaluation of the decentralization process.

Key Words: Affordability, Tenure security, Good governance, Title-deed

CHAPTER ONE: INTRODUCTION

1.1. Background of the Study

Over the last 50 years, the world has witnessed a dramatic growth of its urban population, from about 29 percent of the world's population in 1950 to 48 percent by 2003. A recent United Nations projection indicated that from 2000 to 2030 the world's urban population will grow at an average annual rate of 1.8 percent, nearly double the rate expected for the total population of the world, and that the 50 percent mark would be crossed in 2007. Indeed, the world's urban population is expected to rise to 61 percent by 2030. Population growth will be particularly rapid in the urban areas of so-called 'developing world', averaging 2.3 percent per year during 2000–30. The speed and scale of this growth pose major challenges, and monitoring these developments and creating sustainable urban environments remain crucial issues on the international development agenda (United Nations 2004 cited in Jenkins et al, 2007).

Like many other regions in the world, sub-Saharan Africa is confronted with the challenge of rapid urbanization in the context of economic stagnation, poor governance, and fragile public institutions. By the year 2010, it is estimated that approximately 55% of Africans will be residing in cities (UNDP, 1991: 1). In the year 2000, however, the level of urbanization in Africa was about 38% (UN-HABITAT, 2001). This rapid urban growth has brought with it a host of problems, including unemployment and underemployment, a burgeoning informal sector, deteriorating infrastructure and service delivery capacity, overcrowding, environmental degradation, and an acute housing shortage (UNDP, 1991: 1).

A large proportion of urban dwellers [in most developing countries] live in substandard housing and informal settlements. For example in India, Ghana, Cambodia and Bolivia more than 50 percent of all urban residents live in informal settlements (Beall and Fox, 2006). Houses in these settlements are makeshift shelters of bricks and zinc sheets, scavenged pieces of wood and industrial scraps. These houses are not only overcrowded and unhygienic but are also not connected to the formal structures such as drainage and sewage systems. In Addis Ababa, it is less than 3 percent of the houses which are connected to sewage systems. The current sewer system in the city is a small system designed to serve 200, 000 people, and often it is not in full capacity working condition (Dierig, 1999 cited in Tegegn 2011). At its best, the modern sewerage system serves only 0.3 percent of the housing units and only 2 percent of the city's

population. The rapid expansion in urban population has occurred without the needed expansion in basic services and productive employment opportunities. The problem is compounded by weak urban government structures with very limited capacity to stimulate economic growth, mobilize resources and provide the most basic services (Fantu, no date).

Though Ethiopia is one of the least urbanized countries, its population is growing at a very rapid rate. The urban population of the country in 1967 was 1.6 million or 7.5 percent of the total population. The 1984 census recorded an urban population of 4.3 million or 11.4 percent of the total population. By the year 1994, the urban population reached 7.8 million or 14.6 percent of the total population. In 2007, the total urban population of the country reached 16 percent. Natural increase and rural-urban migration are the two components of urban growth (Tegegn, 1997; CSA, 1984; CSA, 1994; CSA, 2007 and Tegegn, 2011). According to World Bank (2007), with 16 percent of its total population living in urban areas, Ethiopia is under urbanized compared to other African countries. The rate of urbanization which is on average 4 percent, however, is high and this will make the urban population in Ethiopia to exceed 50 million by 2050 (World Bank, 2007).

The current trend in Ethiopia shows that upgrading urban slums; resettlement and relocation, construction of roads, establishment of industries, and protection of the urban environment are some of the agendas included in urban policy. At a program level, all the above mentioned policy issues are targeted at responding the agenda of the poor. But, the reality is that, though most developing countries have very attractive housing and resettlement policies and strategies, they do not put them in to action. Cognizant of this, Gilbert (1992) stated that by necessity governments are building houses which cannot occupy the poor because of their extra ordinarily low income. Most commonly, the accommodation is occupied by the upper and lower-middle income- groups. Oberai (1993) also add that public investment misses the urban poor, with expenditure biased towards the higher income groups. The failure of meeting the demand of the poor through formal planning introduces informality. Tegegn (2011) has emphasized that illegal settlements result from imbalance between the supply and demand of housing in cities. This happens usually as the formal housing market and government policies cannot match the pace of urban growth.

In the words of Devas (2004: 3), city governance matters in addressing the problems of the poor. The actions of city government can make matters worse for the poor, through inappropriate and responsive policies and interventions, or they can be supportive, for example, by ensuring access to essential infrastructure and service. But much of the life-chances of the poor lies outside the control of city government, determined by the market and private business, by agencies of central state, or by the collective voluntary action of civil society. The ways in which these elements interact, and the power relationship involved, are critical for the urban poor as they seek to establish and improve their position.

1.2. Statement of the Problem

World-wide urbanization brings with it a wide range of challenges. One of these challenges is the problem of informal land ownership and lack of tenure security. UN Habitat (2004) emphasized that, especially in the developing world where most mega-cities are located and urbanization is particularly rapid and not necessarily controlled, providing good living conditions to urban populations is one of the main challenges of our time. In this regard, Abrams (1964) underlined that housing of the poor has remained a great challenge for governors of LDCs since the early years of 1940s.

With a very rapid urbanization [this may occur due to rural urban migration or natural increase of the population or boundary redefinition], the demand for land increases creating a very huge gap between housing demand and supply for the poorer groups of people. The growth of large cities, particularly in developing countries, has been accompanied by an increase in urban poverty which tends to be concentrated in certain social groups and in particular locations (Ichimura, 2003). The urban poor in developing countries cannot afford houses that are professionally or formally surveyed, built and serviced. Hence, steep hillsides, swampy or flood plain offers good opportunities to the poor (Dwyer, 1975).

Informality occurs both in the city center and in the peri-urban area. But, it is prevalent in the peri-urban area where land is relatively cheap for the low income communities (Rees, 1992; Rees and Wackernagel, 1994). The prevalence of informal processes in the urban areas of the developing world, and in sub-Saharan Africa in particular, has been explained, first, as a response to the failure of statutory and customary tenure systems to meet the needs of lower-

income groups; and second, as a reflection of the persistence of traditional practices of land delivery or the continuation of an organic process of human settlement evolution (Nkurunziza, 2007). McAuslan (1985) has noted that because of the widespread failings of state rules and procedures for land access or use, they have been variously described as inappropriate, alien, expensive and cumbersome. According to Muwonge (1978), it has been argued that attempts to reform dysfunctional state institutions have been undermined by powerful vested interests that benefit from them. Similarly, McAuslan (1985) puts it succinctly: “. . . *illegality in the lives of the urban poor could not survive if it did not suit many in the urban elite.*” Furthermore, Payne (2002) concurs with this assertion and posited out that the present systems of land allocation and use benefit the urban elite who either run or have influence over city, and often national, governments. In the same fashion, Durand-Lasserve (1996) cited in Payne (2002) has pointed out that the high cost of land resulting from market forces and restrictive regulatory frameworks tend to exclude large number of peoples, especially the poor, from obtaining legal access to land and shelter. As a result non-formal tenure categories have expanded to fill the gap and are now the largest and most rapidly expanding category, including between 15 and 70 percent of total urban populations.

The responses of governments in different parts of the world to the proliferation of informal developments have ranged from hostility or benign neglect, to tolerance, acceptance and even support of informal actors (mainly the urban poor) (Nkurunziza, 2007). Similarly, William Doebele (1987) asserted that to respond the early phase of industrialization, major cities in LDCs have set aside public land holdings which is liberally tolerated for squatting. According to Doebele, LDCs tolerated squatting to mute the wage demands of the newly migrant poor by reducing their cost for housing. In the late 1950s and early 1960s, however, urban elites of many developing countries were frightened of crime, of disease, and of unfortunate revolution, in most overcrowded urban areas have taken three responsive measures (demolition of as many slums as possible, building minimum-standard subsidized public housing for those who could not be dislodged from the city centre, and to decentralize development to rural areas in order to stem the wave migration from its source) of which none of them were functional (Doebele, 1987).

As to my understanding, informality partly occurs when urban municipalities lack well documented land information system which is very crucial to make a better allocation of land for

the urban poor. Actually, it is not only the poor who rely on informality but also middle and higher income groups. In this regard, Zimmermann (2007) stated that many governments [particularly LDCs] share a common problem. They do not know where and how much public property they own [where is what and what is where] and what rights are attached to it, where all of the existing information is located in a complex institutional environment, and how complete, accurate, reliable and relevant the information is for planning and decision-making (Ibid).

Historically, Urbanization and urban origin in Ethiopia is highly associated with the emergence of political capitals and garrison towns to serve [administrative] and military purposes (Akalu, 1967). Some towns have mainly employment in civil service, the military or small catering services and do not provide bases for industrialization (Tegegn, 2005). Similarly, Elias (2008) has noted that urbanization in its modern sense is a recent phenomenon. The numbers of urban centers in Ethiopia with a population of more than 2000 have increased from 312 in 1984 to 534 in 1994 and then to 925 in 2008 (Elias, 2008). Though the numbers of urban centers have grown rapidly from time to time, the majorities of these urban centers accommodates small number of people and provide very negligible service to their population. In light of this, Tegegn (2011) has shown that out of 925 towns, 820 towns (or 89 percent of the towns) have population size below 20, 000. This implies that urbanization in Ethiopia is characterized by primacy [which can be explained by the dominance of Addis Ababa in pulling the political, economic, and other activities which in turn attracts a great majority of the countries rural population]. Urban primacy has been defined as a condition where a single city dominates other cities in the intra-national urban system or, more precisely, where one or a very few cities deviate substantially from log-normalcy in the national urban system in terms of population size (Kasarda, 1991).

More recently, however, particularly after the commencement of decentralization in the post 1991 period, the trend has been changing and some of the regional and zonal headquarters began attracting a huge number of people and providing significant proportion of employment and other services. This situation has exacerbated the already existing and very complicated urban problems. One of the serious problems in urban areas of Ethiopia is housing the poor through formal land lease or condominium housing or other housing arrangements [*kebele* rental housing or private rental housing] at prices affordable to the poor. On the whole, the failure of formal channels to house the poor lead some households to strive on informality. Therefore, it is the aim

of this paper to explore the potential of informality in housing the urban poor, and to look the extent to which informal settlement areas are affordable and secure to the poor households.

1.3. Objectives of the Study

The general objective of the study is to investigate the extent to which informal housing addresses the housing problem of the poor in the study area.

Specifically, the study has the following objectives:

1. To explore the potential of informal housing in addressing the housing problem of the poor in Hawassa City.
2. To examine the nature of tenure security in informal housing areas in the city.
3. To assess the degree to which informal houses of the city are affordable to the poor.
4. To examine the nature of local governance in informal housing areas.

1.4. Research Questions

1. To what extent does informal housing respond to the housing problem of the poor?
2. What do tenure security look like in informal housing areas?
3. To what extent informal houses in the study area are affordable by the poor?
4. How does the local government respond to informal housing in the study areas?

1.5. Scope of the Study

Currently, it is officially reported that, Ethiopia has about 925 urban centers of which only few are categorized under big towns. Informal way of obtaining land for housing occurs in all the urban centers of the country; either they are big, medium, or small. But, the extent and magnitude of informality is diverse and varies from one urban center to the other. Obviously, big urban centers namely; Addis Ababa, most regional and zonal headquarters, and some special woreda centers accommodate informality more than smaller towns [smaller towns in Ethiopia with a population of less than 20, 000 constitute 89 percent of the urban system in the country¹]. Undertaking research considering all urban centers of the country at once, however, will not be

¹ [Tegegn, 2011]

manageable due to time and financial constraints. To this end, this study will entirely focus on three specific *kebeles* of Hawassa city namely: Dato Odahe, Tilte, and Tula-geter. The three locations are selected from two *kifle ketemas'* in the city [Tabor and Tula]. Taking the three locations will help to make comparison between the different location specific contexts of informality and it will also help to increase a wider understanding of the problem.

1.6 Significance of the Study

Informal settlement areas have become very predominant in most urban centers of Ethiopia. Conversely, however, the degree of understanding of these areas varies from one urban center to the other. And this requires critical investigation of the dynamic nature of informal settlement areas. This study, therefore, has the following significance:

- ❖ It will help city administrators; planners, and the municipalities to develop wider understanding of informal settlement areas in general and the study areas in particular.
- ❖ It will inform everyone concerned [policy makers, regional planners, officials, development practitioners, and academicians] the reality on the ground with regard to informal housing. This will help stakeholders to take appropriate policy interventions.
- ❖ It will contribute some insights to the existing body of knowledge with regard to informal housing and the urban poor.
- ❖ It will initiate interested academicians to further study the issue multi-dimensionally.

1.7 Limitations of the Study and Field Challenge

At the stage of proposal writing, the study has aimed at including informal settlement areas and their access to basic urban services as one of the objectives to be covered in this study but, it become less manageable due to time constraint. Therefore, the study has excluded it from its objectives. In addition, the study has confined itself to only selected *kebeles* of the study area. Provided that the study has included all informal settlement *kebeles* of Hawassa city, there would have been more critical understanding of these areas better. Of course, the study attempted to look at the dynamicity by selecting *kebeles* which are overwhelmingly informal [namely, Dato and Tilte] and *kebeles* which are moderately informal [Tula-geter]. Since the study is on informal housing areas, during field survey, respondents were not as such interactive, particularly; many households might have jumped or masked the data regarding their income. But, the study attempted to minimize the problem with the use of other ways [FGDs, personal interview]. The study is also skewed to the depth of the

problem [informal housing and the urban poor] in the study area because; most informants have a tendency to magnify the problem. In fact, this shortcoming is offset by personal field observation of the researcher. In addition, during field survey, the researcher attempted to make sure gender balance, unfortunately however, this becomes impossible out of 18 persons gathered for FGD, only 3 women, were participated. To minimize this short coming, the study attempted to value female respondents views in questionnaire. Moreover, the relatively well-off segments of the residents were also not willing to provide information either through questionnaire or interview, even some have troubled data collectors [particularly in Tilte kebele]. This was, however, solved by making discussion with the complaints through telephone [when data collectors face any problem, they were told to call to the researcher] and, if necessary, with the physical appearance of the researcher himself. Had the questionnaires been distributed by the researcher himself, the study would have never been finalized; because; most of the informants were very much suspicious [of course by the time when data is collected for the purpose of this study, surveyors are in the field making second round measurement]. In this regard, therefore, the researcher used data collectors who are living with the same community [informal households] and working in the respective kebeles of the study area. The fact that the researcher went to the field after getting permission from the respective *kifle ketemas* and *kebeles* administration has made the process of data collection relatively easier. *For example, while one of the assistants and I were making field observation in Dato kebele, one of the police has called to the assistant data collector and asked who I am...what we are doing...and in the meantime he said why do you allow him to take a picture?...because; the area is even forbidden for taking photographs.*

1.8. Organization of the Study

The paper is organized into six chapters. The first chapter is an introductory part giving on overall picture of the study (introduction, problem statement, objectives, significance, scope, and so on). The second chapter presents literature review from conceptual and theoretical points of view. The third chapter deals with the methodological aspect. Chapter four presents a brief picture of the research setting. Chapter five focus on the organization, presentation, discussion and analysis of the results. Chapter six presents summary and conclusion of the major findings.

CHAPTER TWO: CONCEPTUAL AND THEORETICAL LITERATURES

Introduction

This section gives attention to the theoretical and conceptual literatures related to housing. In the first place, it tries to highlight conceptual debates on 'formal and informal housing' among scholars. Then, it builds up common understanding by treating issues of housing affordability, tenure security, and governance. Besides, this section makes a look at the housing intervention approaches. Moreover, the housing policy of Ethiopia is dealt along the three regimes [Hailesilassie, the Derg and the current EPRDF]. Eventually, the chapter has a conceptual framework which summarizes the overall intent of the study.

2.1. Related Literature

2.1.1. Conceptualizing Housing

John F. C. Turner (1976) in his famous work entitled "*Housing by People*" has emphasized that the meaning of housing is of twofold: It can be conceived as a noun [which implies the stock of the dwelling unit] and as a verb [which implies the process by which the housing stock is created and maintained]. Turner prefers to understand housing from its social value points of view [the verb form of it]. Turner has also argued that the housing problem needs to be redefined as: a function of mismatch between people's socio-economic conditions and cultural situations and their housing processes and products, and; a function of waste, misuse or non-use of resources available for housing (Turner, 1976: 72). In the same fashion, Jenkins et al (2007) noted that understanding the concept of urban planning and housing needs to start from their historic evolution, and not only from the period when these became a more specific government function, or when they became part of the 'development discourse'. Housing is a process and product that goes back to the early development of forms of shelter (Jenkins et al, 2007: 2-3). They also emphasize how housing has related to various aspects of the broader social, economic and cultural context in the 'pre-capitalist' past. They believe that aspects of these traditions are still embedded within housing provision today, especially where rapid urbanization is taking place. Thus, they used the term housing to mean both the production of houses and the processes associated with it. In their book, "Planning and Housing in a Rapidly Urbanizing World", the more generic term 'shelter' is often used (Jenkins et al, 2007). This paper, therefore, uses the verb form of 'housing', i. e. it will focus on how households in informal settlement areas have

passed through various paths [extra-legal processes] to obtain a house of their own in which they are living in today.

2.1.2. Formal and Informal Housing: The Debate

The term informal economy was first coined by the British anthropologist Hart in 1973 in his study from Accra, Ghana. The terms formal/informal gained wide currency in the early 1970s, when the International Labour Office (ILO) adopted this terminology in its city case studies under the World Employment programme. According to ILO usage, the formal sector consists of enumerated, large scale, capital intensive firms, while the informal sector is composed of the unenumerated self-employed, mainly providing a livelihood for new entrants in to cities (Vaa, 2000). The informal sector is characterized by its ease of entry, reliance on indigenous resources, family ownership of enterprises, small scale of operations, labour intensive and adapted technology, and skills acquired outside the formal school system and unregulated and competitive markets. ILO also underlines on the extra-legality of the informal activities (ILO, 1972). The informal economy [including informal housing] is a near universal phenomenon, present in countries and regions at very different levels of economic development and not only confined to a set of survival activities performed by destitute people on the margins of society (Vaa, 2000).

The housing problem in the developing world has really emerged since the early years of 1940s (Potter & Loyld-Evans, 1998:137). Poverty and illegality are shaking hands. Illegal immigrants, slum dwellers, and the poverty-stricken-who make their living in the informal sector-live and work under utmost insufficient protection of the law. More than a billion people are living in slums today, most of them without legal claims to the land they occupy (UN-HABITAT, 2003a). A large, if varying, proportion of Africa's urban population is housed in unauthorized and un-serviced settlements and increasing numbers find their livelihood in the informal economy. In some cities, up to 90 percent of the new housing stock has been provided informally and more than half of the adult population is in unregistered employment (Vaa, 2000). Abrams (1964) has identified at least three distinct types of poor urban dweller in the developing world cities, namely: the homeless and street sleepers, a large group of people who are renting accommodation in slums and tenements, and the squatters and occupants of shanty towns. However, it is the squatter settlement or the shanty town that is the most ubiquitous sign of rapid

urban development in the developing world (ibid). In the same fashion, many words have been used to describe squatter or shanty town: spontaneous, informal, uncontrolled, makeshift, irregular, unplanned, illegal, self-help, marginal and peripheral settlements. These names are derived from local names given by different countries:

Table 2.1: Naming Squatters/Informal Settlements

Naming 'Squatters'/Informal Settlements	Countries
Ranchos	Venezuela
Callampas, Campamentos	Chile
Favelas	Brazil
Barriadas and pueblo jovenes	Peru
Villas Misarias	Argentina
Colonias Proletarias	Mexico
Barong-Barong	Philippines
Kevettits	Burma
Gecekonu	Turkey
Bastee, Juggi-johmpri	India
Bidonvilles	Algeria and Morocco
Guorbivilles	Tunisia
Yechereka Bet [houses built under the moon]	Ethiopia

Source: <http://www.gdrc.org>; Potter and Loyld-Evans, 1998:137

When it comes to housing, Lewis (1966) has equated Informal settlements with areas of social breakdown, with lifestyles that were 'marginal' and even threatening to the mainstream social system, and equated the problem of 'marginality' with that of substandard housing. For him, physical eradication of informal settlements and provision of 'adequate' low-cost housing was therefore seen as the solution to such 'marginality'. However, Perlman (1976) based on her own surveys she undertook in several informal settlements (*favelas*) in Rio de Janeiro, Brazil, in 1968/9 has made critique on the assumptions of 'marginality'. She concluded that: squatters are characterized by high rates of community membership, strong kinship networks, open to new ideas and rational mode of thinking, having strong work ethic than being a drain on the urban economy, and they are politically active. In the same vein, Mangin (1967) has also opposed the then [1960s] dominant views of considering squatter settlements [considering squatters as problems]. He also described these views as *myths*. Mangin argued that squatter settlements were

not disorganized, drains on the urban economy, dominated by criminals and radicals, nor were they made up of a single homogenous social group. Rather, most squatters were in employment, were socially stable and had been residing in the city for a considerable period. Illegal occupancy gave them the opportunity to avoid paying high rents, and at the same time allowed them to build their own homes at their own space. For Jerkins et al (2007) the informal housing system refers to areas with permanent settlement formation on un-serviced land and extra-legal housing production, including rental. This would include most 'squatter' areas, as well as 'illegal' land subdivision. In these areas both social and economic patterns of shelter overlap and interact (ibid). UN-HABITAT (2003b) defines informal settlements as dwellings without any formal recognition. For this reason, many well-established settlements are considered informal – this is a common occurrence in the peri-urban areas of many African cities. Elias (2008: 69) defined them as informal peripheral squatter settlements built on vacant land with little or no infrastructure and with uncertain or with no tenure rights. These are locally [in Ethiopia] known as [ye] *chereka biet* - literally, "moon house", describing houses built over night (under the light of the moon) to escape the control of the government. The peripheral settlements can further be divided in to two, namely: small *chika* [mud] houses built by low income people, usually because of the lack of access of land through the formal process; and houses built by middle and high income people either because of lack of access to land through the formal means or for speculative reasons (ibid).

All the terms used to explain housing: squatter or illegal settlement, makeshift settlements or shanties are characterized by their unplanned, irregular and informal nature, or by their origin in mass land invasions. Such haphazard or speedy development is epitomized by the description spontaneous. All of these terms are highly appropriate in certain situations, but are potentially misleading in others (Potter Loyld-Evans, 1998). Thus, whilst many low-income settlements are unplanned in the professional and architectural senses, many are the outcome of much careful forethought on the part of the residents, especially those involving organized land invasions, which may occur at the suggestion of opposition politicians. However, in Africa, Asia and the Middle East, the development of low income housing is typically a much more gradual process, being based on slow infiltration and individual initiative. Such developments are, therefore based on the very antithesis of spontaneity (ibid). Thus, strictly speaking, these are illegal settlements;

but, in practice, it is unlikely that urban authorities would test this in court and they prefer to adopt a more tolerant, *laissez faire* approach (UN-HABITAT, 2003b). Informal activities and practices may be illegal or extra-legal but are not necessarily perceived as illegitimate by the actors concerned. It is likely that many urban residents consider what from the official standpoint is illegal or irregular as not only functioning but normal and legitimate practices (Vaa, 2000). Informal city is not exclusively the domain of the poor, because better off segments of the urban population also engage in illegal land occupation and construction, at times reaping extraordinarily high profits from sub-letting very sub-standard housing (Vaa, 2000). Dwyer, a British geographer, in his model discussing the location of informal settlements concluded that: Low income settlements are to be found throughout the city, it was stressed that increasingly, the largest were peripheral. Secondly, the city center with its nexus of urban job opportunities, both formal and informal, can be regarded as the principal attracting force for spontaneous settlements. Dwyer also noted that as the urban area expands, squatter location starts to move out centrifugally by the normal process of invasion and succession (Dwyer, 1975). For UN-HABITAT (2003a) informal housing stands for housing that begins informally, without a title deed or services, and which the members of the household design, finance and often build with their own hands. Such housing usually belongs to the poor and gradually improves over time. In the same report, the term is used synonymously with 'self-help' and 'spontaneous housing'.

In contrast to informal city, the formal city consists of the urban government and its agents, institutions and rules and regulations that over time have been introduced in order to control municipal space and economic life. The registered segments of the urban economy and buildings and infrastructure that have been established legally are also part of the formal city (Vaa, 2000). However, The formal and the informal city meet at a series of interfaces, for instance when regulatory frameworks are adjusted and readjusted in response to powerful citizens' demands for flexibility, or when government agents arbitrarily enforce some rules but not others. Although some activities may be extra-legal in formal terms, the actors concerned consider them as legitimate. Sometimes, formal authorization may be obtained or provided or provided informally. Thus, urban space is not so much a product of an overall regulatory system as it is dynamic field of interaction for economic, social, cultural and political processes (ibid).

2.1.3. Governance and Good Governance

Defining governance and good governance is quite elusive. Because, its definition varies from person to person, institution to institution, discipline to discipline and so on. The concept began to be echoed among scholars and development practitioners in the 1980s and its meaning and areas of focus has been inflated through time. For instance, in the mid 1980s, the concept was conceived as a useful way to re-acknowledge the important role of the state in development (Grindle, 2010). Later on, however, become understood that the concern of governance/good governance has shifted from the dominant role of the state to citizens' participation in the decision making process and management of resources available. World Bank (2007) defines governance as the ways through which public officials and public institutions acquire and exercise authority to provide public goods and services, including basic services, infrastructure, and a sound investment climate. Governance is also defined as the system of values, policies and institutions by which a society manages its economic, political and social affairs through interactions within and among the state, civil society and private sector. It is the way a society organizes itself to make and implement decisions (UNDP, 2007). Governance encompasses the institutions, systems, "rules of the game" and other factors that determine how political and economic interactions are structured and how decisions are made and resources allocated (Grindle, 2010). According to UNDP (1997), the major actors in governance include: the state, the private sector and civil society. Governance recognizes that power exists inside and outside the formal authority and institutions of government. Aluko (2010) stated that most formulations of governance recognize the government, civil society and the private sector as the key actors. At the local level, however, these groups can be further specified to include: Central Government, state or provincial government [where applicable], local authorities, non-governmental organizations (NGOs), community-based organizations (CBOs), and the private sector.

Good governance is also used to refer to normative concerns about what government should do to reduce poverty, for example, or maintain macroeconomic stability, or provide basic services (Grindle, 2010). The UN-Inter-Agency meeting in 2001 has identified five principles of good urban governance: effectiveness, equity, participation, accountability and security. These principles were later adopted as a framework for developing indicators for the Urban Governance Index (UN-HABITAT, 2004). The Agency defines the principles as follows:

Effectiveness of governance measures efficiency, subsidiarity and strategic vision; Equity addresses sustainability, gender equality and intergenerational equity; Accountability measures transparency, rule of law and responsiveness; Participation includes citizenship, consensus orientation and civic engagement; Security addresses conflict resolution, human security and environmental safety. According to Ruble et al (2011), the central problem confronting cities on every continent [in developing countries] – particularly with regards to housing provision, is that of governance. This paper, therefore, will make an attempt to assess how governance/good governance is being carried out in informal housing areas through accountability, participation, and security.

2.1.4. Commercialization and Housing Affordability

It has been argued that, currently, land for low-income housing is becoming more difficult for the poor to obtain (Payne, 1989). This is because informal land alienation processes are being phased out, due principally to the commercialization of land and growing state controls over the land market. In the past, the poor in African and some Asian cities obtained plots on communal or tribal land with the agreement of the chief (Payne, 1989; Doebele, 1987). In Latin America, the poor frequently obtained land through organized invasions. It is claimed that such informal processes are now less widespread (Gilbert, 1992). Lloyd (1990: 20) has noted that "the commercialization or commodification of low-income housing is the dominant process throughout African cities. Lloyd also believes the suggestion that contemporary processes in capitalist peripheral states are breaking down informal housing mechanisms". Durand-Lasserve (1990: 50) stated how illegal commercial markets are expanding: "While the growth of this new submarket offered a more secure and officially tolerated access mechanism to land and housing for a large number of low-income families, it also foreclosed the informal and virtually free access to land by the very poor".

The main conclusion to be drawn from the recent urban literature on land markets is that generalizing about Third World cities is often dangerous practice. There are certainly numerous interesting examples of what appear to be reversals of this general process. Sao Paulo is a particularly significant exception because a highly developed commercial market for poor people had been operating for many years. Compared to Rio de Janeiro, where many low-income settlements were developed through invasion, most settlements in Sao Paulo were created

through the process of illegal subdivision (Gilbert, 1992). If land prices have fallen in many Chilean and Mexican cities, they have rocketed in Seoul, Karachi, Bangalore, Bangkok and Jakarta (Dowall and Leaf, 1991). Land-allocation processes also vary-which has a pronounced impact on the affordability of land (Gilbert and Varley, 1991). Since the poor in Venezuela generally obtain land through invasion, land is virtually free. In Mexico, where they acquire land through the purchase of *ejido* land [peripheral lands with collective right] it is not expensive. In Bogota, by contrast, because they are forced to buy land in informal subdivisions, the price of land relative to incomes is high (Gilbert and Ward, 1985). In Santiago, where informal methods of access to peripheral land are not permitted, the cost of land is prohibitive.

At the beginning, affordability was conceptualized as *ability to pay* for housing (Davidson & Payne, 1983). The ability to pay for housing-paying for shelter and related services determines the success or failure of any strategy aimed at housing the poor (Kamete, 2001). Later on, however, affordability is redefined as *the capability* [income] and *willingness* [choice] to spend for housing (Keare & Jimenez, 1983). But, the original perception of *ability to pay* still holds a central position in affordability (Kamete, 2001). The ability to pay for housing is also equated with *effective demand-the need backed by the ability to pay* (Rakodi, 1992). The reviewed literatures have shown that housing affordability is measured through formal housing projects [Lease, low-cost housing strategy, etc], because; the total cost of a project can be estimated so that affordability can be calculated. This study, however, will make an attempt to measure affordability of informal settlement areas to the urban poor. This will be done through the analysis of dwellers incomes and their personal feelings and opinions of affordability in these areas.

2.1.5. Land Tenure and Housing

Payne (1996) defined land tenure as the mode by which land is held or owned or the set of relationships among people concerning the use of land and its products. Land tenure is a set of relationships between people and the state with regard to the use, transfer and transaction of land (Payne, 1989 cited in Yirgalem, 2008). Land tenure and the property rights in urban context involve the relationships between individuals and groups and their collective impacts on land. Throughout history, different countries have evolved complex land holding systems and tenure

rights (Kivell, 1993 cited in Yirgalem, 2008). For Doebele (1987: 8), Land tenure is never an “either-or” situation. It is, at every historical moment, for every society, a question of striking a balance between the need for social control and fairness in access to land, and an equally pressing need for private initiatives to ensure efficiency, and satisfaction of human yearning for territorial association. Compromises are uneasy, and with constant changes in technological, social and economic conditions, new balances must constantly be struck. The task of every nation, therefore, is continually to re-define tenure relationships as between public and private rights (ibid). At the heart of the question of land tenure, at all times and in all countries, lays a paradox. *Land is essential to all human activities, limited in quantity, immobile and permanent. Surely it is, by its very nature, a public good. Like water in the dry regions, it is a commodity that cries for public management and control. Indeed, in the case of urban land, the value of which is so heavily dependent on socially created demand and publicly provided services, the case is even more compelling for strong public intervention. On the other hand, the record of governments, particularly in the developing countries, in the effective management of land has been a discouraging one. Every piece of land is unique. It does not lend itself to the uniform procedures of bureaucracies. Its special value and scarcity have opened the doors to political favoritism and corruption. It is a subtle asset to administer, and most governments are simply not very good at it* (Doebele, 1987: 7). There are considerable variations in legal contexts between African countries, and in the *de facto* recognition or acceptance of unauthorized settlements in the same city. Illegality or extra-legality of unauthorized settlements takes three principal forms, namely: illegal occupation of land that infringes on communal land or individual property rights, illegal or clandestine subdivision of land in conflict with planning regulations, and construction or use of houses without permission and in contravention of building codes (Vaa, 2000). The classifications between legality and illegality are not mutually exclusive (ibid).

It has been argued that housing is of great significance to social welfare and to the development process as a whole (Potter & Lloyd-Evans, 1998:137). The United Nations Millennium Goals have also specifically articulated, as Indicator 31, the ‘proportion of people with access to secure tenure’. The Global Campaign for Secure Tenure (GCST), a major international initiative since 1999, identifies the provision of secure tenure as essential for a sustainable shelter strategy, and as a vital element in the promotion of housing rights. It promotes the rights and interests of the

poor, 'recognizing that the urban poor themselves provide the vast majority of their shelter' (UN-HABITAT, 2003b: 105). At its heart, the campaign addresses the outcomes of unstable tenure, including the inability to mobilize household capital, social exclusion and poor access to basic facilities. Lack of housing security makes it very difficult for people to participate in society, to establish firm roots and to build upon their networks and assets in order to obtain regular access to income-earning opportunities. People living in poverty are extremely vulnerable to changes in circumstances, and having safe, secure housing represents a substantial improvement in the quality of life for most. Without a fixed address it is almost impossible to have a formal-sector job, to receive any benefits that may be on offer, or to participate in political processes that might make a difference to local fund allocations for neighborhoods improvement. Insecure tenure is one of the hallmarks of the informal sector, and gaining security can be the most important improvement for residents (UN-HABITAT, 2003b: 105). Despite such understandings, there is a vast gap between the number of housing units produced by the formal sector and the growth of urban populations in most African cities. New unauthorized settlements are appearing at the same time as the older ones continue to grow. Most African countries inherited and kept a legal framework for urban development that was designed to contain settlement rather than to deal with rapid growth (Vaa, 2000). In the 1960s, most governments of developing countries have aggressively involved in slum clearance and upgrading projects. In this regard, slum clearances in Nigeria, Brazil and South Korea can be mentioned (Hardoy, 1989 cited in Elias 2008). According to UN-HABITAT (2003a) cited in Elias (2008: 44) public housing, which in principle, targeted the low-income group, more often than not ended up being allocated to middle and high income people, its high cost being the main reason for missing its target. Coupled with the practice of slum clearances, the failure of public housing resulted either in creating additional slums on the fringes of cities where access to land was easier or in the return of evicted people back to where they have been living (Marris, 1981 cited in Elias 2008:44). This has finally resulted in the vicious circle of slums and their evictions (ibid).

Doebele (1987: 8-16) has summarized public sector response to the tenure problems presented by rapid urbanization, particularly, in developing countries. He put forward the responses in a chronological order: 1) *The era of laissez-faire* whereby governments of LDCs had considerable land holdings, up on which *squatting* was, at first liberally tolerated, because, it was believed that

squatting has lowered housing costs, thus, muting the wage demands of the migrant poor. 2) *The era of perceived threat, demolition and public housing*: In the late 1950s and early 1960s, with rapid urbanization, elites of many LDCs were frightened of crime, of disease and uncontrollable mass movements in the center of their capitals cities which might end up in unexpected revolution responded to *squatter settlers* in three ways: demolition of as many slums as possible, building minimum-standard subsidized public housing for those who could not be displaced from the city, and decentralizing development to stem migration from its source. But it was concluded that none of the proposals were successful: demolition and slum clearance has, in many nations, become politically unacceptable; public housing proved to be far too costly to pursue on an adequate scale, and was often unpopular with its recipients; and long-range programmes generally failed to counteract economic advantages to the poor of migration to the largest cities. 3) *The era of transforming migration in to a positive process*: this was an era whereby “*squatter settlements were seen as not part of the problem, but part of the solution*”. Hence, the important theme of this period was granting of tenure to individual families so that they can mobilize their household resources for housing construction which in turn will raise the household’s economic security. 4) *The era of commercialization*: this period signifies that land prices are rapidly becoming too high for effective government land banking, large-scale programmes of sites-and-services, or indeed, housing programmes for the poor of any type. The private market, once diffused and penetrable, is becoming increasingly integrated and accessible only to the rich and upper middle classes.

2.1.6. Housing Intervention Approaches: A Global Perspective

2.1.6.1. Modernization Theory and the Provider Paradigm

Theorbecke (2000) wrote that modernization through economic growth was the dominant theory in the 1950s and 1960s. During this period, any economic development and its related urbanization process were seen as linear process which should lead to the economic progress and on-going modernization that was being achieved by the “West”. Burgess and Carmona (1997) cited in Elias (2008) noted that modernization theory saw the urbanization process of developed and developing countries as similar, except that they were at different stages of the continuum.



In this paradigm of housing provision, the state was expected to provide basic housing for either the poor or any group which desired state housing, and large-scale 'general needs' and 'slum improvement' housing programmes were initiated, usually through local authorities with central government finance. The private sector was also involved in delivery – initially mainly for middle and higher income groups, but also for lower income groups with state subsidies (Jenkins et al, 2007: 153). According to the same authors, limited skilled labour availability led to the search for new low-labour construction solutions, such as prefabrications which ranged from full emergency housing units, largely produced by the increasingly redundant aircraft manufacturing industry, to the mass production of components for construction of, for instance, large-scale high-rise blocks of flats. In general, this was in line with the dominant macro-economic state management approach of the time – *Keynesianism* – which advocated the stimulation of economic growth through supporting increasing demand (Jenkins et al, 2007: 154).

In the same period, when top-down planning [modernization theory] was unquestioningly accepted as the route to development, it was inevitable that poor housing would be viewed erroneously as the problem, and not the direct outcome and reflection of poverty (Potter & Lloyd, 1998: 144). *Poverty was also viewed as the poor's own fault* (Gilbert and Gugler, 1992). The first response to these concerns can be referred as the *state as a provider*' (Potter & Lloyd, 1998: 144). Many state governments went to build houses for the poor. For instance, between 1954 and mid-1980s, Hong Kong government built 400, 000 new domestic residents. The shelters housed nearly 45 percent of the city's population. The scheme, which stands as one of the largest public housing programme in the Third World, was basically designed to settle squatters and not as a means for assisting low income families *per se* (ibid: 145). The motive behind such doings was to free sites occupied by squatters for more lucrative permanent development (Dwyer 1975). Similar housing provision schemes were carried out in a number of developing countries: Caracas, Venezuela; Barbados (Potter & Lloyd, 1998).

The post war period [first and second world war], however, has witnessed rapid decolonization, but the creation of neo-colonial links, and it was during this period that 'development' was conceptualized – initially in the reconstruction of Europe, and then in the 'catching up' of the 'less developed' ex-colonies (Jenkins et al, 2007: 154). Unfortunately, the lifting of colonial controls has coincided with general demographic growth which resulted in growing urban

population. In the initial neo-colonial period the approach to housing envisaged the provision of 'modern' housing based on Western cultural and technical standards, predominantly through conventional construction. In this approach the supply of modern housing for growing urban workforces was to be financed by large employer organizations (e.g. mining companies) or governments (e.g. civil servants' and workers' housing), and a variety of new public housing agencies were created to this end (Wakely 1988).

International development agencies played a minor role in shelter activities at this stage, generally only providing limited technical assistance, with governments defining their own modern housing programmes, closely linked to continued development of urban master plans. However, economic development did not take off as expected in many countries, leading to pressure to reduce the fiscal burden of housing provision. In addition there was often a high rate of resale of the new state-assisted modern housing units to the better off as these did not provide the forms of space that culturally were desired, as well as carrying significant costs (Jenkins et al, 2007: 154).

Continued fast growth of urban populations and the inadequate supply of conventional housing in relation to need and real demand quickly led to growing 'slums' and squatter settlements. Conversely, in the 1950s and 1960s, self-help housing was generally viewed with alarm and pessimism, representing a problem which had to be cleared and replaced by regular housing (Lloyd, 1979). During this period, some pejorative terms were used to describe squatter settlements and shanty towns: "urban cancer", "fostering sores", "urban fungi", and the like. Conventional housing was predominantly provided in peripheral locations often far from employment opportunities, thus diminishing the possibilities for household strategies which required other economic survival techniques – e.g. agriculture, use of the residence as a workplace, subletting as a source of income, etc. Households, therefore, opted for non-conventional solutions, such as squatting and illegal sub-divisions in slums. These were initially seen to be aberrations in development, contravening urban plans based on strict land use control regulations transferred from colonial powers, and many largely unrealized urban master plans prepared at the time proposed redevelopment of slums with conventional housing (Jenkins et al, 2007: 154). Third World governments cannot afford high-technology, high-rise monumental responses to their housing problems. But more significantly, nor can the mass of the poor people

in these countries. The headlong rush into high-technology, western inspired housing schemes seems singularly inappropriate and incongruous when viewed both environmentally and socially. Inevitably, overtime, such *oppressive housing* tends to filter up to the middle classes (Potter & Lloyd, 1998: 147). Thus, many international organizations including the UN have come to understand that modernization theory is failing to house the urban poor through *conventional housing*. This gave rise to new development strategies, such as 'basic needs' and 'redistribution with growth', which came to dominate the lending strategies of international development agencies in the 1970s and 1980s in Latin America, Africa and Asia. This led to the direct promotion of 'self-help' housing policies as an alternative to conventional housing delivery, and a significant proportion of self-help housing projects became internationally sponsored (Jenkins et al, 2007: 154).

2.1.6.2. The Theory of Self-Help

The emergence of what came to be termed 'self-help' housing in the rapidly urbanizing world was largely due to the widespread promotion of the concept in publications by John Turner, an English architect who was deeply influenced by Patrick Geddes' work in India and who worked in assisted self-build projects for the Ministry of Public Works in Peru (Jenkins et al, 2007). However, Turner was not the first to praise self-help, which had been advocated consistently by other experts, and by international agencies, since the late 1940s (Harris and Giles, 2003). Turner's contribution was to bring Latin American ideas about squatter settlements to the attention of urban scholars around the world. He added his voice, and squatter experience to a growing chorus of western writers who spoke of the rights and capacities of the urban poor. He built on his intellectual and planning tradition, expanding our notion of self-help and systematically exploring its implications (Harris, 2003: 246). Turner developed his wider ideas on 'self-help' housing together with William Mangin, based on his experience in the 'barriadas' [a name given to squatters in Peru] which he subsequently wrote about extensively. In his report, he argued that squatter areas were not a form of social malaise, but triumphs of 'self-help' effort which needed more 'dweller control' and 'autonomy', with limited government intervention. Turner's proposals extended these ideas and promoted individual homeownership and self-help involvement in progressive housing provision over time, initially stressing self-help mainly as labour (i.e. self-build), but later as self-management. Turner argued for reducing the

government's role to ensuring security of tenure for land and housing, applying lower official standards, and providing access to financial and appropriate technological support (Jenkins et al, 2007).

By 'self-help' Turner has always meant not only the investment of sweat equity by owners in their homes but also the process of owner-design and management. It is the element of autonomy-which he has defined as the issue of "who decides"-that is fundamental (Turner, 1976: 11-34). The key tenets of John Turner's argument on 'self-help housing' are: Housing users know their needs better than government officials and high regulatory standards undermine rather than guarantee more adequate housing. Housing users can access and utilize resources in more effective ways than conventional housing solutions and mass production permit, albeit with wider variation in quality, and this is reflected in lower costs and better affordability. Self-help housing also produces better architectural solutions as its focuses on individualized household use values and not abstract market exchange values. So called 'autonomous' forms of housing (i.e. autonomous from the state) provide better living and working relationships as well as assisting community development. Housing thus needs to be seen as a verb and not a noun – or in other words as a process and not a product. While Turner initially promoted maximizing autonomy from the state and individual household self-building, he later emphasized self-organized or self-managed construction and an 'enabling' role of the state (Mathey 1992 cited in Jenkins et al, 2007: 154). Though there are several strands to John Turner's argument about self-help housing, three are of fundamental importance: first, the basic idea that self-help has value, especially but not only as a method of housing the poor; second, the related notion that governments should assist owner-builders; and the third, the favorable assessment of squatter settlements as solutions rather than problems, coupled with a faith in the rationality of the poor (Harris, 2003: 251).

This period when the self-help paradigm was dominant as an approach to housing in the rapidly urbanizing world was regarded by Pugh (1995) as the 'affordability/cost recovery/replicability' period. During the early 1970s the World Bank promoted a range of self-help housing projects across the world, subsequently making a systematic attempt to influence national policy formulation to include this in the latter part of the 1970s, and becoming the principal international agency supporting housing. A basic principle particularly promoted by the World

Bank was also cost recovery from beneficiaries – to render the investment replicable – and therefore the need for ‘affordable’ standards. The backbone of the World Bank’s policies for low income housing in the 1970s can be summed up as: home ownership and security of tenure in land and housing; the need for self-help contributions; progressive development processes for house consolidation; reduction in standards to assist affordability; improved access to financial resources; and appropriate technologies and materials (Jerkins et al, 2007).

Despite the fact that Turner’s notion of ‘self-help’ has greatly attracted the attention of scholars, national governments and development practitioners, and international organizations; and influenced the then policies of housing, it has also faced criticisms. One of the important criticisms was on John Turner’s understanding on the relationship between use-value and exchange value of housing (Burgess, 1982 cited in Elias, 2008: 46). According to Burgess, Turner’s “errors” are related to: 1) “the misunderstanding of the relationship between utility (use value) and market-value (exchange value)” and 2) the denial of commodity status to ‘self-help’...housing” or the identification of market value with the material aspects of a house only (Burgess 1982:59 cited in Elias 2008: 46). Burgess argued that adequate understanding of the “housing object” can only be realized with careful analysis of the interpretation between use-and exchange-value that recognizes: *1) the transformation of the self-help house in to the commodity form by the producer himself; 2) the fact that one man’s value can be another man’s exchange value and vice versa; 3) that a self-help house can be a very different commodity to the various interest groups operating in the broader urban market* (ibid: 46).

2.1.6.3. The Enabling Approach

In the late 1960s, John Turner changed the way we think about low-cost housing. He taught us to value self-help, to think of housing as a verb, to see squatter settlements as solutions, not problems. As nearly as can be determined, the turning point in the “contentional wisdom” on this subject [seeing squatters as problems or solutions] came in the mid-1960s, after which Turner’s ideas were widely accepted (Jerkins et al, 2007). The major policy implications of Turner’s work was, of course, that governments are best advised to help the poor to help themselves by facilitating spontaneous self-help, and by fostering and facilitating Aided Self-Help (ASH). *There are three principal forms of ASH: 1) the upgrading of existing squatter housing; 2) the provision of site and service schemes, and 3) core housing schemes, where the shell of a house is*

provided on a site (Potter & Lloyd, 1998: 147). Aided self-help, as it was practiced in the early 1960s, was certainly more affordable than *public housing*-housing designed by architects and built for governmental agencies and rented to those in need. Public housing-that is/was condemned not only for being hopelessly expensive but also for being authoritarian (Turner, 1976b cited in Harris, 2003:249). But, in Turner's view, in terms of control it was not a great improvement. Typically, it required families to pay for a defined package of basic services, and to accept fixed building standards, thereby depriving them of their capacity to make decisions for themselves about what and how to build (Turner, 1972a cited in Harris, 2003: 249).

In the late 1970s, international aid agencies such as the World Bank (WB), United Nations (UN) and United States Agency for International Development (USAID) also come to understand that financing mass housing schemes is very difficult for respective governments of the Third World. They also postulated that the presence of high unemployment and underemployment among the poor implies the availability of many hours of labour which can be converted to "sweat equity". These two views came together and gave rise to the idea of state as *facilitator* or *enabler*, and not as a provider [of housing] (Hamdi, 1991). Thereby, *spontaneous self-help* gave rise to *aided self-help*. The US Agency for International Development (USAID), the UN Development Programmes (UNDP) and other international bodies began sponsoring projects using the theme of "progressive self-development" or "autonomous housing". In the same vein, beginning from 1972, the World Bank has also reserved a substantial proportion of lending money for site-and-service schemes and squatter settlement upgrading proposals whereby governments helped people to acquire modest homes by building their own (World Bank, 1972 cited in Harris 2003: 245-246; Jerkins et al, 2007). There has also been a down-grading in the nature of intervention in the informal sector; a change which has even affected World-Bank urban project lending. "Sites and services", for example, ". . . started out as core housing which could be progressively developed, but which has evolved into low-cost land development and the upgrading of existing settlements" (Jerkins et al, 2007; Gilbert, 1992).

2.1.6. 4. The Post Self-Help Period

In the 1980s, cognizant of the relationship between macro-economic strategies and the growth of poverty, particularly in developing countries, the International Monetary Fund (IMF) and the World Bank (WB) developed a strategy that is known as the structural Adjustment Programs

(SAPs) (Elias, 2008). The basic goals of SAPs were to restore the developing countries balance of payments, increase their debt-service capacity, attract foreign investment and achieve economic growth by restructuring trade and financial flows. Actions included privatization of state assets; the retrenchment of civil servants; the withdrawal of a wide range of subsidies on food, energy, transport and shelter; the introduction of cost recoverable prices for public services; the introduction of new taxes; and the reduction of government social expenditures. In short, “privatization”, “deregulation” and “decentralization” were the key goals of SAPs (UN-HABITAT, 2001 cited in Elias, 2008:41). Ramirez (1990: 217) argues that “. . . the most important issue in this field [housing] today-one with unforeseeable social and political implications-is not the intervention of the state in housing but the widespread attempt all through the world to withdraw the state from housing provision”. Broadly speaking, the state has been building fewer houses and providing more support for informal, self-help efforts. African experience is typical of this shift: *The role of housing in national development policy has undergone three main phases, from an emphasis on state-built public housing, through an aided self-help phase, to the present phase, during which the concern has shifted to the proper 'management' of services and infrastructure* (Stren, 1990:49).

2.1.7. Ethiopian Land and Housing Policy at a Glance: Past-Present Picture

This section integrates the issue of land policy of Ethiopia with that of housing, because; in its very essence, land policy is inexorably linked to housing policy that the country has experienced so far. To make things more clear, therefore, discussions on housing and land policies of the country will be made chronologically.

2.1.7.1. The Imperial Period (1931-1974)

During the Imperial Period, large area of the land had remained directly under the crown, while the Ethiopian Orthodox Church had also a powerful force in its land holding history. For instance, according to Berhanu (2007) Ethiopian Orthodox Church had been the second largest landowner in the city of Addis Ababa and had about one third of the total share. The royal family and the nobility were the third major land owners in Addis Ababa. This early land holding system in Addis Ababa had influenced highly the settlement patterns and housing conditions in the city (Berhanu, 2007). During the same period, land and housing in Ethiopia were controlled

by a select few individuals and groups who owned and tightly controlled land and housing development. Housing supply was led by the landowning elite with less than one percent of the population owning more than 70 percent of the arable land, on which 80 percent of the peasants were tenants. Low-income households had little option but to rent housing and this was done outside of any formal control or planning system (UN-HABITAT, 2011). In 1962, for example, 58 percent of the land in Addis Ababa was owned by only 1,768 individuals, equating to ownership of over 10,000m² each, leading to 55 percent of housing units being rental housing (ibid). In the same era, while government urban housing and land strategies were debated and documented at length they did not materialize into built projects to address the severe housing demand. The government exhibited little national commitment to land and housing development for the low-income sector and there was no coherent approach or action toward land and housing provision. Therefore ad-hoc policies and approaches prevailed and informal, unauthorized housing proliferated (UN-HABITAT, 2007). It was in 1907 that Menelik II issued the first proclamation which legally recognized private land ownership rights and which called for the systematic registration of land and the issuance of land title deeds. Under what is called the Imperial period, which lasted until 1974, this concept of freehold land became increasingly codified and land administration elaborated through the Ministry of Interior. In cities, especially Addis Ababa, private land holdings were first highly concentrated in the hands of the aristocracy and those favored by the Court, although by the 1930s a class of entrepreneurs, many of whom were foreigners, had begun to acquire freehold rights over urban land parcels (GTZ, 2006 cited in Tesfaye, 2010). Early master plans in provincial towns, including Hawassa, were drawn up by the Government of Haile Selassie I; private holdings were registered; and property was taxed through the house or roof tax. Nevertheless the system of urban land tenure through the end of the Imperial period heavily favored the gentry and a small middle class (Ibid).

2.1.7.2. The Derg Period (1975-1991)

During the Dergue regime, the land and housing situation significantly changed as a result of the political revolution that saw the overthrow of Emperor Haile Selassie by the Soviet supported junta, the 'Derg' (UN-HABITAT, 2011). The government has set up a radical socialist program whereby all of the means of production were to be owned by the state. Therefore, it nationalized all land and outlawed private ownership of land except the right to continue to own individual

buildings for residential purposes (one dwelling per family, but not the land associated to them) by its proclamation N^o. 47 of July, 1975 (Berhanu 2007; Wubshet 2002; GTZ 2006; UN-HABITAT, 2011). The Proclamation which reads: '*Government Ownership of Urban Lands and Extra Houses*' nationalized all urban land in an effort to force a fairer distribution of wealth across the country (UN-HABITAT, 2011). During this period unlike the former times, the government became the main actor in all sectors. In urban areas government ownership of urban land ensured effective control over the type, location and manner of developments. Land for housing was supplied freely to individuals and cooperatives. Development projects other than housing were carried out by the government or by parastatal organizations (Wubshet, 2002). Driven by the ever increasing demand and the unresponsive housing supply the government was forced to allocate land for residential use and also adopt the housing co-operative system (Solomon, 1985). Similarly, GTZ (2006) pointed out that under the Dergue's Ministry of Development, new urban land, its disposal and development, became a matter of administrative fiat. Large amount of urban residential land in what are now SNNPRS, towns were allocated through the system of housing cooperatives, with members of these cooperatives receiving individual land parcels (usually in the 500m² to 1000m² range) upon which they could build their own dwellings. These land parcels were subject to a land rent (sometimes called the "permit" system) and in addition the dwellings were subject to a roof tax. Both the urban land rents and the roof tax were set at very low levels (Ibid). In the same period, two new typologies in the housing sector were established: Government-owned rental units, administered by the agency for the administration of rental houses, and kebele housing managed by kebele administration units, the smallest government administration unit, operating at the neighborhoods' level. During this time approximately 60 percent of housing in Addis Ababa was rental accommodation and Kebeles accounted for 93% of this rental accommodation (Solomon, 1995 cited in UN-HABITAT, 2011). A consequence of the nationalization was a significant reduction in the rental price for low-cost rental housing of between 15 and 50 percent for occupants paying below 300 ETB (USD 23). In Addis Ababa, the rent of 80 percent of the city's population was reduced by 30 percent. Housing supply was controlled by the centralized government yet it was drastically insufficient to meet the large demand. For instance, in Addis Ababa between 1975 and 1995, only one-tenth of the projected dwellings were built because of "very low *effective* demand, rock-bottom national housing investment rates, and from regulatory constraints in the supply of

land, credit, and building materials” (Solomon, 1995 cited in UN-HABITAT, 2011). During the late 1980s, however, the ‘Derg’ loosened its control of housing supply by allowing private house owners and tenants of public premises to sell and exchange their houses although in reality the government transferred very little control and maintained its position as the key driver of housing supply. Proclamation N^o 292 of 1986 specified that “residential buildings could be produced only by state enterprises, municipal governments, housing cooperatives and individuals who build dwellings for their personal consumption”, effectively excluding large-scale private sector housing developers to address the large demand. The housing stock, therefore, continued to be characterized by high rates of rental housing (Solomon, 1995 cited in UN-HABITAT, 2011).

2.1.7.3. The post 1991 period (1991...)

The Post 1991 period has been characterized by pronounced increase of urban land value. The significant increase of use value already had begun even during the end of the socialist period (GTZ, 2006). Since the overthrow of the ‘Derg’ by the Ethiopian People’s Revolutionary Democratic Force (EPRDF) in 1991, Ethiopia has been undergoing market-orientated reforms, structural adjustment policies, decentralization of governing structures, and a programme of agricultural development-led industrialization. Following the new constitution and federal system of government, in 1994 a rural development policy, named the Land Reform Programme, was introduced. This sought to decentralize urban planning responsibilities and to encourage secondary cities to attract rural migrants to ease pressure on the already limited housing available for urban dwellers living in Addis Ababa and other major urban areas (UN-HABITAT, 2011). The EPRDF government has already made it clear that it will pursue market led economy and issued urban land lease policy by proclamation N^o. 80 of 1993 (Berhanu, 2007; GTZ, 2006; Wubshet, 2002). This proclamation specifies that, the government will continue to provide land for any person who is capable to finance the initial payment and construct the required project according to the master plan on the basis of the lease agreement that she/he signs with the city administration (Berhanu, 2007). The new Urban Land Lease Proclamation N^o. 80 of 1993 introduced the concept of leasing new land to individuals and investors for a set period of time (usually between 30 and 99 years), with rights and obligations and the possibility of renewal, yet with ultimate ownership and rights of re-possession retained by the State. Following nine years of trial and error application of this leasehold system, new legislation repeated the earlier

proclamation and re-enacted an improved leasehold system under the Re-enactment of Urban Lands Lease Holding Proclamation N^o. 272 of 2002 on 14 May 2002 (GTZ, 2006 cited in Tesfaye, 2010). Wubshet (2002) has noted that, during this period, though the private sector is encouraged to operate in most sectors of the economy, land is still owned by the government. Developers could get access to land through leasehold for a specific period of time. In his study, the same author indicated that the transition from command economy to that of market-oriented policy has changed the extent and types of developments to be carried out.

Despite large subsidies and land provided at highly subsidized rates, the private sector has failed to deliver affordable housing at the large scale required. During this time house prices significantly rose making it extremely difficult for even professionals such as doctors and lawyers to access affordable housing (UN-HABITAT, 2011). The post-1991 housing sector can, therefore, be typified by the following four characteristics: *the private housing sector has not been sufficiently engaged and therefore has not met the immense housing demand; the practice of low-cost government owned rental housing continues to be the dominant low-income housing strategy [particularly in Addis Ababa]; the housing stock is of a very low quality, is poorly maintained, and needs either replacement or significant upgrading and informal unplanned housing has proliferated as a result of high urbanization, limited housing supply, and the limited affordability of formal housing* (UN-HABITAT, 2011: 3).

Very recently, the Ethiopian government has introduced a new urban land lease policy by its 'Urban Land Lease Holding proclamation No. 721/2011'. The proclamation promulgates the ways through which urban land can be acquired [article 4]; prohibition of land possession and permission other than lease holding [article 5]; conversion of old possessions to lease holding [article 6]; urban land lease price [article 14]; period of lease in Addis Ababa and other towns and cities of the country [article 18], and so on. In actual fact, the proclamation is not yet implemented, but it has remained a point of debate in the public, opposition parties and in the media since its ratification. This implies that its implementation will be more complex in the years to come. Conversely, fixing/estimating land prices in different corners of urban centers, if accompanied by proper follow-up, will mute the sky rocketing land price in many urban areas of the country at least for the time being.

2.2 Chapter Summary

Above all, from the reviewed literatures on informal housing, it can be conceived that different authors' use a number of words/names to contextualize the very nature of informal housing [summarized under table 2.1]. Besides, it is also understood that most of the reviewed literatures characterize informal housing/squatters basing themselves on the studies made predominantly in Latin America [particularly in the *favelas* of Brazil], Asia, and Africa. Therefore, it can be concluded that informality and informal housing has become ubiquitous in the context of developing countries. Moreover, the literatures confirmed that informal housing does not only confined to the poor only, because; the better off segment of the population [middle and higher income groups] also involve in illegal land occupation and construction. Notwithstanding such conceptual and ideological disparities, this paper will use the term '*informal housing areas*' or '*extra-legal settlement areas*' interchangeably. In this paper, informal housing areas/extra-legal settlement areas are also conceptualized as *settlements which occur both in the center of the city and in the peripheral parts of the city whereby the land for house construction is obtained through squatting, organized land invasion, or through informal commercialization of land*. The paper also believes that informal housing [which is obtained through informal land market] is predominant in the peripheral parts of a given city. To this end, the study confines itself to the extra-legal settlement areas which are found in the peripheral kebeles of the study area. From the foregoing discussions, it can be understood that the way scholars, governments, NGOs and development practitioners understand the concept of housing can determine the approaches to be used to house the great majority of people, particularly the urban poor, in most developing countries. From the reviewed literatures and practical realities of most developing countries, it can also be conceived that the issue of informal housing has remained debatable and housing the urban poor [particularly in most developing countries] through the 'provider paradigm', 'spontaneous self-help', 'aided-self-help', or through the 'free market economy' remained far from reality. Besides, the literatures reviewed so far indicated that, the global socio-economic outlook or policy related to housing has an influence on the national housing policies of many developing countries. However, there is a time lag in the actual implementation of the already molded national housing policies. This can be best exemplified by the Ethiopian low-cost housing [condominiums] policy which was introduced very recently [in less than a decade time],

though, it has been practiced for many years in other developing countries since the early years of 1960s. Urban renewal, urban upgrading and slum clearance projects were carried out in the context of other developing countries in the years of 1960s (Doebele 1987). But, Ethiopia has started the process since 2000s. Besides, the country also had a problem of well-articulated policies and strategies which were implemented on the ground with regard to slum renewal, slum upgrading and slum clearance. Moreover, according to the literatures, it is conceived that the only option which is believed to be available to the urban poor i, e 'informal housing/extra-legal housing' seems only available to the middle and higher income groups due to commercialization of land and housing in these countries. To this end, the question of housing the urban poor, particularly in many developing countries seems that it will remain unanswered for years.

CHAPTER THREE: RESEARCH METHODS AND MATERIALS

3.1. The Research Design

In the words of Neumann (2000) it is important to release the details of the research with the study design so that readers can determine for themselves the credibility of the study. The research design sought heavily depends on the kind of objectives and the nature of data needed. In this regard, mixed research approach was employed. Because; no single method; qualitative or quantitative; is out of defect and critics. Bryman (2004: 78) summarized the critics of quantitative and qualitative research methods as follows:

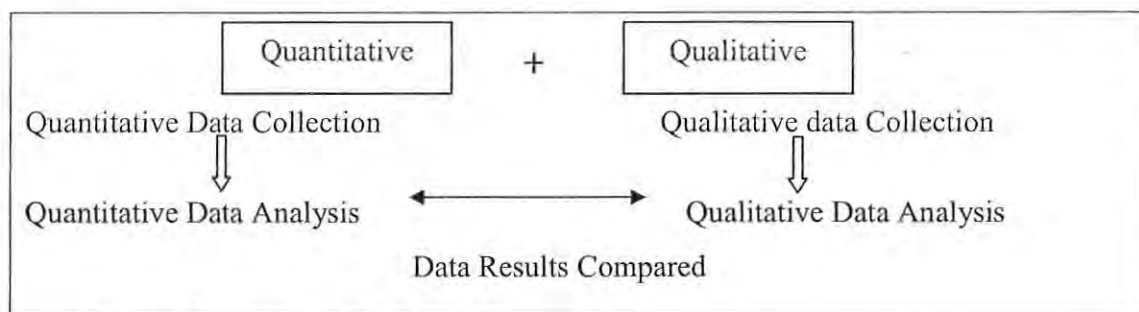
Quantitative researchers' fails to distinguish people and social institutions from 'the world of nature'; the measurement process possesses an artificial and spurious sense of precision and accuracy; the reliance on instruments and procedures hinders the connection between research and everyday life; and the analysis of relationships between variables creates a static view of social life that is independent of people's lives. Qualitative research is too subjective, difficult to replicate its result, it holds problems of generalization, and it lacks transparency due to low level of the researcher's reflexivity (Ibid).

By combining the two approaches, however, the problem was minimized if not solved. For John Creswell (2003:217) this strategy of combining the two approaches is called *concurrent triangulation*. This model generally uses separate quantitative and qualitative methods as a means to offset the weakness inherent within one method with the strength of the other. In this case, quantitative and qualitative data collection is concurrent, happening in one phase of the research study. Ideally, the priority would be equal between the two methods, but in practical application the priority may be given to either the quantitative or the qualitative approach. However this strategy integrates the results of the two methods during the interpretation phase. The interpretation can either note the convergence of the findings as a way to strengthen the knowledge claims of the study or explain any lack of convergence that may result (Creswell 2003:217). In light of the above discussed critics, the two methods will be employed in combination from the design of the study to data collection and interpretation congruently as much as possible so that the shortcomings of each method will be minimized.

In this study, both primary and secondary data were needed. Primary data was obtained from households who are already living in informal settlements, local *kebele* administrators of the

respective *kebeles*, municipality administrators and rural development office workers. Secondary data was gained by reviewing policy documents, academic literatures, periodicals, journal, and reports dispatched by different stakeholders.

Figure 3.1: Concurrent Triangulation Strategy



Source: adopted from Creswell (2003:214)

3.2. Sampling Technique and Sampling Size

The thesis has used mixed ways of data collection, analysis and interpretation as shown in (figure 3.1) above. The reason for employing a mixed method is either to expand an understanding from one method to another, or to converge or confirm findings from different data sources (Creswell, 2003). Hence, the sampling technique and sampling size revolves around these two methods.

To obtain the required data from residents of the city, sample households were selected because; taking the whole population/households from all *kebeles* and sub-cities is very costly, not manageable and does not serve the objectives at hand. Therefore, the selection of sample *kifle ketemas*' and *kebeles*' was done through deliberate investigation of the fact that these *kebeles* have undergone informality predominantly. The informally settled households were given emphasis, because; this paper is basically aimed at exploring these entities from different dimensions. This situation has made difficult to get information like total population of each *kebele*, and exact number of households, which helps to apply probability sampling procedures. Therefore, non-probability sampling; particularly purposive sampling procedures were used. Purposive sampling is a technique whereby the researcher uses his subjective judgment and attempt to select sampling units that appear to be representative of the population. In other words, the chance of a particular sampling unit to be included in the sample depends primarily on the researcher's judgment in the area where the study is to be carried out (Nachmias and

Nachmias, 2008). Thus, out of the eight sub-cities in the city, two sub cities (Tabor and Tulla) were selected as a sample frame using purposive sampling techniques. Besides, three sample *kebeles* were selected from the sub cities. The selection of sub-cities as well as *kebeles* was done based on empirical observation of informality in the respective *kebeles*. Among the two sub cities, Tulla is a bit farther from the center of the city (Hawassa). Thus, two *kebeles* were selected from Tulla sub city, because; it has *kebeles* nearer and farther from Hawassa city. This has helped to explore the prevalence of informality between the nearer and farther *kebeles* of Hawassa city. Subsequently, 160 sample households were selected from the three sub-cities using judgment sampling techniques. This was done deliberately because; the sample *kebeles* (Tilte, Dato and Tula-geter) are predominantly inhabited by informal settlers. In this regard, Kitchin and Tate (2000) noted that in judgment sampling, sample elements are selected based on judgment derived from experience. During data collection, 100 questionnaires were distributed to *Tula kifle ketema* [out of which 60 were distributed in Dato kebele and 40 were distributed in Tula-geter kebele]. The rest 60 questionnaires were distributed in *Tilte kebele* [Tabor kifle ketema]. The numbers of questionnaires distributed were on the basis of the prevalence of informality in the study *kebeles*. The selection of households in the respective *kebeles* was made using available sampling technique. Available/convenient sample is the one that is simply available to the researcher by virtue of accessibility (Bryman, 2004). For selecting government officials' purposive sampling were employed.

For obtaining qualitative data, the numbers of samples are dependent on the saturation of data to answer the objectives at hand. To this end, communication has been made with officials from the kebele level to the city municipality level through interview, and focus group discussion. In addition, field observation and document review were carried out to enrich field data. In this case, the researcher entirely relied on non-probability sampling techniques, namely purposive sampling and its components like snowball sampling. Snowball sampling is a technique of making initial contact with individuals to get the names and addresses of any other people who might fulfil the sampling requirement (Kitchin and Tate 2000). In snowballing, the researcher makes initial contact with a small group of people who are relevant to the research topic and uses these people to establish contact with the other equally important persons (Bryman, 2004). This was done intentionally by the assumption that it is the task of the researcher to select informants

by taking into account the relationship between the objectives and the people to be interviewed plus the validity and the reliability of the information that is intended to be obtained (Kitchin and Tate 2000). For instance, in order to contact key informants (the elderly, and land buyers), snowball sampling technique were employed. Local administrators were selected purposefully. Because; the researcher believes that they provide relevant information for the research purpose and they can be representative of the residents of the area to be studied. For the sake of triangulation, some quantitative data were also generated from qualitative information. Triangulation refers to the use of two or more techniques of data collection to minimize the degree of dependence on a particular method that might limit the validity/scope of the findings (Nachmias and Nachmias, 2008; Kitchin and Tate, 2000; Fielding and Fielding, 1986; and Brymen 2004). In a broader sense, triangulation stands for an approach the uses '*multiple observers, theoretical perspectives, sources of data, and methodologies*' (Denzin, 1970:310). This study, however; has been given emphasis to the latter three aspects of triangulation (theoretical perspectives, sources of data, and methodologies).

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3.3. Tools for Collecting Data

Household Survey Questionnaires: A survey design provides a quantitative or numeric description of trends, attitudes, or opinions of a population by studying a sample of that population. From sample results, the researcher generalizes or makes claims about the population (Creswell, 2003). In this case, the household survey was done at one point of data collection. The survey was administered with the help of 3 assistant data collectors who were trained [how to behave in the field and how to collect data] for one day. The questionnaires were a combination of open and close ended type. The survey questionnaires were used to obtain new data or to reaffirm the validity of results with qualitative methods. The questionnaires were organized and coded thematically before going to the field. As much as possible, a simple to complex² manner of arrangement was followed. This has made the respondents to react with the questions with less difficulty. Coding of questionnaires before going to the field has also made the final analysis very easy. The survey questionnaires were inclusive of all the objectives. But, much more

² Simple to complex way of arrangement refers to beginning the questionnaires with the background of the respondents and then going through more detailed questions which requires more explanation incrementally.

emphasis was given to the, socio-economic and political issues which may not be possible to be obtained through other techniques of data collection. This is a deliberate action because; people may fear to give accurate information on socio-economic and political matters through face to face interview or a group discussion. In this regard, the dynamics of context, positionality, and power relations were maintained as much as possible.

Interviews: Semi-structured interview was used. Because; the researcher believes that it allows for probing the respondents. In line with this idea, Nachmias and Nachmias (2008) pointed out that probes have two major functions: they motivate the respondent to elaborate or clarify an answer or to explain the reasons behind the answer, and they help focus the conversation on the specific topic of the interview. Therefore, the less structured an interview, the more important probing becomes an instrument for eliciting and encouraging information. This was made with key informants [the elderly, administrators in the municipality at different positions, land buyers, and even FGD informants]. For Trembley (1982), key informants are often initial or primary contacts in a project. They are usually the first informants and they often possess the expertise to liaise between the researcher and the communities being researched. Semi-structured personal interview has the following advantages: flexibility, helps to control the interview situation, results in high response rate, and helps to collect supplementary information about the respondents which finally helps for interpretation (Nachmias and Nachmias, 2008). In light of this, Interviews were made with 9 administrators and/or officials [2 from the main municipality in Hawassa, 3 from Tula *kifle ketema* municipality, 2 from Tabor *kifle ketema* municipality, 2 from Tula and Tabor *kifle ketema* rural development office]. Using interviews, the issue of tenure security, and affordability were assessed. Besides, important case histories were also drawn from some of the in-depth interviews. According to Odum (1929: 229) cited in Kothari (2004: 113) "*The case study method is a technique by which individual factor whether it be an institution or just an episode in the life of an individual or a group is analyzed in its relationship to any other in the group.*" Thus, a fairly exhaustive study of a person (as to what he does and has done, what he thinks he does and had done and what he expects to do and says he ought to do) or group is called a life or case history. Burgess (1949: 26) cited in Kothari (2004: 113) has equated the case study method with "*the social microscope*". While obtaining case histories, the elderly and households who have informal houses were given special attention because; the

researcher believes that they have a better historical exposure to their surrounding before and after the introduction of informality.

Focus Group Discussion: The focus group technique in the words of Bryman (2004) is a technique of interviewing that involves more than one, usually at least four, interviewees. Essentially it is a group interview. The focus group practitioner is in the ways in which individuals discuss a certain issue as members of a group, rather than simply as individuals. With a focus group, the researcher will be interested in such things as how people respond to each other's views and build up a view out of the interaction that takes place within the group (Bryman, 2008:473). For Creswell (2003) the number of participants in a group varies from four to eight. In this study, therefore, 3 separate FGDs were made in the study kebeles [one FGD in each kebele]. The numbers of informants within one FGD vary from 5 people in *Tula-geter kebele* to 6 people in *Dato kebele* and then to 7 people in *Tilte kebele*. FGDs were made with the households who already have informal houses. Attempt was also made to include reasonable number of women in each FGDs. Unfortunately; however, only 3 women participated in FGDs in two *kebeles* [Tilte and Dato]. FGDs were important to obtain data on the extent to which informal settlement areas are responding to the households housing demand and thereby the urban poor and the extent to which informal households are secured in their ownership. FGDs have helped to cross-check the data obtained using other tools (questionnaires, observation, individual interviews) were cross-checked.

Field Observation: Observation entails the systematic noting and recording of events, behaviors and artefacts' in a social-setting (Marshall and Rossman, 1995, quoted in Kitchin and Tate, 2000). This tool is important to take notice of how land for housing is obtained informally, how brokers and speculators as actors of housing perform their activities in the study area. It has also helped to gather data about the challenges faced by informal households and other realities on the ground. The observation was made cross-sectional³. During observation, a fieldwork diary or field notes was used. Field notes contain qualitative data-including observation, conversation and maps (Dowling, 2000). Both direct/overt and indirect/covert observations were employed by

³ Cross-sectional observation refers to the continuous noticing of how informal holdings occur in the study area. Who are the dominant actors? Who is benefiting? How does it contribute to the house the poor? and What will be the impact of informality on the already established image of the city?

taking in to account contextual dynamics. This was done deliberately to take the advantage of both participant and non-participant observation and to minimize the limitations attached to each method.

Observation becomes a scientific tool and the method of data collection for the researcher, when it serves a formulated research purpose, is systematically planned and recorded and is subjected to checks and controls on validity and reliability...While using this method, the researcher should keep in mind things like: What should be observed? How the observations should be recorded? Or how the accuracy of observation can be ensured? (Kothari, 2004:96-97).

Therefore, In light of the above qualities, the researcher has prepared observation check-list prior to making actual observation in the field. This has made the observation process to be more of structured, but in order to take note of the spontaneous characteristics of the research participants [namely, land buyers, brokers and speculators] in the field, the researcher has employed unstructured observation. Kothari (2004) also noted that structured observation is considered appropriate in descriptive studies, whereas in an exploratory study the observational procedure is most likely to be relatively unstructured.

Document Review: The term documents cover a very wide range of different kinds of source. It may include personal documents in both written form (such as diaries and letters) and visual form (such as photographs); official documents deriving from the state and private sources; majority media outputs; and virtual outputs, such as internet sources (Bryman 2004; Creswell 2003). For the purpose of this research, the documents reviewed were: urban development policy documents; official reports regarding informality; previous research works on the same issue; and land transaction agreement forms in the study area. These documents have helped to obtain data about policy issues of the informal settlement and about how informality takes place in areas under consideration. This has finally helped to make a valid conclusion of the results obtained from other sources.

3.4. Method of Data Analysis

Data analysis was designed as an on-going process during research. It involves analyzing participant information and researchers typically employ the analysis steps found within a specific strategy of inquiry. More generic steps include organizing and preparing the data, an initial reading through the information, coding the data, developing from the codes a description and thematic analysis, and representing the findings in tables, graphs and figures. It also involves

interpreting the data in the light of personal lessons learned, comparing the findings with past literature and theory, raising questions, and/or advancing an agenda for reform (Creswell, 2003: 205-206). To this end, household survey questionnaires were thematically coded in the initial stage of data collection. Then, the collected data was entered to software called SPSS (statistical package for social sciences). Consequently, the analysis and interpretation was carried out. Data are presented with the help of tables, bar graphs, line graphs, maps and so on. For describing and interpreting the results of quantitative data, simple statistical expressions like percentages, ratios, and correlations were employed. For analysing qualitative data, issues were organized around predefined themes in line with the objectives of the study at hand. Hence, related issues to a certain theme were fused together so that categories were formed (axial coding). This is important to make comparison between the results of qualitative and quantitative methods. Field notes were taken during data collection and rapports were developed in each segment of data collection. The analysis of qualitative data, therefore, has begun during data collection. As soon as analyzing and interpreting, qualitative and quantitative data, the researcher has tried to go back to the research objectives, literature, and/or theory to substantiate issues whenever necessary.

3.5. Validity and Reliability

Validity for Kitchin and Tate (2000: 34-35) is concerned with the 'soundness, legitimacy and relevance of a research theory and investigation'...and reliability refers to the 'repeatability or consistency of a finding'. In actual fact, most scholars have no conceptual deviance on the two salient issues/concepts discussed above, but their application in practical research work. For instance, Silverman (1994) cited in Kitchin and Tate (2000: 34) argues that issues of validity and reliability apply just as much too qualitative-based studies as they do to quantitative-based studies. In other words, qualitative research has to be more than 'telling convincing stories'. Conversely, Winter (2000: 7) has noted that "*reliability and validity are tools of an essentially positivist epistemology.*" In the same fashion, Golafshani (2004: 600) underlines on the need to re-conceptualize the two basic concepts (validity and reliability) while using in quantitative and qualitative research. According to him, the definitions of reliability and validity in quantitative research reveal two strands: Firstly, with regards to reliability, whether the result is replicable. Secondly, with regards to validity, whether the means of measurement are accurate and whether they are actually measuring what they are intended to measure. However, the concepts of

reliability and validity are viewed differently by qualitative researchers who strongly consider these concepts defined in quantitative terms as inadequate. In other words, these terms as defined in quantitative terms may not apply to the qualitative research paradigm. The question of replicability in the results does not concern them, but precision, credibility, and transferability provide the lenses of evaluating the findings of a qualitative research. Validity in qualitative research is equated with trustworthiness, which is defensible and establishing confidence in the finding (Lincoln & Guba 1985; Johnson 1997).

From the foregoing discussions, therefore, it is possible to conceive that the measuring of validity and reliability varies from quantitative research to qualitative research. In this research; therefore, such differences were taken in to consideration. To assure the validity and reliability of the data, a combination of theories/models, methods and different sources of data (triangulation) were used. Besides, language translators from the local language to English language were used. This was done by training assistant data collectors (who are living and working in the selected kebeles) for some days. This has helped to be confident in the use of statements obtained from informants.

3.6. Positionality, Personality and Reflexivity in the field

The qualitative researcher systematically reflects on who he or she is in the inquiry and is sensitive to his or her personal biography and how it shapes the study. This introspection and acknowledgement of biases, values, and interests refers to *reflexivity*. The personal-self becomes inseparable from the researcher-self. It also represents honesty and openness to research (Creswell, 2003: 183; England, 1994). A core idea of action/participatory research is that the inquirer will not further marginalize or dis-empower the study participants. To guard this, conducting pilot project is important (Creswell 2003). In this regard,, the researcher has made pilot study in the research setting before collecting actual data for this research purpose. This has helped to understand the situations in the field and thereby make the necessary preparations for the actual survey [how to communicate, how to balance power relations and so on]. Though the researcher is personally familiar to the research setting, he has a problem with language to fully communicate with the people of the study area. Hence, the researcher was an outsider to the research setting and community to be researched. To offset language problem, the researcher relied on language translators [assistant data collectors who know the local language very well].

Anyhow, the researcher have tried to reduce the above mentioned problems through the dynamics of interpersonal contact (social skills/social interactions; emotional responses; interest in local events; the way he conduct himself in the field and through empowering the participants). This are called aspects of personality (Moser, 2008). Furthermore; the researcher has been reflexive of his thoughts, opinions, and assumptions in the research process with the use of research diary as much as possible. A research diary is a place for recording the researcher's reflexive observation. It contains the researcher's thoughts and ideas about the research process, the social context and the researcher's role in it (Dowling, 2000).

3.7. Ethical Considerations in the Field

Ethics in research work stands for what the researchers should do and should not do...It will be primarily concerned with the responsibility of the researcher to research participants with regard to matters of privacy, informed consent and harm (Dowling, 2000: 25-26).

Ethical issues in research begin with problem identification and statement, continue through data collection, analysis and interpretation and finally to writing the results and disseminating the research results. This happens considering the participants, the research sites and potential readers (Creswell, 2003). In quantitative research, it is relatively easy to make records anonymous and to report findings in a way that does not allow individuals to be identified. However this is less often easy with qualitative research, where particular care has to be taken with regard to the possible identification of persons and places (Bryman, 2008: 119; Dowling, 2000). Creswell (2003) and Dowling (2000) also noted that to protect the anonymity of individuals, roles and incidents in a project; it is important to dissociate names from responses during the coding and recording process in a survey research. In qualitative research, inquirers use aliases or pseudonyms for individuals and places to protect identities.

By behaving ethically, we maintain public trust. From that position of trust, we may be able to continue research and to do so without causing suspicion or fear amongst those people who are our hosts...Not only is it important that we feel sure we can depend on the integrity of colleagues' work but trustworthy work helps ensure the continuing support of agencies up on whom we depend to fund our research" (Clifford et al. 2010: 37).

Therefore, respondents were told in advance the purpose of the study; the benefits of the study to their locality; and the information obtained from them is to be used only used for the research

purpose ahead of the data collection process. Besides, as much as possible, respect was shown to the respondents. Interviewees were also told the fact that they can withdraw from the interview session in the middle of the interview and/or jump answering some questions if they feel discomfort. Hence, trust and confidentiality were developed during data collection.

CHAPTER FOUR: DESCRIPTION OF THE STUDY AREA

4.1 Location

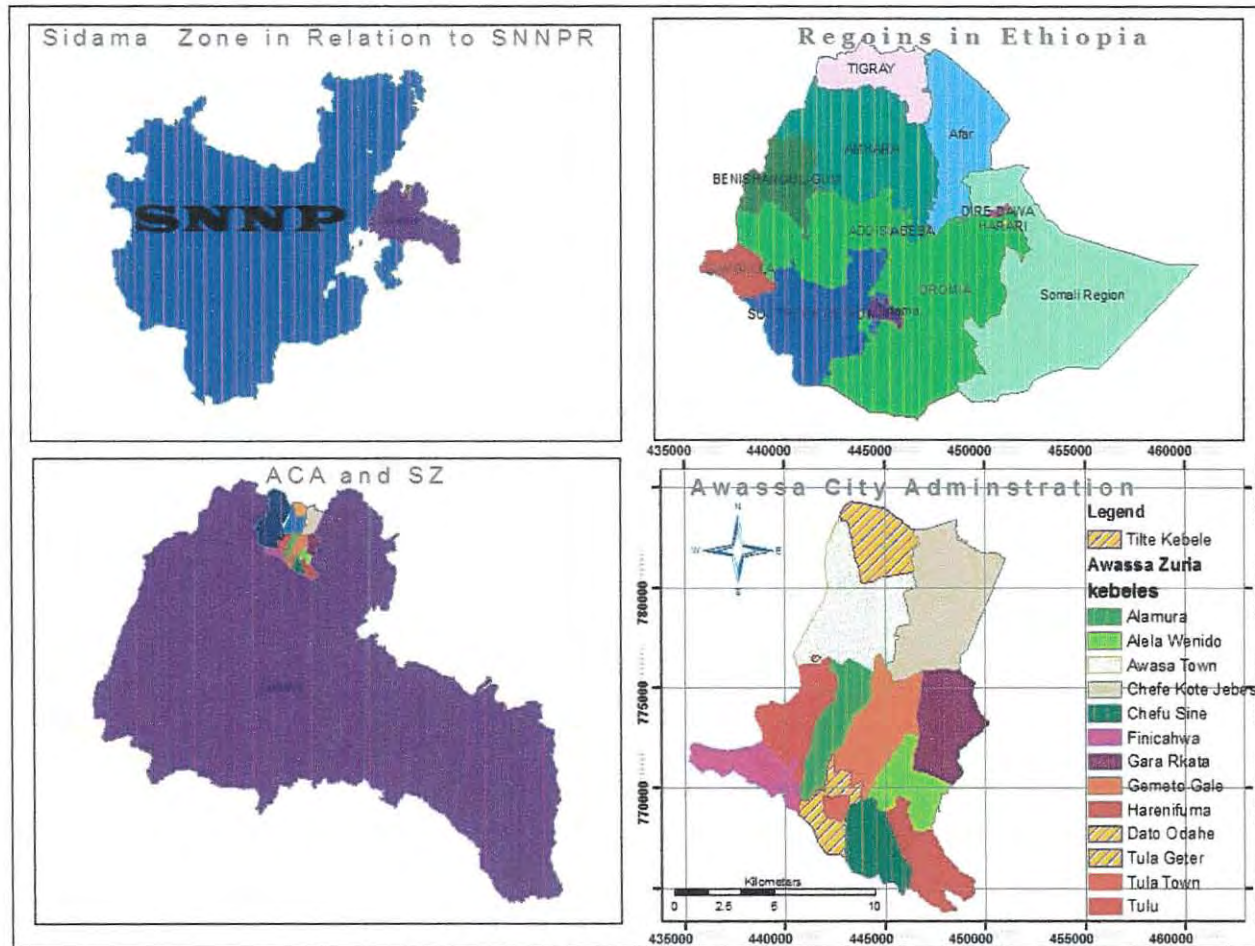
Hawassa city is located to the Southern part of Addis Ababa along the Addis Ababa-Moyale international highway, at a distance of 275kms. Astronomically the City extends roughly from $06^{\circ} 27'$ to $07^{\circ} 40'N$ Latitudes and $37^{\circ} 52'$ to $39^{\circ} 11'E$ Longitudes. Relatively, the City is bounded by Tikur Wuha River in the North, Lake Hawassa in the west, Chelekleka marshy area in the East, Tabor hill in the south and Alamura Mountain in the South west. Hawassa City lies on a relatively flat plain in the rift valley topographic region having an average elevation of around 1,690 meters above mean sea level (Tesfaye, 2010). Administratively, Hawassa City is currently, the capital of SNNPRS, Sidama Zone and Sidama Zuria Woreda of the same region. According to HCFEDD (2011) report, presently the total area of Hawassa city administration is 157.2 square kilometer, which is Sub-divided in to eight sub-cities and 32 *Kebeles* administrations. These eight sub cities are Tabor, Hayek Dar, Menehariya, Misrak, Bahil Adarash, Addis Ketema, Mehal Ketema and Hawella-Tulla sub city.

Image 4.1 the Study Area and its Surrounding



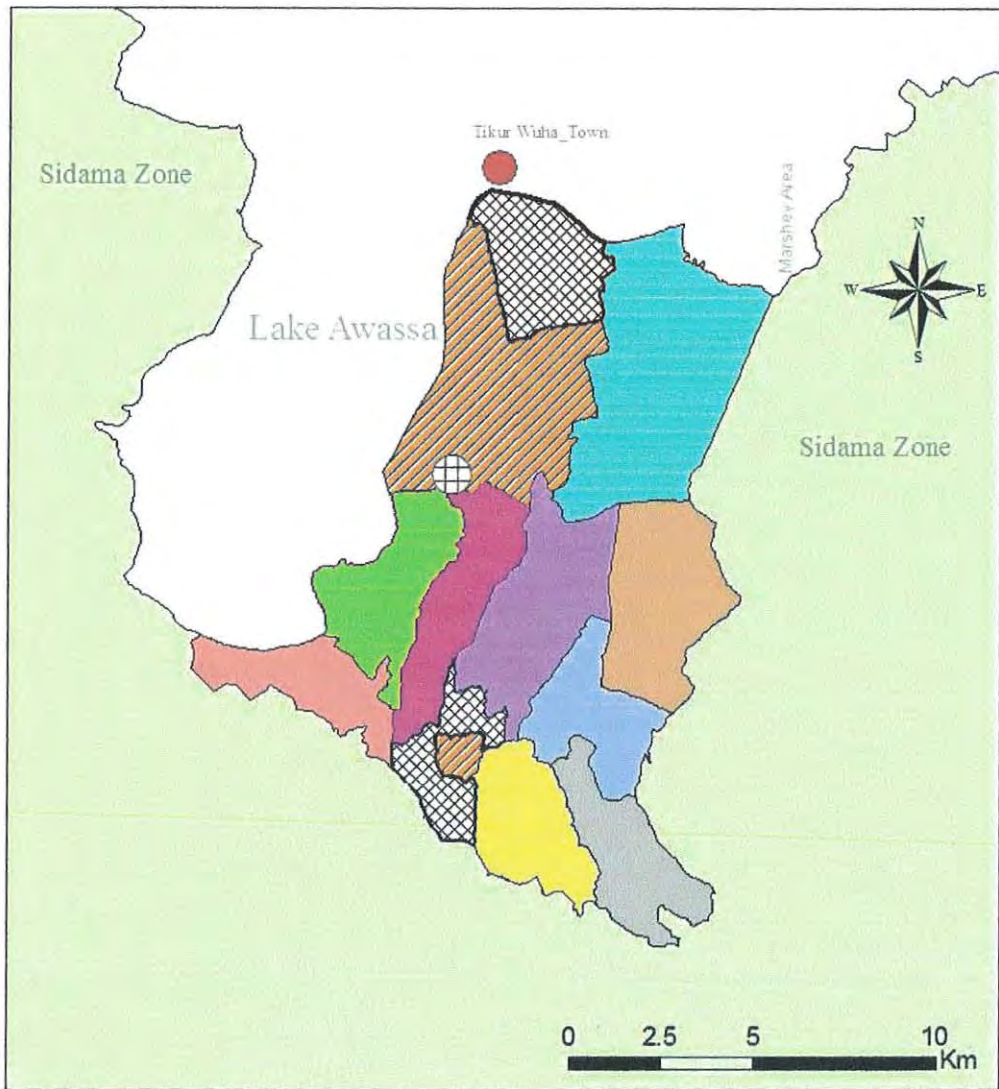
Source: Google Earth, 2012

Map 4.1 Location Map of the Study Area









Source: CSA Data

Map 4.2 Map of the Study Area



Legend

 Alamura_Kebele	 Finicahwa_Kebele	 sidama Zone
 Alela Wonido_Kebele	 Gara Riketa_Kebele	 Tula Geter_Kebele/Study Area
 Awassa_Town	 Gemeto Gale_Kebele	 Tulu_Kebele
 Chefo Kote Jebesa_Kebele	 Harenifuma_Kebele	 Tiltte_Kebele/Study Area
 Chefu Sine_Kebele	 Dato Odahe_Kebele/Study Area	

Source: CSA Data

4.2 Climate

Generally, Hawassa city has a warm temperature. This type of climate is locally referred as “Kolla” or Tropical. The mean monthly minimum and mean monthly maximum temperature in the city varies between 10⁰C in winter to 30⁰C in summer [table 4.2]. As can be seen from the Table 4.1 the mean annual temperature of the city is somewhere between 20⁰c and 21⁰c.

Table 4.1 Mean Annual Temperature and Annual Rainfall in the Study Area (2007-2011)

Year	Mean annual Temp. (°C)	Annual RF(mm)
2007	20.4	1218
2008	20	798
2009	20.5	783.3
2010	20.8	998.9
2011	20.71	1035

Source: HCFED report 2007-2011

The maximum average temperature in Hawassa city is experienced in the Belg Season (February, March, and April and May). Minimum average temperature in the City is mostly recorded during the Bega Season (October, November, December, and January) [table 4.2]. Table 4.1 also shows that the total annual rainfall in the city varies from one year to the other. Mostly it is between 800mm and 1, 200mm per year.

Table 4.2 AMR, MMAT and MMIT in the Study Area (2009)

Month	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
AMR(mm)	47	59	77	104	123	101	123	126	120	84	41	30
MMAT (°c)	28.4	29.2	29.3	27.9	26.6	25.2	23.6	24.1	25	26.2	27.5	27.9
MMIT(°c)	10.4	11.6	12.5	13.6	13.8	13.9	14	13.9	13.1	11.8	9.4	9.2

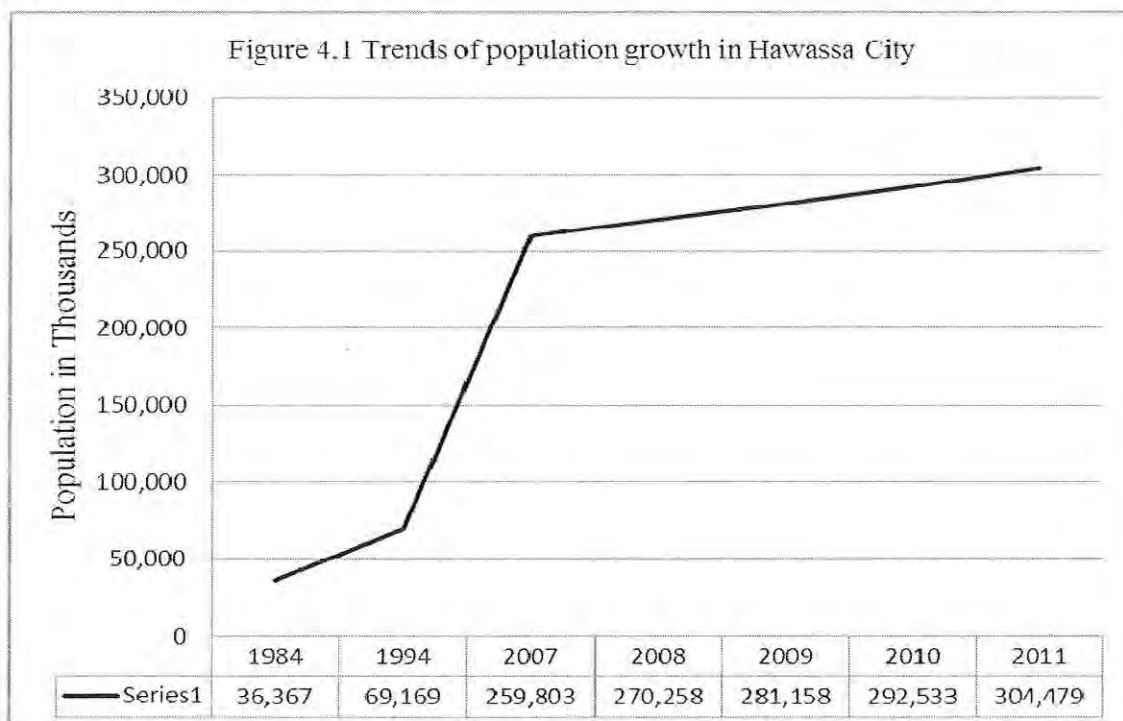
Source: HCFED report 2007-2011

Hawassa gets rainfall twice in a year. It falls during *belg season* (February, March April, May) and *kiremt season* (June, July, August and September). An average annual rainfall of the city is 933.4 mm. The first rain falls from March to the mid of May and the second rain falls from June

to the mid of September. Due to the city's location in rift valley and nearby lake, there is weather condition varying from day to night. Hawassa receives its maximum rainfall during the *Kiremt season* (June, July, August and September) like most towns of the country. The City receives its minimum amount of rainfall during the *Belg Season* in the month of March and February. The maximum rainfall mostly comes in August and September. The average annual rainfall in the City mostly ranges between 800 mm to 1200 mm [table 4.2].

4.3 Population

Currently, Hawassa city is the capital of the regional government (SNNPRS) and Sidama Zone of the same region. It is believed that it accommodates peoples of diverse ethnic background with different cultural and language identities. Therefore, with no doubt it is possible to find more than 60 ethnic groups in the City.



Source: CSA results of 1984, 1994, 2007 and FUPI, 2006, HCFEDD report 2007-2011

According to population and housing census results of 1984, the dominant ethnic groups in the City are Amhara, Wolayita, and Oromo accounting; 35.1, 21.7 and 13.2 percent respectively. Similarly, CSA (1994) has confirmed that the three ethnic groups are dominant in the City

constituting 30.61, 24.91 and 11.55 percent respectively. But, HCFEDD has reported that in 2010, the three dominant ethnic groups residing in the city have become Sidams [47.7 percent], Amhara [16 percent] and Wolayita [15 percent] respectively. CSA (2007) has reported that the population of Hawassa is growing at 4.02 percent annually. In urban area [mainly Hawassa city] the population grows at the rate of 4.8 percent and it grows at the rate of 2.8 percent in the rural areas [mainly Tula *kifle ketema* and its *kebeles*].

As can be seen from figure 4.1, the population of the city has shown a very rapid growth starting from 1994. This may be due to decentralization policy which raised the administrative role of the City and this could have attracted a huge number of people from the neighboring towns and regions. That is why, the population of the City increased alarmingly since then. The population of the City has been doubling itself with in less than 10 years' time. The population has increased nearly four times from 1994 to 2007. This shows that the doubling time in the city (17 years), does not coincide with the national standard which is 27 years (This result is based on the 2007 census). As can be seen figure 4.1, the population of Hawassa has again began to increase in 2008 [because this is the time when Tula is incorporated in to Hawassa city Administration] According to the city's municipality report, the annual population growth of the city is estimated to be 4.02%, though the regional and the national standard were found to be 2.9% and 2.6% respectively (CSA, 2007). This implies that the City is undergoing very rapid growth in its population which could have huge impact on the land use situation of the study area.

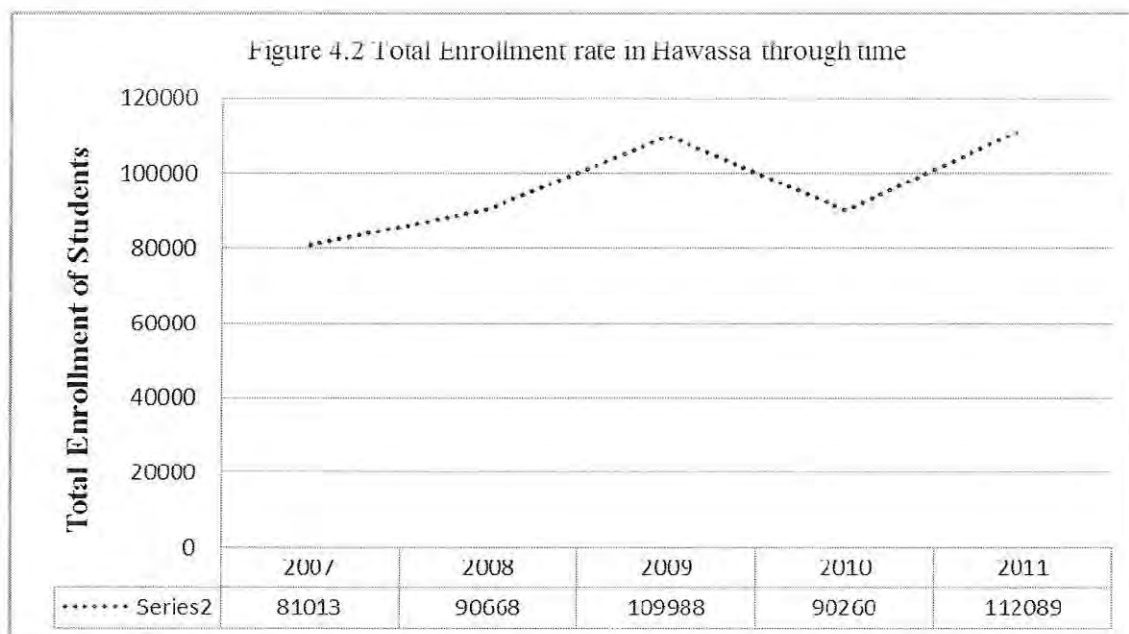
4.4 Urban Amenities

Urban amenities or infrastructural services are multi-dimensional concepts but, in this section emphasis will be given to: Education, health care services, water supply services and transport and communication services.

4.4.1 Education

According to HCFED report, total enrollment rate in the city has rose up from 2007 to 2011 (figure 4.2). As it is observed in, figure 4.2 the enrollment rate has been rising. The decline beginning from 2010 implies the opening of more schools outside Hawassa [namely preparatory schools]. Formerly, however, most students from the surrounding areas come to the city. It may

also be described by the inclusion of Tula and its kebeles in to Hawassa city administration as of 2008. The same report has confirmed that the total number of schools have increased from 109 in 2007 to 184 in 2011.



Source: HCFEDD, 2007-2011

As can be seen from table 4.3, however, it can be understood that student section ratio has been improved from 2007/09 to 2010. This indicates the construction of more schools in the city. But, the city is still unable to achieve the national objective of student section ratio which is 50:1.

In this regard, NGOs are by far better in achieving the national objectives. Of course, this does not necessarily imply the reality because; most students prefer governmental schools instead of NGO schools due to their high cost. This might, therefore, obscure their potential student-section ratio. Conversely, HCFED has reported that in the year 2011, student section ratio in governmental schools has become 1: 93 for first cycle (1-4); 1: 92 for second cycle (5-8); 1:87 for secondary (9-10); and 1:114 for preparatory (11-12). This implies that if government fails to build more and more schools in line with the increase in total enrollment rate, student-section ratio always become imbalance.

Table 4.3 Student-Section Ratio in Hawassa City

Level of Education		Year	Governmental Schools	NGO Schools
Primary	1st Cycle	2007-2009	80:1	60:1
	2nd Cycle		82:1	43:1
Secondary	1st Cycle	2009	67:1	50:1
	2nd Cycle		97:1	30:1

Level of Education		Year	Governmental Schools	NGO Schools
Primary	1st Cycle		70.1	60:1
	2nd Cycle		72.1	43:1
Secondary	1st Cycle	2010	62.1	50:1
	2nd Cycle		73.1	30:1

Source: HCFEDD report 2007-20011

On the whole, the city's education bureau has reported that gross and net enrollment of education in the city for the year 2011 is found to be 108% and 93.63% respectively.

4.4.2 Health Care Facilities

Table 4.4 clearly shows the rate of growth in health care services between 2007 and 2011. Accordingly, Hawassa city has, currently, 5 hospitals; 6 health centers; 63 clinics [out of which 11 are of NGOs]; 16 health posts; 54 drug stores [out of which 7 are rural drug vendors]; 14 diagnostic laboratory; and 12 pharmacies. In the same fashion, the number of health service rendering professionals has increased from 39 in 2007 to 381 in 2011. The increase in the number of health care service giving centers and health care professionals from 2007 to 2011 signifies the rate of change in the provision of health services in the city. From table 4.4, nevertheless, it can be understood that NGOs are playing dominant role in the provision of health services in the city. Though table 4.4 shows improvement in the establishment of health care providing institutions, the city's FEDD has kept on reporting 70 percent health service coverage since 2007/08. This might be partly explained by the gap between total population growth and growth in health service providing institutions in the city, in that, population of the city is growing faster than ever especially after the inception of decentralization in the context of Ethiopia. The potential health coverage of Hawassa city, is still, reported to be 70 percent.

Table 4.5 summarizes the sources of the existing water supply in Hawassa City. Accordingly, the city has the potential of generating 160 liter per second (l/s) [out of which 80 liter per second (l/s) is generated from kedo river and ambo spring].

Table 4.5 Sources of Water supply to Hawassa City (liter/second)

Sources of water supply	Output Capacity (l/s)
Kedo River	38.8
Loke spring	13
Ambo wuha spring	40
Gemeto spring	6
Bore Holes	
Mitte #1	12.8
Mitte # 2	7.3
Treatment compound well	7.7
Abella wondo well #2	7
Abella wondo well #3	6
Gara Riqeta well #1	22
N	160.6

Source: Hawassa city water supply agency 2012

Table 4.6 reveals that that the existing water supply system of Hawassa city is inadequate to meet the water demand of residents.

Table 4.6 Domestic DD and Consumption by Mode of Service and Coverage in (l/c/day)

Mode of Services	2010		2011		2012	
	Domestic DD (l/c/day)	Coverage (%)	Domestic DD(l/c/day)	Coverage (%)	Domestic DD (l/c/day)	Coverage (%)
House connection	74.3	6.27	75.4	6.67	76.53	6.77
Yard connection (own)	31.8	62.32	32.3	62.52	32.78	63.46
Yard connection (shared)	42.5	14.12	43.1	14.14	43.75	14.18
Public fountain	26.5	17.29	26.9	16.67	27.3	15.59

Source: Hawassa city water supply agency 2012

Rapid expansion of the city (horizontally and vertically), the increase in the establishment of private and governmental institutions may have placed a severe strain over the water supply capacity of the

city. In actual fact, Hawassa city's water supply agency has been increasing its sources of water wells and springs from year to year. From table 4.6, it can also be conceived that both the coverage and domestic water demand in the city is increasing from time to time almost proportionally. Therefore, the agency has to look for more wells, rivers, and springs to generate more water, so that it meets households' water demand in the city.

4.4.4 Transport and Communication

It is believed that Hawassa city has transportation service since 1960. Road infrastructure of the city has begun making a radical change since 2008 [table 4.7]. During this time, the city administration of Hawassa has launched a wide campaign for connecting one part of the city with the other internally. Since then, the city has upgraded many of its gravel roads to asphalt. For instance, the city's asphalt road has grown from 32 kilometer in 2007 to nearly 57 kilometers in 2011. Presently, the city has more than 700 kilometers internal roads of all kind [asphalt road, all weather gravel road, dry road, coble stone and red ash] (table 4.7). Therefore, any means of transportation can easily move safely from one part of the city to the other.

Table 4.7 Roads Constructed through Time by their Type and Length (KM)

Year	Asphalt	All whether/Gravel	Dry whether Road	Coble Stone	Red Ash
2007	32.22				69.54
2008	47	167	200	2	97
2009	47	243.5	200	7.7	171.63
2010	56.5	200	241	18	171.63
2011	56.5		242	34.4	

Source: HCFEDD report 2007-2009

According to Hawassa city culture and tourism department, currently there are about 70 Mini bus taxis nearly 100 Ladas and more than 3000 Bajaj taxis, and about 175 horse drawn carts which are being used as intra-city means of transport. Besides, bicycles and motor cycles are used as a major means of transport in the city. Formerly horse drawn carts and bicycles were the primary means of transport within the city, but presently owing to an increase in the administrative role of the city, and the construction of standardized asphalt road within the city horse drawn carts are forced to serve as a means of transport in the outskirts of the city where there are gravel road development.

CHAPTER FIVE: PRESENTATION AND DISCUSSION OF THE RESULTS

Introduction

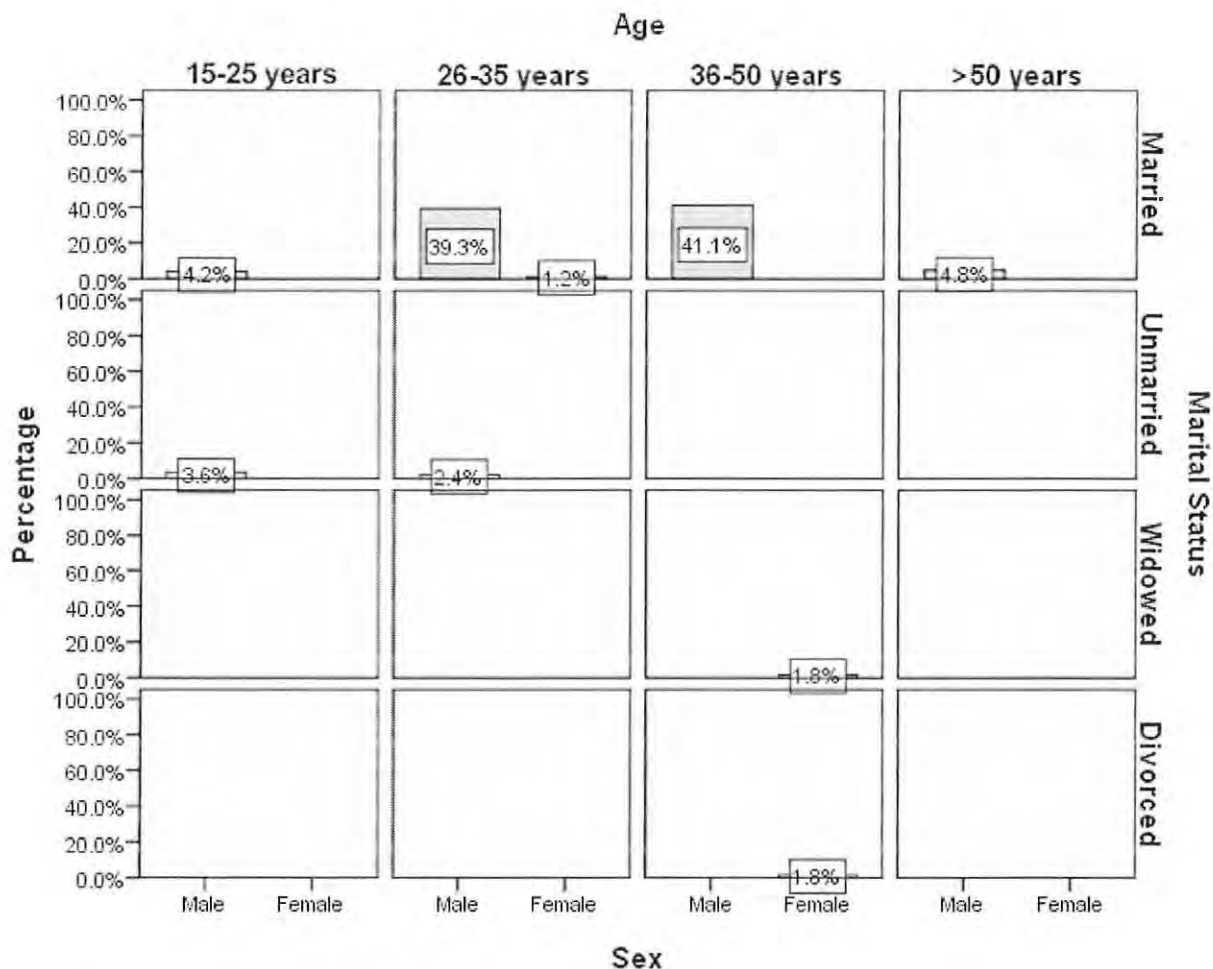
The results and discussion of this paper is entirely dependent on the data obtained from 160 surveyed households in informal settlement areas of two *kifle ketemas* [Tabor and Tulla] and three selected *kebeles* [Dato-odahe, Tula-Geter and Tilte] of Hawassa City; 9 personally interviewed officials [particularly, from the municipalities of the two sub-cities, and the main municipality of Hawassa] and; 3 FGDs which were separately made with the residents of the three *kebeles* under discussion. The chapter presents the summary of field data [quantitative and qualitative] respectively. The analysis of quantitative data is carried out with the use of SPSS [version 17.0]. Quantitative data are presented by the using frequency tables, crosstabs, pie charts, and other graphic illustrations. Qualitative data are summarized and presented thematically. This has made the task of assuring the validity and reliability of field data easier. The comparison has also helped to make valid conclusion of the thematic issues raised during discussion and analysis of the results. For, the sake of convenience, this section sub-divides the analysis part in to nine thematic areas: background of the respondents; an overview of formal housing; rate of informal housing; causes of informal housing; informal housing and the urban poor; informal housing and tenure security; informal housing and affordability; informal housing and governance; respondents recommendation to house the urban poor; and the future of housing in Hawassa and SNNPRS.

5.1. Background of the Respondents

This section briefly presents the socio-economic and demographic background of the respondents. It, specifically, highlights on sex, age, marital status, occupation, migration status and income dimensions. This helps to understand which segment of the population with what kind of socio-economic and demographic status can occupy informal housing areas predominantly.

As figure 5.1 clearly shows, in terms of sex, most of the households in informal housing areas of the *selected kebeles*⁴ are married male headed accounting 89 percent and unmarried households only account 6 percent.

Figure 5.1 Households by Age, Sex and Marital Status



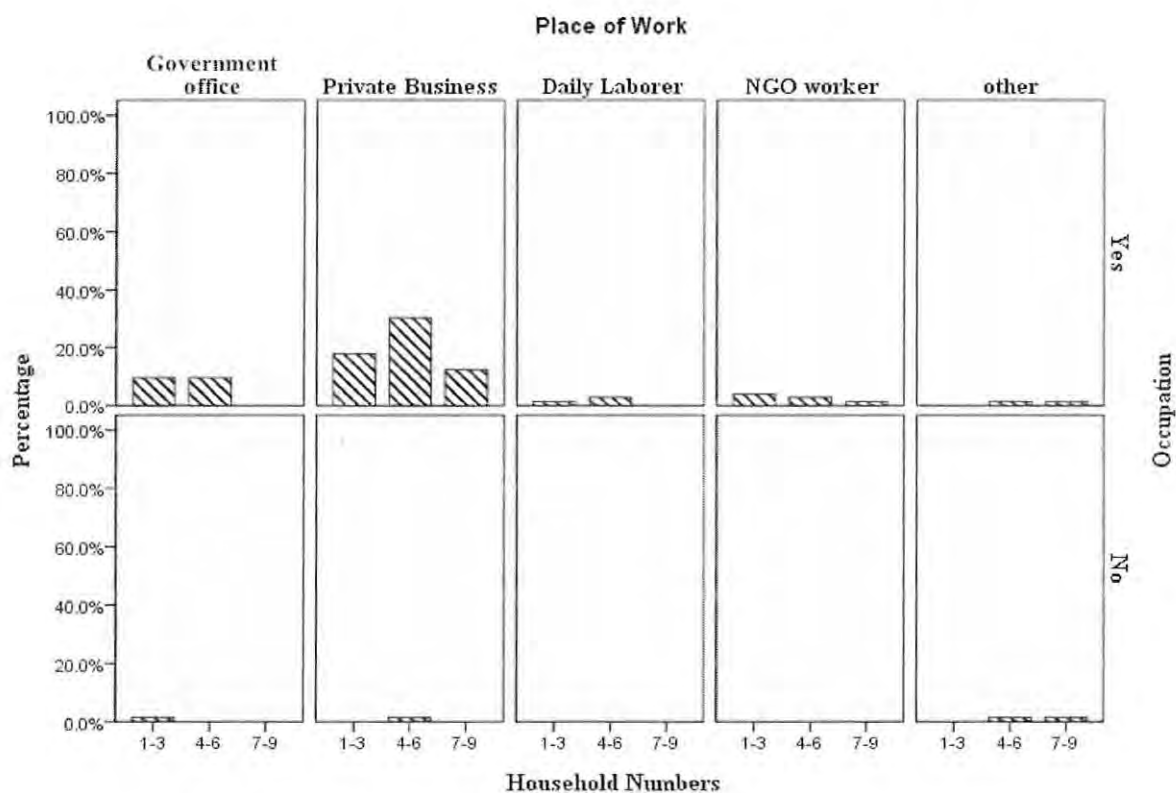
Source: Field Survey, 2012

From the data in figure 5.1, it is can be concluded that informality increases with the creation of a family and vice-versa. There is also a tendency of widowed and divorced women to rely on

⁴ Dato-odahe, Tula-geter and Tilte

informal housing. With regard to age, informality is negligible below 25 years and above 50 years. Conversely, age groups between 25-35 years and 35-50 years are predominant in informal housing areas of the *selected kebeles* accounting 43 and 45 percent respectively. This might be due to the fact that individuals below 25 years of age are either pursuing their education in the universities or are still living in their family's house or they are renters in the center of the city until they become more matured economically. On the other hand, it seems that those people above 26 years of age are more economically active, married and independent of their family's accommodation are able to possess their own houses.

Figure 5. 2 Households by Occupation and Place of Work



Source: Field Survey, 2012

Figure 5.2 depicts that in the study area, the overwhelming majority of informal houses are occupied by private business workers, particularly, merchants followed by government officials accounting 62, and 21 percent respectively. Those who do not have jobs form only 5.6 percent. According to field observation, however, it seems that the study area [Dato and Tilte *kebele*] is overwhelmingly dominated by government officials and civil servants.

In terms of household size, about half of the surveyed households have 4-6 family members and 35 percent of the households have 1-3 family members. This implies that the degree of house ownership in informal housing areas increases with an increase in household size and with occupational status. Therefore, the benefit of daily laborers, NGO workers and other groups of people from informal house ownership seems very low, because; NGO workers may be able to possess formal house [leasehold, condominiums or renting from private landlords in the city center]. On the other hand daily laborers may not be able to afford for informal houses. Figure 5.2 also confirms the importance of occupation in house ownership because; overwhelming majority of the respondents (95 percent) have occupation.

Figure 5.3 integrates migration status, income level and house ownership of households. To this end, the figure shows that the great majority of the households (more than 90 percent) in informal settlement areas are not migrants/newcomers. In the same fashion, table 5.1 shows that the degree of correlation between length of stay in Hawassa city and households possibility to possess houses in informal settlement areas was found to be high ($r = 0.7$ using Pearson's product moment correlation coefficient at 0.01 level of significance).

Table 5.1 Correlation between Length of Stay in Hawassa City and Possibility to Engage in Informal Housing

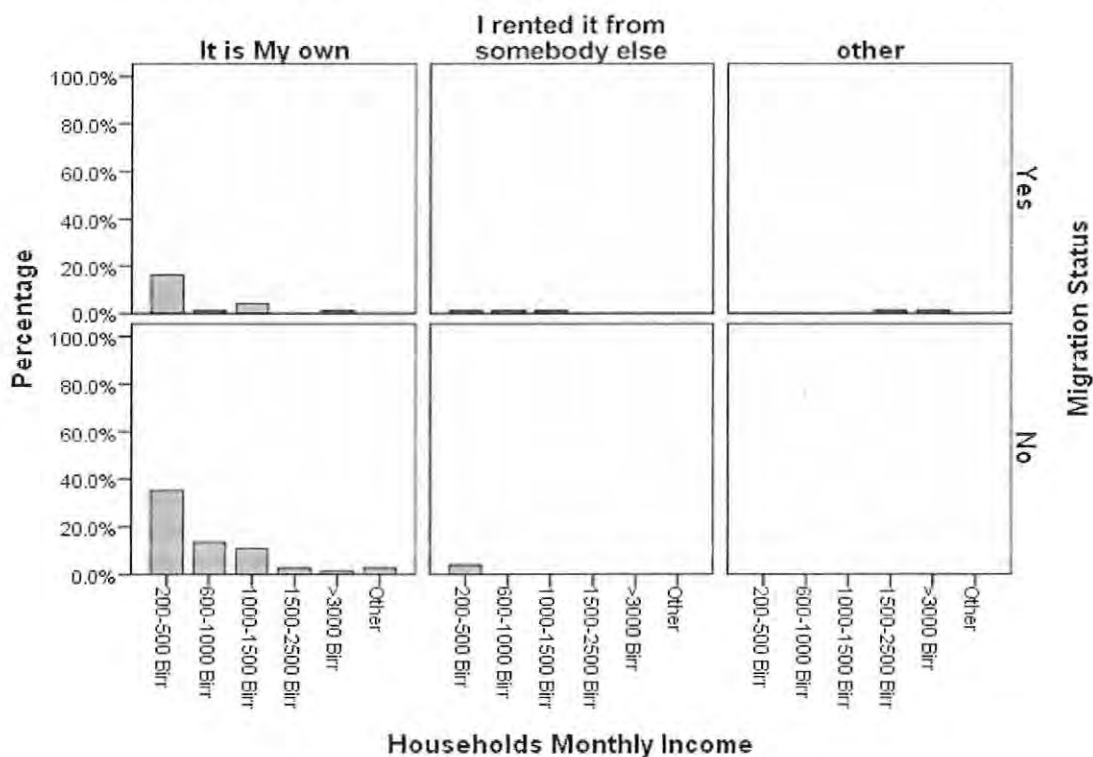
		Possibility of Informal House ownership
Length of Stay in Hawassa City	Pearson Correlation	.700**
	N	150

** Correlation is significant at the 0.01 level (2-tailed).

Source: Field Survey, 2012

This implies that most of the households in informal settlement areas are believed to be former residents of Hawassa city or the surrounding areas. Figure 5.3 also confirms that the overwhelming majority of respondent households (nearly 95 percent) [table 5.2] in the study *kebeles* reside in their own house. Amazingly, there are also tendencies of rental houses in the study areas, although at very minimum, and most of the tenants in these areas are migrants. There are also some households who are safeguarding a house in the study *kebeles*. The presence of renters and housekeepers in the area might imply that some of the houses in informal settlement areas are owned by either city dwellers or speculators for the purpose of renting or further transaction.

Figure 5.3 Migration Status, Monthly Income and House Ownership



Source: Field Survey, 2012

As far as income of the households is concerned, figure 5.3 clearly shows that the income of households in the study area is highly skewed to the lowest. If this is real, one can conclude that

the overwhelming majority of households' informal settlement areas of Hawassa city are with low income, of course, this might have happened in the early years (2003/04 and 2004/05) of land transaction and this seems a good achievement for the poor to house use himself. Currently, however, it is less likely that the poor will obtain land in these informal settlement areas like the early years (discussed detail in the later sections of this paper).

Table 5.2, cross tabulates house ownership with ways of getting a house. In this regard, therefore, most households (73.24%) have replied that they bought their land from a local farmer and about 21 percent of the households have inherited their land/house from their relatives. This implies the predominance of land transaction for house construction in the area. Of course, there are households who have inherited land from their relatives, the figure (21 percent) seems inflated because; those households who bought land from a farmer also claim as if they stayed in the area for long years with the hope of obtaining legal tenure security very easily.

Table 5.2 Ways of Acquiring Land/House

	How do you get your Land/House				Total & Percent
	Through Land lease	I inherited it from my family	I bought it from a local farmer	Other	
Current House You are living in	2	30	98	4	134 (94.4%)
It is My own					
I rented it from somebody else			4		4 (2.8%)
other	2		2		4 (2.8%)
N	4	30	104	4	142
Percent	(2.8%)	(21.13%)	(73.24%)	(2.8%)	(100%)

Source: Field Survey, 2012

Insignificant numbers of households (4 percent) have replied that they obtained their land/house through formal land lease. This might imply that either some households have got temporary site plans for their ownership through secret deal with the officials or they are probably households who are offered land by the municipality in the name of the so called 'investment'.

Tesfaye (2010) has shown that, in the heyday of land transaction, there are tendencies of further transaction of land which were offered by the municipality for investment in Hawassa. This in turn reduces the probability of the poor to get land for housing formally.

5.2. An Overview of Formal Housing in Hawassa City: Rental Housing and Condominiums

5.2.1. Rental Housing

According to Hawassa city housing development agency [HCHDA hereafter] report, the agency registers the housing demand of people [particularly government officials] since the launching of business process reengineering [BPR hereafter] in 2008/09. To this end, about 1,320 individuals were registered in order to get rental houses administered by the agency. Out of these, 78 of the registered individuals are appointed government officials who came from other zones, woredas and towns [almost all of them come with recommendation letters from higher officials of the city to get priority for housing].

Currently, there are about 161 kebele rental houses which are supervised by Hawassa city's rental housing administration agency [RHAA hereafter]. These houses are with two or three compartments. Though it is difficult to clearly know the economic status of households who reside in these houses, it is believed that most of the dwellers are government officials at medium or higher levels of administration. HCHDA administers rental houses under three categories: houses inherited by the government from individuals [*ye mengist wurs betoch*]; government rental houses [*ye kebele betoch*] and cost saving houses [*wochi kotabi betoch*]. All rental houses in the city [kebele rental house or cost saving house] were constructed by the government itself.

Table 5.3 summarizes the number of rental houses, their time of construction, the place where they are located (sub-city) and the actual rent paid by occupants. Before the BPR, all these houses were administered by the HCHDA but, now they are administered by the respective sub-cities municipality.

Table 5.3 Summary of Rental Housing in Hawassa

Housing Categories	Location	Sub-City	Number of Houses	Year of Construction	Estimated Rent/Month
Government Rental Houses	<i>Selassie Site</i>	Addis	52	2008	It ranges from 5 to 7 Birr
		Ketema			
	<i>SOS Site</i>	Addis	40	2008	
		Ketema			
	<i>Bulcha Site</i>	Tabor	103	2010	
Total			195		
Cost Saving Houses	<i>Loke Site</i>	Tabor	60	1994	145.72 Birr, 156.99 Birr and 183.34 Birr
		Addis			
	<i>SOS Site</i>	Ketema	52	1984	
	<i>Old Kera Site</i>	Addis	15	1994	
		Ketema			
<i>Philipos Site</i>	Tabor	26	1985		
Total			161	1994	

Source: Hawassa City Housing Development Agency

Physically, the wall and roof of *kebele* rental houses was corrugated iron, later on, however, occupants began detaching the corrugated iron from the wall of their dwelling unit and replace it with wood and mud. Taking this in to account, the agency has replaced the wall of all houses in *Bulcha site* from corrugated iron to mud and thereby attempted to increase the monthly rent for the dwelling units from 5 and 7 Birr to 30, 90 and 100 Birr per month. Unfortunately, this has created dissatisfaction and some conflict among the occupants; hence HCHDA has cancelled additional rent from these houses. On the other hand, cost saving houses physically greatly resembles modern villas with all household facilities: 2-3 compartments, separate toilets, kitchen and so on. What makes them cost saving is that the dwelling units are built in such a way that they share walls one another, they are built in a chain of blocks so help to use the land effectively, and the installation of urban amenities like water supply, telephone lines and electricity very easier than scattered villas in other residential areas of the city. Materially, costs saving houses are made of concrete wall and corrugated iron roof, so they are beautiful and stronger than *kebele* rental houses. As can be clearly seen in table 5.3, most of the cost saving houses were built in the early years of 1980s and 1990s, therefore, they does not match the

current concept of low cost housing which are predominantly explained by the type of construction materials used for building a house.

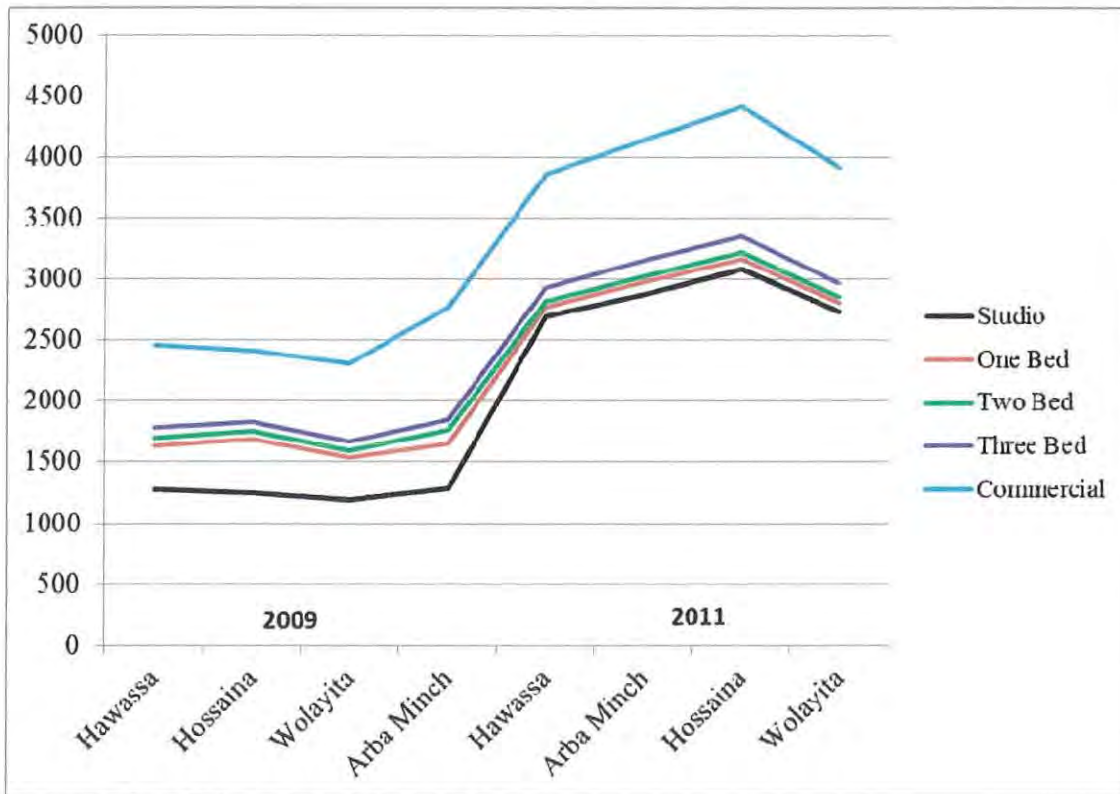
Besides, though there are government inherited houses [*ye mengist wurs betoch*] in Hawassa city, it is very difficult to know their number and rent for sure, nevertheless, there are dwelling units which are rented for 1.50 Birr per month. Moreover, when old residential areas which are overwhelmingly occupied by *kebele* rental houses are needed for investment or redevelopment, individual investors buy the investment site through auction or through compromise so that they construct houses for households to be relocated in a new site which is selected for resettlement by the municipality.

5.2.2. Condominium Housing in Hawassa City

Very recently [2011], UN-HABITAT has dispatched a report on Ethiopian condominium housing in which it evaluated the pros and cons of the Integrated Housing Development Programme (IHDP). In the document, the HABITAT has envisaged that Ethiopia planned to undertake IHDP initiated by the Ministry of Works and Urban development (MWUD) in 2005. The program highly has resulted in response to the greater housing deficit, slum developments [particularly in Addis Ababa]; and increasing demand of the lower income segment of the population for affordable housing. The IHDP aims to: a) Increase housing supply for the low-income population; b) Recognize existing urban slum areas and mitigate their expansion in the future; c) Increase job opportunities for micro and small enterprises and unskilled laborers, which will in turn provide income for their families to afford their own housing; and d) Improve wealth creation and wealth distribution for the nation (UNHABITAT, 2011). Accordingly, SNNPRS has begun launching condominium housing projects in 12 zonal and some woreda headquarters [Hawassa, Yirgalem, Dilla, Butajira, Wolkite, Hosaina, Wolayita, and Arba Minch] in 2007 and included other four towns (Alaba, Boditi, Sawla and Mizan-Aman) in 2008. The data gained from SNNPRS housing development agency has shown that the cost of condominiums has been increased from one project year to the other. This might be due to increase is the cost of construction materials. The distance of the respective towns from the

capital city, Addis Ababa, also inflates the cost of condominium housing due to transport expenditures.

Figure 5.4 Cost of Condominiums in SNNPRS through Time



Source: SNNPRS housing development Agency

Figure 5.4 therefore, depicts the trends of this abruptly increasing cost from year to year. This may be one of the major reasons which excluded the overwhelming majority of the poor not to benefit from it. In the same fashion, the data obtained from SNNPRS housing development agency, from 18, 713 households who were registered for buying condominium housing, only 2, 827 households (15.11 percent) have become beneficiaries in the two round distributions [2009 and 2011] in Hawassa city. But, the worst thing here is, out of 1,438 households who were assumed to benefit in 2009 (table 5.4); only 20 percent (nearly 288 households) were able to

afford for the down payment. The great majority of the houses (80 percent), therefore, were taken by the well-off segment of the population.

Table 5.4 and 5.5 present the incomes of households who have got the chance of buying condominium houses through a publicly drawn lot which were carried out in 2009 and 2011 respectively. From the tables (5.4 and 5.5), it can be conceived that more than half of the houses were allotted to households whose income ranges between 500 and 1, 500 Birr. Only few households (20 percent) were able to afford in the first round. This partly implies that the registered households may have inflated their income during the registration process than the real income they get with the hope of obtaining a house. Conversely, only few households, not more than 10 (less than 1 percent) were unable to afford in the second round.

Table 5.4 First Round Beneficiaries of Condominium Housing in Hawassa City in 2009

Beneficiaries Salary in Birr	Frequency	Percentage
Less than 500	343	23.86
500 to 1000	500	34.77
1000 to 1500	284	19.74
1500 to 2000	151	10.5
2000 to 2500	70	4.87
2500 to 3000	44	3.06
3000 to 5000	34	2.37
Above 5000	12	0.83
N	1438	100.00

Source: SNNPRS housing development Agency

Nearly, 22 percent who have got the chance of condominiums belong to households whose income is above 1, 500 Birr.

According to Table 5.4 and 5.5, the chance of getting condominium also decreases with one own income in both rounds of the allotment. But this does not mean that it makes great majority of the poor to afford for housing because; poverty is self-explanatory and it varies from one context to the other. *If the international definition of poverty...those group of people who get less than or equal to 2 dollar per day* (which is nearly 36 Birr per day and 1080 Birr per month), it seems that the estimated cost of condominium houses are affordable to the poor. Nevertheless, the point

here is which groups of people are categorized as ‘poor’ in Ethiopia? According to MoFED (2008), *the poor* are those groups of people who are believed to get below 1, 075.03 Birr per adult per year [which means nearly 3 birr per day per adult or less than 0.20 dollar per day per adult]. If this definition of *poverty line* applies to condominium housing, who will be benefiting? The poor?...definitely...no....because; none of the income categories in table 5.4 and table 5.5 constitute the poor in Ethiopia.

Table 5.5 Second Round Beneficiaries of Condominium Housing in Hawassa City in 2011

Beneficiaries Salary in Birr	Frequency	Percentage
Less than 500	230	16.56
500 to 1000	488	35.13
1000 to 1500	362	26.06
1500 to 2000	193	13.9
2000 to 2500	72	5.18
2500 to 3000	26	1.87
Above 3000	18	1.3
N	1389	100

Source: SNNPRS housing development Agency

In the same manner gross income only is not a guarantee for the poor because; number of dependent households, day to day increase in rental housing and cost of living from time to time may narrow down poor’s chance of affording for condominiums. Even if they pay the down payment, it seems that poorer households fear the mortgage to be paid in the future. In fact, the data in table 5.4 and 5.5 shows that in terms of income, the distribution of condominium housing in the two rounds in Hawassa city is fair provided that the poor has benefited from these houses.

5.3. Rate of Informal Housing in the Study Area through Time

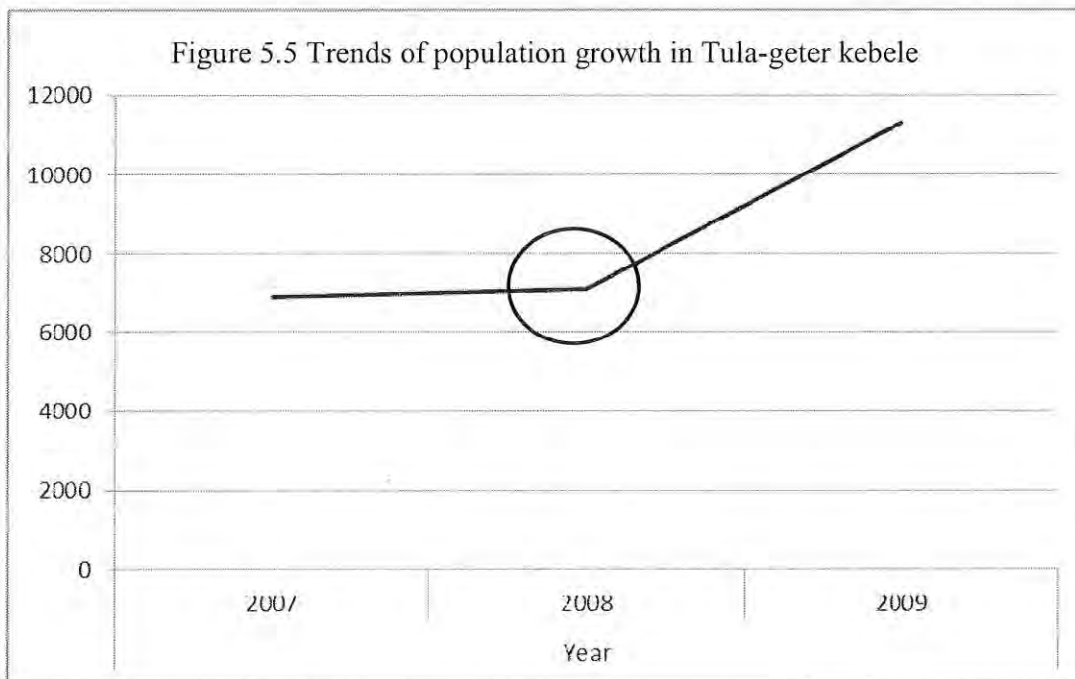
The trends of informal housing in Hawassa city in general and the study area in particular can be discussed using the year 2011 and the promulgation of the newest land lease proclamation as a land mark. The discussion in this section is based on FGDs made with residents of the selected *kebeles* and personally interviewed officials at different administrative ladders of the three municipalities [Hawassa, Tula and Tabor] under consideration.

At the beginning of 2003/04, the cost of informal land for house construction was relatively cheaper. For instance, between 2003/04 and 2006/07, in *Dato kebele* a plot with an area of 200m² to 400m² was sold between 4, 000 to 10, 000 Birr. Immediately before the municipality took action in the area [bulldozed 500 houses in different *kebeles*] in 2011, however, the same plot of land costs not less than 30, 000 to 40,000 Birr. In the meantime, the cost of the specified plot in *Tula-geter kebele* ranges from 25, 000 to 30 000 Birr and it ranges from 35, 000 to 45, 000 Birr in *Tilte kebele*. Actually, the cost of land increases with its size, proximity to the main road and other urban services. It seems that its value has increased with a geometric explosion of the city's population and a reduction in the number of people who obtain land for house construction through lease or any other formal ways of getting a house from time to time. In addition to such gaps, the municipality has stopped to formally lease land to residents of the city in 2005/06. As explained by Tesfaye (2010), Hawassa city municipality has set forth only two ways of getting land in the city: auction whereby buyers compete freely based on their economic capacity; and through compromise/negotiation which demands the proposal about the kind of activities to be carried on as well as the economic potential of the concerned body. It should be noted that, both methods of land provision are still biased to the wealthier groups of the society in the City. This is because; the poor let alone to participate in auction and compromise, they were not able to afford for land which was given through condominium house (discussed in 5.2.2 above in detail). This situation has further ignited the already started wave of informal land transaction, namely, in *Dato-odahe, Tilte and Fara kebeles*. In fact informal land transaction for house construction in Hawassa city has already started 3 to 5 years ahead of the municipality's decision to halt leasing land (2008). By then, land brokers and speculators have well instituted themselves in the land transaction business and benefited well at the expense of farmers and low income households. Land or house transaction and its cost in the study kebeles has increased progressively until 2011. By April/June 2011, nevertheless, the municipality has taken its first action that it has mass bulldozed nearly 500 houses in *Dato-odahe, Tilte and Fara kebeles* of the city. This action has partly created fear and hopelessness among all informal households of the respective *kebeles* and has also greatly reduced informal land transaction. Tenure insecurity has also reached its climax with this event in that everybody in these areas began thinking his and his

family's fate. Moreover, in the last months of 2011, the Federal democratic republic of Ethiopia has come up with a new proclamation regarding lease holding of land in urban areas of the country with its proclamation No 721/2011. The new proclamation underlines the fact that land belongs to the government and can be leased to individuals to a specified lease period which varies from the capital city of the country to the regional towns. It seems that this event has further muted the process of land transaction in the selected kebeles of the study area, at least, for the time being. Nonetheless, this does not mean that the transaction has been totally halted because; there are evidences that after June 2011 the transaction in *Dato* and *Tilte kebeles* has shifted from an open plot to an actual house. People were doing this due to the fact that Hawassa city administration and the municipality have condemned any kind of construction, specifically, in *Dato, Tilte and Fara kebeles* of the city after June 2011. Surprisingly, even old residents of informal settlement areas are not allowed to construct toilet, fence their compound, upgrade or renew or re-build a houses fell down by wind in the study sites because; the city's administrators are suspicious that people may still continue land transaction and build newer houses in the name of toilet, fence and so on.

According to FGD informants in *Dato kebele*, there are tendencies of renewing the interior of the houses during the night time hoping to get a better compensation if the standard plan of the city is launched in to their locality. This is more done by the better-off segment of the residents and most government officials because; once the municipality has bulldozed about 500 houses, it has surveyed the area with the help of surveyors and has roughly counted the total number of the already existing informal households for the first time. It seems that the surveying, measurement and counting task done by the municipality has given some impetus to some of the residents to renew the internal part of their dwelling unit, assuming that the action of the municipality is of de-facto recognition. Still now, however, the area is under the police protection and if one wants to construct a toilet in his compound, it is a must for him to get acknowledgement from the local *kebele* administration and the police guarding the area so that he will build it under the supervision of the *kebele* and the police.

It was also reported that there are some holes of land transaction in the rural *kebeles* [probably Tula-geter and other rural *kebeles*] adjacent to Hawassa city. As can be seen from figure 5.5, in *Tula-geter kebele*, the population has increased from 6,907 in 2007 to 7,101 in 2008 and to 11,310 in 2009. This rapid increase, particularly from 2008 to 2009 by 4,209 people is partly, explained by the arrival of new comers [probably land buyers through land transaction and/or government officials through transfer from other areas to the *kebele*]. This is also partly caused by the inclusion of Tula *kifle ketemas* in to Hawassa municipality by the year 2008. From this one can conclude that informal land transaction in the study area has a tendency to make a shift from one *kebele* to the other.



Source: Statistical abstract for Hawella Tulla sub city, 2011

5.4. Causes of Informal Housing

አዲሱ ሊዝ ከመታዎኛ በፊት እንዲሁም መዘጋጃ ቤቱ ቤቶችን ከማፈራረሱ በፊት ሁሉም የሚያወቀው ጉዳይ ነው። ትንሽም ቦታ ብትሆን ሰው የራሱን ጎጆ ቀልሶ በነጻነት መኖር ይፈልጋል። ይህም ከተማ ውስጥ ከመኖር እና ከቤት ኪራይ ምሬት የመነጨ ነው። አብዛኛው ነዋሪ የመጣው ይምጣ ሰው እንደሆነ እሆናለሁ የሚል ነው። ሰው ግን ይህንን ፈልጎ አይደለም የሚያደርገው፤ የመዘጋጃ ቤቱ ችግር ነው እንጂ፤ ሰው ለመኖር መጠለያ ያስፈልገዋል፤ እዛ ሆኖ ነው ኑሮውን የሚገፋው።

...It is known that the poor are not able to live in the city center because; they are not able to afford for rent...even if you are able to afford for rent, you lose your freedom...Hence, before the current land lease proclamation in 2011 and before bulldozing of some households by the municipality, everybody knows that the poor needs a very small plot to build their own house/hat and want to live with freedom. This has resulted from boredom of city life, hopelessness...I can be like other persons...I can do what others are doing and accept the outcome...people are doing this not willingly. They need shelter for living and leading their life. Therefore, informality is largely initiated by the municipality itself.

(An informant in Tilte kebele)

Table 5.6 Causes for Informality by Surveyed Households

Options	Frequency	Percent
Lack of formal land provision by the municipality	44	32.8
Due to unfair land delivery system in the City	36	26.9
The formal land delivery system is not affordable in the City	32	23.9
other	22	16.4
N	134	100.0

Source: Field Survey, 2012

As can be seen from table 5.6, lack of formal land delivery by the municipality (33 percent), unfair land delivery system in the city (27 percent) and lack of affordability of houses provided through formal ways⁵ (24 percent) were the major factors which pulled the overwhelming majority of the respondents to engage in informal land transaction for house ownership.

Respondents were also asked whether they attempted formal ways for obtaining land or not. To this end, slightly more number of households (53 percent) have attempted and about 47 percent did not attempt formal land delivery (table 5.7). In this regard, Tesfaye (2010) has reported that

⁵ Formal houses implies: Land/house obtained through lease, auction, compromise; Rental housing; Cost saving houses; and Condominiums.

when land was leased for house construction in Hawassa city, there were a number of biases made in the city on the basis of ethnicity and other political factors. This by and large obscures the chance of the poor for owning a house. Informal households' response on lack of affordability might imply that they are not able to pay for land offered in the form of auction, compromise and condominiums.

Table 5.7 Residents Legal Attempt to Acquire Land/House

Options	Frequency	Percent
Yes	68	46.6
No	78	53.4
N	146	100.0

Source: Field Survey, 2012

With regard to condominiums, a study made by the UNHABITAT in 2011 has revealed that condominium houses are not easily affordable to the poor in that even if poorer households are able to afford the down payment, they would not be able to pay the mortgage in the years to come. But the discussions made in section 5.2.2 it can be understood that the income of more than half of the beneficiaries lies between 500 Birr and 1, 500 Birr. From this one may claim that these houses are affordable to the poor. But, the question here is, which groups of people are considered to be poor? Are the poor in the study area able to afford for the down payment and mortgage for these houses? Inability to afford, therefore, partly might have forced some households to informality, at least in the early years of land transaction in the study area.

Generally, FGDs in *all the kebeles* have shown that the cause for peoples involvement in informality is partly explained by households attempt to escape from skyrocketing cost of life and house rent in the city center and with a hope of leading a relatively better life in informal housing areas and to achieve personal freedom. In the same vein, FGD in *Dato kebele* has confirmed that farmers in the surrounding areas of Hawassa city are (ከተማ ቀመስ ናቸዉ) *urban-oriented*, therefore, they are willing to live in urban areas with the hope of changing their small hut made of wood wall and grass roof to a house made of corrugated iron roof and wood and mud wall. Accordingly, they are eager to sell part of their farm to realize their dream of

constructing a better house, getting access to water supply, electricity and other urban facilities, educating their children in a nearby school and so on. Of course, farmers ambition to sale part of or their entire plot for realizing their dream of improving the nature of house in which they are living has happened before April-June, 2011[the time when farmers land was measured and registered by the municipality and rural development office of the study area] and before the dispatching of the new land lease proclamation in 2011 by the FDRE. Farmers demand in land transaction is partly explained by the fact that they fear the future expansion of urban areas to their farmland so that they may lose their ownership with little or no compensation from the municipality. Anyhow, farmers' involvement in the transaction has partly contributed to the ocean of land market in the study areas. Households who attempted land through legal way were further asked which legal way they tried so far. As can be seen from table 5.8, the great majority (84 percent) have tried land lease and only 16 percent have tried condominiums. From this it is possible to conclude that most households in informal settlement areas are former city residents who relatively lived in the city for long years. Table 5.8 also supports the explanation made in section 5.1, figure 5.3.

Table 5.8 Legal Ways Attempted to Acquire Land/Housc by Current Informal House owners

Options	Frequency	Percent
Land Lease	57	84
Condominium Housing	11	16
N	68	100.0

Source: Field Survey, 2012

5.5. Informal Housing and the Urban Poor

During field survey, respondents were asked to freely explain their feeling whether informal land transaction benefited poorer households or not. This section, therefore, summarizes divergent and equally important views which were forwarded by the informants.

FGD informants in *Dato* and *Tilte kebele* noted that...*it is very difficult to conclude on the dominant segment of the population who are greatly benefiting from informal housing areas/informal land transaction for house construction. This is because; in these areas it is possible to find higher government officials, government appointees, NGO workers, farmers and*

their children who inherited property, namely land or house; known investors of the city who have [poultry farm and dairy farm in Dato kebele for example], merchants, daily laborers and so on. With present cost of land, however, it seems difficult for the poor people to come and reside in these areas. Nevertheless, the same FGD informants have explained that the poor, who had bought a plot if they had bought, has greatly benefited from informal housing...In our locality, the poor who bought a plot say...God has seen us...he helped us to escape from rental houses in the city center...We need to possess our own house than we eat and drink.

Box 5.1 Case History of Household X

Everybody knows his/her own economic status here in informal settlement areas...as you see in reality, the gap between the rich and the poor has been widened. We have only two groups of people right now: the poor and the rich. For example, my family and I lived in rental house for seven years. Initially, we were three in number and later we become five. All of us were dependent on our father's salary. Think of the rise in the cost of life from year to year coupled with year to year increase in rent for a house which we were living...do not mention the housing typology we were living in...our food...clothing and so on. It was with this challenge that we came here and construct our own house. After we came here, you can imagine the psychological freedom we have enjoyed despite other problems like piped water and electricity supply. In my opinion, therefore, the poorest segment of the population has benefited a lot in this regard. I recently graduated from Dilla University and right now I am working in one of the adjacent woredas.

One of FGD informants in Tilte kebele

Source: Field Survey, 2012

Informants in Tilte kebele have noted that after the municipality bulldozed some households in their locality and after the announcement of the new lease proclamation by FDRE; poor people in their locality are not pleased and are very much dissatisfied. Because, it has increased frustration and insecurity concerning to ownership. *Most poor people have come here to escape from city congestion, high rent, complain of house owners to toilets, relatives and so on. We borrowed money from microfinance, relatives, and ikub accordingly and appeared here to lead a better life. But, we feel in that all human beings have the right to speech, life, work, and acquire wealth and so on yet, without a house all of which are meaningless. We also feel that the government has limited our right to buy a plot and build our own house [even if a very small*

hat] ...it is very difficult to live in urban areas like Hawassa in rental houses, especially, to the poor.

Except some households who have got the chance of buying a plot [probably in the early years of the transaction or before 5 to 8 years], however, presently most of the people who buy land for house construction are most likely to be the rich: merchants who own training centers, computer house, their own organization, government officials and so on. According to one of the informants, *it is very easy to identify these people and their houses in our kebele by only looking at their compound.* Through field observation, it was confirmed that some houses in *Dato and Tiltte kebeles* are well-planned which does not seem that they are informal. These houses physically look modern villas; they also have verandas for parking a car; well erected fence made of concrete. This makes one to conclude that the degree of informality is partial because; it seems that some are given clues to the future standard plan of these areas and are given temporary site plan. FGD informants have also witnessed this fact. On the other hand, the municipality might have given temporary site plan to some households who were offered land through the so called land allotment options: *compromise and auction* which seems to be reserved only for these groups of people [the rich] but, not the urban poor.

5.6. Title-Deed and Tenure Security in Informal Housing Areas

In the study area, the way buyers and sellers made an agreement about land and/or house transaction has passed through three distinct and evolutionary phases: In the early years of the process of land/house transaction; the land seller and his relatives [probably farmers] and the land buyer make bilateral agreement in such a way that the seller gives the land buyer a certain plot as a gift considering him as one of his relative but, the seller in turn receives some amount of money. In this phase, there is a tendency of selling and buying land between relatives. In its later periods of the same phase, however, the transaction has invited buyers outside the relatives and the same situation has continued but, has resulted in denial, though very rarely. Then, the transaction has increased in its intensity which in turn has increased the number of buyers from time to time. Though it is difficult to decide from where the buyers are coming, perhaps, most buyers seem to be former city dwellers in Hawassa. The first phase of land transaction in the city

has been partly intensified due to rapid expansion of Hawassa city to the farmers' ownership (Tesfaye, 2010). The intensification of the transaction and denial between sellers and buyers have introduced the second phase whereby land buyers and sellers collect the local elderly, witnesses and, if possible, one or two relatives on both sides and make an agreement about the transaction on a hand written white paper as shown in plate 5.1. In the second phase, it is only the seller and his wife who are required to sign on the agreement. As it is clearly shown in plate 5.1, the agreement between buyers and sellers introduced the rights and obligations of the two parties and has also mentions article 73 of the Ethiopian civil code as a legal base for the transaction. But, this phase has introduced a number of conflicts between the buyers and sellers of a given plot or a house. This was partly caused by sellers' ambition to get more money from land buyers after some days or months of the transaction. According to FGD informants, sellers do so backed by the land brokers and/or one of their relatives or children who did not sign on the agreement during the transaction. According to informants in *Dato and Tille kebeles*, there were buyers of a plot who either have added some money or returned the plot to the former owners due to such conflicts. In line with this, Tesfaye (2010) has found that there are evidences of plot buyers who have added up to 15,000 Birr to the owners in *Dato kebele* after some months of the transaction. The same author has also noted that the denial of the transaction is mainly caused by the day to day increase in the value of land in Hawassa city in general and in informal settlement areas in particular, the increase in the denial of households after selling their plot due to an increase in land value and the arrival of land brokers and speculators has necessitated a stronger and legally bound agreement between buyers and sellers and this has marked the third phase. And this situation, therefore, have forced land buyers, particularly the more aware segment, to come up with a new format of agreement with a number of articles and sub articles of the Ethiopian civil code. As can be clearly seen from plate 5.2 and plate 5.3, the contents of the agreement almost resembles in *Dato and Tille kebeles* but, *Dato kebele* land buyers have more number of articles [about 9] than *Tille kebele* which has about 7 articles. In *Dato kebele*, more emphasis has been given to the agreement of the sellers' wife [article 7] and to the condition of property transfer [article 3]. This may imply that most of the conflicts and denial of the transaction in *Dato kebele* were related to issues of transfer and lack of the seller's wife

Plate 5.2 an example of house transaction agreement form in *Dato kebele*

ጅምር የመኖሪያ ቤት ሽያጭ ውል

በክ/ባ/አ/ቁ 1675፣ 1711፣ 1731 እና 2005 መሠረት የተደረገ የመኖሪያ ቤት ሽያጭ ውል ስም
 አሁን ባለ የሚጠራው አቶ _____ አደራ ሽ።

የገራ የሆኑት እና
 ከዚህ በኋላ ገዢ ለየተባለ የሚጠራው አቶ _____
 አደራ ሽ።

**ሃገራ በሆኑት መካከል ይህ የመኖሪያ ቤት ሽያጭ
 ውል በዛሬው ዕለት በአጭግ ከተማ ውስጥ ተፈጻሚ ሆኗል።**

አንቀጽ 1
የመኖሪያ ቤቱን ይዘት በሚመለከት

የመኖሪያ ቤቱ የሚታወቀው በአቶ _____
 ለመኖሪያ አገልግሎት የሚውል የይዘት ማረጋገጫ ቁጥር _____ የባታው መልዩ
 ቁጥር _____ ደረጃው _____ የክርኔ ቁጥር _____ የተገበረበትን
 በማታወቅ _____ ካሜ ጅምር ቤት በላይ ላይ ያለውን በዛሬው ዕለት በብር _____
 / በገ/ አለምርጭ ሽልልተለደ።

አንቀጽ 2
ዋጋና አከፋፈል

2.1 የመኖሪያ ቤቱ ሽያጭ ውል በብር _____ / _____
 መሆኑን ሽያጭ ገዢ ተስማምቶዋል።

2.2 የአከፋፈሉም ጭነት አንደኛው ተፈጻሚ ሆኗል።
 ዚ የተሞላው ክፍያ _____ / _____ / ገዢ ለሽያጭ በአለቃ
 ስጦታ ተሰጥቶ ተፈጻሚ ሆኗል።
 ለ ተረዕኑ ብር _____ / 9.2" ገዢው ለሽያጭ
 ሰጠው ሆኗል።

አንቀጽ 3
ርክክብ

3.1 ሽያጭ ደህንነት ውል ሲዋግል የመኖሪያ ቤቱን ተረዕኑ ብር በሚያሰረክብበት ቀን ያስረዳል።
 3.2 ሽያጭ የመኖሪያ ቤቱን ላይት ንግን፣ እስከ _____ 9.2" የተገበረበትን የግዢ ክርኔ እና
 ሰነዶችን ለገዢው በአለቃ ያስረዳል።

3.3 ያህ ውል በተተዘረዘረ ምኞት ለማዘጋጀት ቤት ለሰው ዝውውር እንዲገባ፣ ውላቱ ተገቢ ሆኖ
 ለሽያጭ ለገዢ ተሰጥቶ ተረዕኑን ሰጥቶ ሆነ ውልና ማስረጃ ምዝገባ ክፍል እንዲተመጥ
 ተደርጓል።

አንቀጽ 4

ሽያጭ ከዚህ ውል ላሉት ግዴታዎች አለባቸው

4.1 ሽያጭ የመኖሪያ ቤቱን ሽያጭ ውል በተመለከተ ያገባኛል፣ ይገባኛል፣ በዕድና በየሰዓት
 ይገባኛል። የሚል ተቃዋሚ ወይም ተከራካሪ ቢሆን መደህንና ጋራ ለመሆን ግዴታ ገብቷል።

አንቀጽ 5
የመኖሪያ ቤት ይዘት በሚመለከት

የመኖሪያ ቤት የሚታወቀው በአቶ _____ ስም ሲሆን በሰነድ ስልክ
 9.2" ደረጃ የተገበረበትን ቤት የሚገኘውንና በሰነድ የተመዘገበውን ቤት

1. በሰነድ _____
2. በደብብ _____
3. በግዴታ _____

ሆስቲሎች ስምና ፊርማ

1. _____

2. _____

3. _____

4. _____

Source: Field Survey, 2012

According to FGD informants in *Dato and Tilde kebeles*, the introduction of the recent agreement form has, by and large, reduced the rate and intensity of conflicts and denial between land/house buyers and sellers. በአሁኑ ሰአት ዘመድም ይሁን ባዳ አዲሱን የመዋዋያ ፎርም ይጠቀማል...ምክንያቱም መካካድንና የገንዘብ ይጨመርልኝ ጥያቄን በከፍተኛ ሁኔታ ቀንሷል::...ጤሉ ላይም በአራሴ ፍላጎት በንጹህ አእምሮ ሸጫለሁ ይላል:: this means...*nobody has forced me to sale my plot...I did it myself with my own interest and with a neat conscience*. This may imply that formerly, the denials were partly caused by the fact that either the land buyer or the brokers force the land seller [most probably the farmer and his family] to sale his plot. And this might helped the land seller and his relatives to reclaim their land/plot again. Therefore, the land buyers have come up with the latest form to halt the sellers to reclaim their land after some times (see plate 5.2 and 5.3).

Table 5.9 Ways of Obtaining Title-Deed by Informal Households

		How did you get your title-deed				N
		The person who sold the plot to you	The local kebele workers	The local elderly people and the land seller	Other	
Do you have title deed for your ownership	Yes	4 (3.3%)	2 (1.6%)	22 (18.33%)	2	30 (25%)
	No	8		8	10	26 (22%)
N		12 (10%)	2 (2%)	30 (25%)	12 (10%)	56 (47%)
Do you have title deed for your ownership	Yes	38 (32%)	4 (3.3%)	12 (10%)		54 (46%)
	No	8		2		10 (8%)
N		46	4	14		64 (53%)
Percent		(38%)	(3%)	(12%)		

Source: Field Survey, 2012

Household respondents were asked the whether they have title deed or not. As can be seen from table 5.9, 71 percent of the respondents have title deed for their holdings. The rest 29 percent do not have title-deed for their holdings. This group of people may be those who inherited land from their family or else they are new comers to the area. During data collection, it was observed that some individuals who are working in the kebele own these land transaction agreement forms indicated in plate 5.2 and 5.3.

Table 5.9, also reveals that, though negligible (5%), the kebele workers are facilitators of the land transaction in the study area. Of course, both FGDs and the administrators in the municipality have confirmed this fact. Besides, 35 percent of the households have received their title-deed from the person who sold the plot to them and 28 percent of the respondents obtained their title-deed from the local councils [the elderly, witnesses, and the land seller] of the transaction. This by itself signifies the fact that the transaction is an evolutionary process.

5.6.1. Conflict Resolution throughout the Transaction

If there are conflicts regarding the transaction, there are a number of ways to mediate the problem. In the first place, most of the conflicts emanate from the sellers side in that they reclaim their plot of land after some times of the transaction. When this happens, the local elderly or group of people who witnessed the transaction would bring the seller and the land buyer in a round table talk. According to FGD informants, in most cases, nevertheless, sellers reclaim their plot when they are lobbied by the brokers or by one of their relatives with a hope to get additional payment. In the meantime, the elderly have two options to solve the problem: If possible, the elderly try to negotiate the two parties according to the earliest agreement, but this has happened in the study *kebeles*, namely, *Dato* and *Tilte* very rarely. Otherwise, the land buyer will be asked to add some amount through negotiation to the seller. This is the most frequent situation which happened in the study *kebeles*. When things become worse and when the two parties fail to agree on the above mentioned matters, there is a tendency to force the land buyer to return the plot to the seller. This has also happened very rarely in the study *kebeles*. This implies that it is either the weakness of the agreement forms or the task of brokers which made the situation worse, particularly, for land buyers. The process has eventually, however, resulted in the preparation of a more strong and 'legally bound' agreement form as indicated in plate 5.2 and plate 5.3 which by and large has reduced the recurrent transaction problems and conflicts and thereby buyers insecurities in the study area greatly.

5.6.2. Threats of Insecurity and Households action in the Study Area

Through their focus group discussion, informants in the study *kebeles* have revealed that they have organized themselves in to groups and appointed representatives to handle their issue of tenure insecurity and thereby to get legal recognition from the concerned body. At the

beginning, there was a good insight, even though, it did not become fruitful. The residents in Tilte kebele, thus, believe that the erecting of corner stone's by the municipality in 2011 is partially in response to their continuous request for site plan through their representatives. The problem is that they did not formally confirm the legality of their holdings through their day to day action. The residents are highly perplexed by the exact time for attaining their legality by the municipality. Besides, they are not able to guess what the municipality is planning for them. Moreover, if the LDP is to be formally launched in their settlement areas and if it touches part of their house and other properties they wish to get compensation, either in the form of money and/or material or plot as a substitute if their current land is totally touched by road or any other development activity.

Box 5.2 Threats of Insecurity in the Study Area

Informants in the study kebeles have replied that they have many threats regarding their ownership: Since the municipality has begun studying their settlement areas, about three mayors have ruled the municipality one after the other. The LDP has been finished before three years but, they did not still get response to their question. To this end, one of the informants explained that...we are not only looking for getting a 'legal title deed' for our ownership... as you know there are houses which will be bulldozed with the introduction of the LDP into our area, hence, our fear is on the amount of compensation [plot or money]. Presently, if you want to build a house with a roof of 20 corrugated iron sheet and a mud wall, you must need not less than 15-20, 000 Birr and, yet, our suspect is that the municipality might leave us without any compensation because; we are illegal for them. We also suspect if the municipality gives us very little money which does not enable us to rebuild a house. Moreover, the officials always deny us...we think they are waiting the upcoming regional election as usual. Another informant adds that...we have no confidence on the municipality...rather we pray to God to help us to escape from all these challenges and bring us a day for us to escape from this much insecurity but, we do not believe that the municipality will give us recognition and site plan...the municipality might give a site plan for only the remaining part of the households plot?...what if the households plot is very small, say, 10 meter X 10 meter? Are we going to be relocated? So where do we go? FGD informants in Dato and Tilte kebeles

Source: Field Survey: 2012

From the foregoing discussions it can be understood that informal households are suspicious of the amount of compensation to be given, that is, if they are given a little amount of money they are not able to rebuild another house with the current cost of construction materials. Secondly, they are also fearful as if the municipality might not give any compensation to them due to the fact that they are illegal in the eyes of the municipality. Thirdly, they are

This was done by the respective *kifle ketemas* rural development office in collaboration with the municipalities. To this end, the municipality has provided surveyors to measure farmers land [both cultivated and uncultivated] whereas rural development office has given the farmers an identification card which describes the total size of their holdings, the year the measurement and registration is made, the location of their farm, the boundaries of their holdings in four sides, the rights and obligations of land holders and so on. Accordingly, in Tula-geter *kebele*, for example, about 315 [Tula *kifle ketema* rural development report] farmers were offered recognition. This has obviously increased farmers tenure security, that is, even if the urban area expands to their farm land they will not be frustrated because; they are now fully legal and more likely able to get compensation. Furthermore, development agents in the *kifle ketemas* supervise farmers and their land holdings from time to time. The farmers are also given high yield variety seeds, Urea and DAP to enhance their productivity. Even though, it came very lately, [many years after a number of farmers lost their land in cheaper price through informal land transaction] this is an excellent action taken by the collaboration of the two offices mentioned above [rural development office and the municipalities of the respective *kifle ketemas*]. In fact FGD informants have appreciated the dominant role of rural development offices of their *kifle ketemas* for their doings. Through their FGDs, informants have explained that the presence of known officials and known investors in informal settlement areas has also given confidence for households/individuals, particularly land/house buyers, who are wishing to join the wave of informality.

5.7. Housing Affordability in the Study Kebeles

In the early years of the transaction (2003/04 and 2005/06), the farmers in the study area have little or no knowhow about the value of land but, most farmers were ambitious to change their small hat made of wood wall and grass roof to the one which is made of corrugated iron roof and mud wall. Therefore, they were highly ambitious to sale part of their plot. This has made the price of a plot of land in the study kebeles relatively cheaper [ranging from 4000-10000 Birr]. As time went on, however, the involvement of brokers at the beginning and speculators later; the decrease in the purchasing power of money; and increase in farmers awareness has sky-rocketed the price of land transaction and the situation has reached to the extent that it excludes lower income households, namely, the very poor, from land transaction

for house construction. According to one of the informants, ...አሁን ደህወ. እንኳን መሬትና ቤት ሊገዛ ለጉሮሮዉም አቅቶታል። ደህወ. ከምግብና ከኪራይ መወጣት አይችልም...ልጅ ማስተማርማ አይታሰብም...meaning presently, the poor...let alone to buy a house/land...he/she is not able to feed himself...The poor is not able to afford more than feeding and paying for rent...for the poor, children education is unthinkable. The only option which seems available to the poor is that they may get a plot for house construction if they have relatives who have extra land. This, of course, might happen through agreement. Otherwise, the poor have no option to possess a house of their own with the present situation.

From the foregoing discussions, one can conclude that, the poor remains always poor to afford for housing. For instance, in the early years of land transaction in the study *kebeles* where land was relatively cheaper, it seems that the purchasing power of money was high and the way the poor get money or the line of obtaining money for buying a plot was difficult. As time went on, however, when the poor began getting a better income, it seems that the cost of a plot has been raised geometrically making the poor again unable to afford for housing. Hence, the question here is, what would be the feasible option of the poor in housing: condominiums?; Kebele rental housing?; or cost saving housing?. Provided that all these options are feasible; does the government has the economic potential to materialize it in the near future?; do the municipalities have enough urban land to satisfy all the urban poor. As to my understanding, therefore, all these things make the issue of housing the urban poor to be complicated in the years to come. In this regard, a known author Alan Gilbert (1992) in his famous work entitled 'Third World Cities: Housing, Infrastructure and Servicing' has stated that the only option for the poorer segment of the population in developing countries to be rental housing. This argument also elicits another question: do poor people afford even for rental housing?

5.8. Governance in Informal Housing Areas

According to interviewed officials, there were no *ye chereka bet* [houses constructed under the moon or during the night time] in the study *kebeles* of Hawassa before 2011. Formerly, it was in an open market that individuals buy a plot from somebody and construct their house. After April-June 2011, however, it becomes difficult to do so because; these areas [namely Dato, Tilte and Fara *kebeles*] have fallen under the protection of the municipality. In the

meantime, households [probably buyers], began building a house under the moon or during the night time but, this does not seem functional due to firm protection.

Governance of informal settlement areas of Hawassa seems very perplexing to the municipality for years. Because; it is very recently that the municipality begun taking action in the area. Tesfaye (2010) has noted that Hawassa city's municipality has set forth three basic options regarding informal settlement areas. These were, totally bulldozing informal settlement areas; or giving temporary title deed for indigenous farmers; or launching infrastructural developments in these areas in line with the master plan of the City so that, people who have ownership on urban green areas and open spaces which are reserved for social services will be victims since, land managers in their discussion decided that people of this areas will get no compensation. The same study has predicted the feasibility of the third option (introducing infrastructural developments in the area in line with the standard master plan of the City) because; the task of identifying indigenous farmers will be problematic in the sense that land buyers in the area are also claiming that they are indigenous (they have *kebele* identification card as if they lived in their holdings since 10-15 years ago). On the other hand, the study anticipated that bulldozing these informal settlement areas may not be feasible, for the reason that it will bring another economic, social, and political crisis. Conversely, the municipality has bulldozed about 500 houses in these informal settlement areas in its four days campaign in 2011.

Picture 5.1 an Example of Bulldozed Houses in *Tilte Kebele*



Source: Field Survey, 2012

Source: Field Survey, 2012

Picture 5.2 an Example of Bulldozed Houses in *Dato Kebele*



Source: Field Survey, 2012

In the same vein, the municipality has even condemned the construction of churches in *Tilte kebele* due to the fact that it contradicts with the LDP of the area. ጥልቱ ቀበሌ ላይ መንገድ ተብሎ የተቀመጠ መሬት ነበረ፡ አስቀድሞ ቦታው የግለሰብ ነበር፡ ከዚያ ሰውየው ቦታውን ለቤተ-ክርስቲያን ሰጠ፡፡ ሰዎች መጥተው እውቅና እንዲሰጣቸው ጠየቁን ግን ቦታው መንገድ ስለሆነ ተገድደናል...ሰዎች ቤተ-ክርስቲያን ወይም መስጊድ እንደማይፈረርስ ይገምታሉ፡፡ ከፕላኑ ወጪ ከሆነ፡ ምንም የማይፈረስበት ምክንያት የለም፡፡ ይህንንም የሚደርጉት ቀበሌዎች ናቸው፡ ምክንያቱም እነሱ የዚያው ህብረተሰብ አካላት ናቸው፡፡ meaning, there was a plot of land in *Tilte kebele* which was reserved for road. Formerly, the plot belongs to an individual. Then, the person has given the plot to the religious institution with in which he belongs to. In the meantime, the construction of the church has been started. After a while, people come to us to give them recognition...but we were forced to stop the construction because it is against the LDP of the area. We know that people in these areas believe as if religious institutions cannot be demolished. We know that this is done by the kebele officials because; they are members of the community in these areas.

Presently, there is a tendency that the municipality has developed preliminary information about informal settlement areas because; it has roughly counted the number of houses in informal settlement areas [namely *Dato, Tilte and Fara kebeles*] of the city. The numbers of houses according to the first round counting were found to be about 5000 out of which more than 3000 households are believed to be in *Dato kebele*. In line with this, one of the surveyors

confirmed the fact that they know *where is what* since April-June 2011 though it is gross. One of the surveyors in Tula *kifle ketemas* has noted that the task of convincing and identifying and convincing farmers for measuring their land was not a simple task. Before the measurement of farmers land, therefore, the *kifle ketemas* administrators, the municipality and rural development office of the respective *kifle ketemas* have been gathered and made discussion regarding land registration and informal households. Then, they decided to discuss the local community through the elderly representatives who are residents in these *kebeles*. Hence, training was given to the elderly about the pros and cons of land transaction and the value and importance of land registration to farmer households. In due course, farmers were informed that the measurement will benefit them and their households in such a way that it would allow them to take credit from micro-finance institutions; make investment in dairy farming, animal fattening or any other investment as they wish. Besides, the farmers were convinced to the extent that measurement and registration of their land is a guarantee for them not to sale their land with a cheaper price. In this regard, they were firmly communicated that the government or the municipality will not take over their holdings and thereby the government aims at enhancing their productivity. Moreover, after the demolition, the city mayor and higher officials from the municipality have actually went to informal settlement areas and advised the farmers the fact that the government has no plan to take over their farmland. This has made the farmers to be stable and confident about their holdings. It was after all these that the farmers allowed the surveyors of the municipality to measure their farmland. Eventually, the farmers have taken their identification card (plate, 5.4) which endorses the total size of their holding; the *kebele* where it is located and so on.

According to FGD informants, nevertheless, the municipality communicates the local residents in informal settlement areas when regional, zonal, woreda and *kebele* elections are approaching. According to one of the informants, *they treat us like a newly born baby when there is election and they left us free after a while...anyway we positively accept their doings so that they made measurements to the area with the help of surveyors; they condemn everybody not to plough, sow or sell their vacant land in our locality in April 2011. Conversely, the government did not make any subsidy to the poorer households yet. To this end, the administrators lack transparency in what they are doing because; even there is no integration between the municipality and the local kebeles.* Informants have also witnessed a

number of households have given incentives to the local kebele administrators ranging from 2000 Birr to 4000 Birr to in turn get site plan or formal recognition by them. One of the informants noted that, *one of the objectives of growth and transformation plan of the country is poverty reduction and development, therefore, our question is to get our site plan and enter to the formal land lease system so that we can change our life. Contrary to this, the mayors of the municipality have killed us ...as you see we have no light, piped water, well paved roads...they only need us for election.* Another informant has expressed his feelings in such a way that...*we appreciate the task of the current government in development despite the fact that we feel sorry for us in that we are suffering from lack of justice being ruled by less efficient local officials. For instance, in 2009, I paid 2000 Birr to construct a toilet in my compound to one of the kebele administrators as an incentive.* Another informant adds that...*በእኛ ቀበሌ መሬት ሲሰጥ፤ ቤት ሲሰራ፤ ጭቃ ሲለጠፍ፤ ዝም ብለው ፍንጥር አብረው በልተው በሁዋላ ቤት ያፈርሳሉ፡፡* *in our locality, the officials keep silent while land was/is sold, and a wall is erected and a house is built. They eat with buyers and sellers in a party prepared for celebrating the transaction. Then, they demolished our houses with the main municipality in 2011.*

One of the surveyors has noted that...*after the measurement of farmers holdings, we agreed not tell and show the local residents about the measurement and subdivision because; if they get clues to major and minor roads and other reserved areas, they may further accelerate the transaction; we make them sure the fact that the municipality and the city administration will never accept any agreement between the buyers and sellers after the measurement ... the farmers of the study area were not pleased by our task of measurement and subdivision...they rather like rural development office administrators because; they received the identification card from them...but they hate the municipality and surveyors. Farmers do not want their land to be measured: on one hand farmers suspect as if the municipality would take over either all or part of their land when urban area expands to their farm land; on the other hand, they are suspicious in that if their land is measured, they have no chance for further transaction. To this end, the only options which seem available for the farmer would be to sale his land in the form of gift or inheritance.*

The actions taken by the municipality in the study area vary from one kebele to the other. For instance, measurement and land registration, particularly, of the farmers is predominantly carried out in Tula kifle ketema than Tabor kifle ketema. This may imply that there are more

farmers in [Dato and Tula-geter kebeles] whose holdings are exposed to informality than others in the city. In the same fashion, Hawassa city municipality has already started introducing prepared LDP to *Tilte kebele* than *Dato and Tula-geter kebeles*. However, in all the study kebeles, the municipalities have surveyed the area and developed their own preliminary information: houses to be cleared or not; major and minor roads; areas reserved for social services or for the installation of urban amenities and so on. Through field observation, it has also been understood that Tabor *kifle ketema* municipality is making its second round survey [in *Tilte kebele*] which will help to develop clear and realistic information about informal settlement *kebeles*. Conversely, *Dato kebele* of Tula *kifle ketema* is still confined itself to preliminary information which was collected in the first round of the survey by the municipality [only roughly counting the total number of households in the area and surveying the already occupied and unoccupied part of the *kebele*]. This variation may partly imply the juxtaposed nature of *Tilte kebele* to other formal residential areas; or the lesser degree of informality [a relatively smaller number of households were registered during the measurement and counting campaign undertaken by the municipality] compared to *Dato and Fara kebeles* in the city. In addition, it seems that *Tilte kebele* accommodates a relatively better-off segment of informal households, namely, officials, and private business workers who were attracted to the area due to a relatively better accessibility to older residential areas. The above conditions might force the municipality to implement the LDP in *Tilte kebele* prior to others.

From field observation it was also conceived that the criteria for bulldozing some households and leaving others endorses lack of transparency and the biased nature of the action of the municipality. The municipality lacks transparency in that it did not disclose the reason why they bulldoze some houses and leave others. *The funniest thing is how can they leave some houses and bulldoze others with in the same row?* According to informants, the municipality has the tendency to predominantly bulldoze closed and newly constructed houses but, there were also evidences of bulldozing houses with in which people are living. It was also reported that the demolition process in informal settlement areas of Hawassa was not done without social costs.

As it is discussed in the foregoing sections, currently, informal settlement areas of *Dato and Tilte* are under the police protection and no one is allowed to construct even a toilet without

notifying his doing to the concerned officials. But, through field observation it has been observed that some households are still allowed for constructing a house and others are forbidden to do so.

Box 5.3 an Example of Social-Cost of the Demolition Process

During the demolition process in Dato-odahe kebele, there was a pregnant woman in one of the houses in these informal settlement areas who was wishing to give birth to her baby. According to FGD informants, she was asked to leave out from her house so that the house is to be bulldozed. But, she refused to come out of her house. Unfortunately, when the bulldozer starts to hit the wall of her house, the woman passed away because of a sudden shock.

FGD informants in Dato kebele

Source: Field Survey, 2012

Picture 5.3 a house under construction in Dato kebele during field survey



Source: Field Survey, 2012

On the whole, it seems that there are some attempts of good governance with regard to informal settlement areas [particularly related to farmers and their ownership]. This might be due to the fact that farmers were greatly victims by informal land transaction in that they have lost all or part of their plot with little or no benefit. For instance, FGD informants in Dato kebele have discussed that some farmers sold much of their plot in Dato kebele and bought

another farmland in *Wondo Tika* area which is on the other side of Lake Hawassa. After some time, however, their action has created some challenge [Oromiya region has claimed the area] to the farmer because; the area is a buffer zone between SNNPRS and Oromiya region. This and other factors might have forced the municipality and rural development office of the respective *kebeles* to offer a legal title deed to the farmers surrounding informal settlement areas of Hawassa city. Perhaps, this is a righteous sign of good governance.

Hawassa city administration has also decentralized the structure and power of administration to the *kifle ketemas* and *kebeles* with the objective of reducing corruption and making the civil service to be effective and efficient. Conversely from the foregoing discussions, it can be clearly understood that it mismanagement and dishonesty which is overwhelmingly decentralized than efficient and effective administration which can be explained in terms of accountability and transparency, particularly in administering informal settlements. Furthermore, from the foregoing discussions, it can be conceived that the administrators in the study area are partial in that they give much emphasis to the farmers than informal households. Therefore, good governance in the study *kebeles* seems far from reality.

5.9. Recommendation by the Respondents to House the Urban Poor

Respondents were asked to freely forward their views regarding feasible options to house the urban poor. To this end, a variety of divergent views were put in place. This section therefore, summarizes the respondents' views with scholarly comments.

Some informants argued that ...the concerned body has to stop crime timely...Nonetheless, the municipalities and administrators took action on informal households after things have gone wrong for years. Had they made consistent follow-up, things would have been solved with little or no social costs. Anyhow, there must be urgent follow-up and supervision in the years to come to reduce the social, political economic and psychological costs which were seen in informal settlement areas so far.

Everybody in these areas needs to be legal...big or small people wants to build a hat for living but, they do not need luxury life rather they need to subsidize one self and to educate their children. Therefore, the introduction of the LDP should not be at the expense of the poorer households so that the

concerned bodies have to make it fair. Fairness, according to the informants implies the compensation of households whose house and other properties are hit by roads or any other urban land uses considering their plot size and the properties to be cleared accordingly (it also means money and land compensation) ...so that everybody knows his or her rights and obligations and this will, finally, make every households to be legally secured.

But, the question here is does the municipality has the economic potential to compensate these households fairly? Perhaps, it is this complexity which delayed the process of incorporating informal settlement areas of Hawassa city in general and the study *kebeles* in particular to the formal master plan of the municipality.

Some other informants in the study *kebeles* expressed their feeling in that they aspire to be incorporated to the formal lease system very easily so that they mobilize their households' potential to further build additional dwelling units for rent provided that they have got de-jure recognition. This contradicts with the information gained from most informants which is discussed in section 5.6.2 in detail [most households explained that they are not able to reconstruct their house if they are left with little or no compensation]. Of course, there are evidences of households who currently rented houses in informal settlement areas [figure, 5.3]. From this one can conclude that there are households who are better-off and waiting for the arrival of the LDP and thereby legal tenure security for further investment.

Some respondents still have also recommended the concerned bodies to identify households who have more than one house in the city in general and in the study area in particular so that it is redistributed to the segment of the population who have no any house for living. This argument, however, contradicts with the current political-economy that the country is undergoing: 'free-market'...the fact that everybody has the right to acquire property as much as he can with the logic of the free market. Even if the socialist ideology of limiting households in urban areas only to one house is to be implemented, the task of identifying households who have more than one residential housing seems very difficult because; most households who have more than one house in urban areas may not register their extra house in the same name; rather they might use their children or relatives to do so. Besides, the

scarce nature of well documented information system [both house and land] makes the recommendation far from reality.

Others suggested the continuation of the already started condominium housing projects so that the poorer households will have a chance of buying these houses. Conversely, the overwhelming majority of the respondents have opposed condominium housing because; according to them, it is still the rich who have the ability to pay down payments and own these houses and rent them to others [less likely to the poor due to high rent value]. The data obtained from SNNPRS housing development agency and Hawassa city condominium housing transfer department has shown that from 18, 713 households who were registered for buying condominium housing, only 2, 827 households (15.11 percent) have become beneficiaries in the two round distributions [2009 and 2011] in Hawassa city. But, the worst thing here is, out of 1,438 households who were assumed to benefit in 2009 (table 5.4); only 20 percent (nearly 288 households) were able to afford for the down payment [see table 5.4 and 5.5]. The great majority of the houses (80 percent), therefore, were taken by the well-off segment of the population.

One of the officials in the municipality...*I myself was registered for condominiums in 2008...I heard that its down payment for one bed room is about 14, 000-15000 Birr. Contrary to this, at the beginning, it was said that condominiums were meant for the poor but, reality does not coincide thought.* Therefore, it is better to create ways for the poor to escape from private rental housing exploitation. *The poor needs a timely solution to housing.* Since the poor need urgent measures, it is better to construct highly subsidized least-cost rooms which may allow the poor to get relief from private rental housing because; government built rental houses are believed to be cheaper. But, the question here is, from where does the government get currency for constructing a highly subsidized house? Does this be feasible in the short-run?

5.10. The Future of Housing in Hawassa City and SNNPRS

According to one of the officials in the municipality, the past trends have shown that condominium housing has missed its target of housing the urban poor. Commenting on the already implemented programs [namely, condominiums], one of the officials in the municipality has explained that, there is a no culture of measuring its impact on either

employment creation and poverty reduction or whether these housing projects and programs are benefiting the poor or not. This makes the remedial measures to be taken very unlikely to minimize the problem. Therefore, policies, strategies, programs or projects should be put in place with the targets to be measured and this would help to take remedial measures on a timely basis. For instance, about 5 to 10 years has been elapsed after the start of condominium housing projects in the country but, in the meantime its impact [particularly on the urban poor] has never been measured and known for sure. In the same fashion, the discussion in section 5.2.2 has confirmed that in the context of Hawassa, the poor did not get the chance to own and reside in condominium housing. Moreover, the national government has also planned to only confine condominiums to Addis Ababa because; it is by far better to meet its target: job creation; reduced housing shortage greatly; and played a great role in changing the physical picture of Addis Ababa. Conversely, condominiums are not able to create jobs; did not benefit the poor; and it did not result in solving the housing shortage in SNNPRS as planned and expected. Moreover, urban renewal is not a serious problem to the regional towns currently. It was with all these shortcomings that the government planned to freeze the construction of condominiums in the regional, zonal and some woreda towns of the country, at least for the time being. As it is broadly discussed in section 5.2.1 rental housing [be it kebele rental housing or least cost rental houses] are believed to be inaccessible to the poor very easily. The basic question here is, therefore, what will be the future of housing in Hawassa city in general and in the study area in particular to house the urban poor?

The fact that Hawassa is the seat of SNNPRS and Sidama zone has made its population to grow very rapidly from time to time. According to the regions finance and economic development office report, the population of the city has rose up to 315, 459 in 2011/12. The installation of basic infrastructural services; the increase in socio-economic role of the city from one year; and other factors have necessitated the demand of many people to choose it for residence and thereby to own their own house. SNNPRS housing development agency also witnessed that the housing projects carried out so far were not able to meet the demand of people for housing. Accordingly, the agency reported that out of 18, 713 people who were registered to acquire a house it is only less than 20 percent who benefited from the integrated housing development program [IHDP] in the city. Besides, in 2011 from 4, 230 people who have paid the down payment [ranging from 7, 500 Birr to 45, 500 Birr] to benefit from IHDP,

it is only 1, 389 people who have got the chance. Accordingly, the agency reported that the remaining 2, 841 represents effective demand of housing in the city. Currently, Hawassa city's housing transfer agency is returning the already received down payment [more than 65 million Birr] to the people. Besides, about 105 associations were registered for constructing their own house in the form of condominiums. However, many associations were failed due to many reasons; one of these might be the failure of the municipality to provide them land for construction. Currently, however, there are 57 legally recognized associations [having 1,668 members] who have saved about 3, 532, 095 million Birr capital in a closed bank account. These associations are waiting for land to be given by the municipality. This implies that the presence of people who are willing and able [effective demand] to own a house. Furthermore, the report by the SNNPRS housing development agency shows that more than 2000 civil servants in different ladders of the administration were registered [recommended to be given priority to condominium houses]. The agency has also reported that, though it is illegal, informal land transaction in Dato; Referral hospital area [Tilte *kebele*]; Pepsi factory area [Fara *kebele*] areas of Hawassa city show the presence of high demand for housing.

Above all, it is based on the above assumptions and evidences that SNNPRS has planned to launch another housing program in the years to come. The program is called *cost saving housing development programme in such a way that people save 40 percent of their income and the government borrows them 60 percent of the households income so that households will become owners of a house*. According to the same report, the program is aimed at: creating about 12, 000 jobs, especially to the woman and youth. In the region, two towns [Hawassa and Arba Minch] are selected for the initial implementation of the program. In the program, those people who are wishing borrow money from the bank are expected to pay 7.5 percent interest. SNNPRS's housing development agency also wishes to make the housing typologies to be apartments than villas and houses constructed in a raw form with the aim of enhancing the municipalities' capacity in accessing land and to make access to basic urban services very easy. *Still the question here is, does this be a final solution to house the urban poor in the years to come?*

CHAPTER SIX: SUMMARY, CONCLUSION AND RECOMMENDATION

6.1 Summary and Conclusions

The objective of this paper is to assess the role of informal housing in addressing the housing problem of the poor in the selected kebeles of Hawassa city [*Dato odahe, Tula-geter and Tilde kebeles*]. In its due course, therefore, the study attempted to address issues like: rate of informality and their potential to house the urban poor; tenure security in formal housing areas, good governance; and affordability of informal housing to the urban poor.

For addressing the already stated objectives, both qualitative and quantitative data were used. For the purpose of this study, quantitative data were basically collected using 160 household survey questionnaires. Besides, qualitative data was collected through 3 FGDs which were separately made in the three selected kebeles and through personal interviews made with 9 officials who are working in housing and land administration departments of the municipality and rural development offices of the respective *kifle ketemas* where the study was carried out. Moreover, the study has made effort to obtain secondary data [both qualitative and quantitative] from the SNNPRS housing development agency, Hawassa city's housing development agency, Hawassa city condominium housing transfer department, the respective municipalities' and rural development offices in the study area. Moreover, field observation was made to strengthen the data obtained through questionnaires, interview and document review.

This section of the paper, therefore, presents summary of the findings in the study *kebeles* and thereby conclusions.

Informal settlement areas of the study *kebeles* are overwhelmingly inhabited by married male headed households [which accounts 89 percent as indicated in figure 5.1] making the rate of informality to increase with marriage. There are also evidences that the divorced and widowed women occupy these areas more than males. In terms of age, the data in figure 5.1 has revealed that the great majority of the residents in informal housing areas are those whose ages are ranging from 26 years to 35 years [accounts more than 80 percent]. This implies that informality increases with age in the study *kebeles*. Figure 5.2 also reveals that most of the households [nearly 90 percent] in the study *kebeles* have jobs. Figure 5.2 depicts that in the study area, the overwhelming majority of informal houses are occupied by private business

workers, particularly, merchants followed by government officials accounting 62, and 21 percent respectively. Those who do not have jobs form only 5.6 percent. According to field observation, however, it seems that the study area [*Dato and Tilte kebele*] is overwhelmingly dominated by government officials and civil servants. In terms of household size, about half of the surveyed households have 4-6 family members and 35 percent of the households have 1-3 family members. This implies that the degree of house ownership in informal housing areas increases with an increase in household size and with occupational status. Therefore, the benefit of daily laborers, NGO workers and other groups of people from informal house ownership seems very low, because; NGO workers may be able to possess formal house [leasehold, condominiums or renting from private landlords in the city center]. On the other hand daily laborers may not be able to afford for informal houses. Figure 5.2 also confirms the importance of occupation in house ownership because; overwhelming majority of the respondents (95 percent) have occupation. In terms of income, figure 5.3 clearly shows that the income of households in the study area is highly skewed to the lowest. If this is real, one can conclude that the overwhelming majority of households' informal settlement areas of Hawassa city are with low income, of course, this might have happened in the early years (2003/04 and 2004/05) of land transaction and this seems a good achievement for the poor to house themselves. Currently, however, it is less likely that the poor will obtain land in these informal settlement areas through land transaction like the early years.

The results of the study has revealed that the poorer segment of the population in the study kebeles of Hawassa city have neither benefited from cost saving rental housing or condominiums because; as it is well discussed in section 5.2.1 and 5.2.3 there are tendencies that these houses are occupied by the well-off segment of the population [namely, government officials and those group of people who are able to afford]. HCHDA administers rental houses under three categories: houses inherited by the government from individuals [*ye mengist wurs betoch*] government rental houses [*ye kebele betoch*] and cost saving houses [*wochi kotabi betoch*]. For instance, according to HCHDA's report, only few residents of the city, probably government officials, have access to information regarding the registration of individuals for rental housing in the city. The agency has also reported that though it is difficult to clearly know the economic status of households who reside in these houses, it is believed that most of the dwellers are government officials at medium or higher levels of

administration, but not the very poor. In the same vein, the result of the study has confirmed that the poor did not benefit from condominium housing which were allocated to residents of the town in the two rounds [2009 and 2011]. In this regard, the discussion in section 5.2.2 has shown that the cost of condominium houses is increasing on one hand making the poor unable to afford for them. For example, table 5.4 and 5.5 revealed that the incomes of more than half of the households [55 percent in 2009 and 61 percent in 2011] who were assumed to get condominiums in the two rounds lie between 500 Birr and 1, 500 Birr. Conversely, according to MoFED (2008), *the poor* are those groups of people who are believed to get below 1, 075.03 Birr per adult per year [which means nearly 3 birr per day per adult or less than 0.20 dollar per day per adult]. If this definition of *poverty line* applies to condominium housing, who will be benefiting...the poor?...definitely...no....because; none of the income categories in table 5.4 and table 5.5 constitute the poor in Ethiopia. Furthermore, the report by SNNPRS housing development agency revealed that out of 18,713 households which were registered in 2008 for obtaining condominiums, it is only 2,836 [nearly 16 percent] who have got the chance. In the first round of the allotment, from 1, 438 households who were selected through lot for condominiums, only 20 percent [nearly 300 households] were able to pay the down payment. This implies that either the very concept of poverty needs to be clearly understood in the context of the country or poverty is needed to be redefined so that poorer households will benefit from the IHDP.

The result of the study has also shown that most households [nearly 96 percent] obtained land for house construction through informal land market and through inheritance [table 5.2].

According to the results of the study, informal land transaction in the study *kebeles* has been increased [both in rate and cost] since the early years of the transaction [2003/04] and has reached its climax with the involvement of brokers first and speculators later. The bulldozing of about 500 houses in Dato, Fara and Tilte *kebeles* by the municipality in 2011, however, has reduced the degree of transaction in the area. The promulgation of the new land lease proclamation number 721/2011 has also further muted the rate of informal land transactions in the area at least for the time being. The municipalities also believe that they have controlled land transaction in the city through their actions. But, there are evidences that the transaction has shifted from an open land to an internally modified house [houses modified internally because; the area has fell under the police since April-June, 2011].

The result of the study has confirmed that the process through which informal households get their illegitimate title-deed has passed through three distinct but evolutionary phases: getting a title-deed via a family conference which is more of verbal and happened in the early years of land transaction in the study area; obtaining title-deed from based on a hand written agreement between the buyer and the seller [during this phase, the husband and wife of the seller households and the elderly who are witnessing the transaction are expected to sign on the agreement form as indicated in plate, 5.1]; and the arrival of a more legally bound agreement format [plate 5.2 and 5.3] which is introduced in the late years of the transaction [2008-2010]. This third phase has been introduced with the intensification of denials between the buyer and the seller. Respondents of the study area, however, witnessed that this form [plate 5.2 and 5.3] has reduced the rate and intensity of the problem related to land transaction in the study area.

The result of the study has revealed that tenure insecurity has also reached its climax with the demolition of about 500 houses in the study kebeles, in that, everybody in these areas began thinking his and his family's fate since April-June 2011. After June 2011, even old residents of informal settlement areas are not allowed to construct toilet, fence their compound, upgrade or renew or re-build a houses fell down by wind in the study sites because; the city's administrators are suspicious that people may still continue land transaction and build newer houses in the name of toilet, fence and so on. Currently, therefore, most households in the study area are still perplexed about their ownership and they are not sure of the actions to be taken on them. Accordingly, informal households have expressed their threats: suspicious of the amount of compensation to be given, that is, if they are given a little amount of money they are not able to rebuild another house with the current cost of construction materials. Secondly, they are also fearful as if the municipality might not give any compensation to them due to the fact that they are illegal in the eyes of the municipality. Thirdly, they are confused of where to go by leaving their neighbors. Though they did not lived for long in their current holdings, they have created friends, social networks of *idir*, *ikub* and so on. Conversely, however, the result of the study has also shown that there are some households who have the potential to upgrade their dwellings and build more dwellings for renting if they are given legal title deed by the municipality.

The study has shown that local farmers in informal settlement *kebeles*, namely, Dato, Tilte and Tula-geter have got a legal title deed confirming their ownership and they were given an identification card from April to June 2011 [plate 5.4]. This was done by the respective kifle ketemas rural development office in collaboration with the municipalities. In fact FGD informants have appreciated the dominant role of rural development offices of their kifle ketemas for their doings. This has obviously increased farmers tenure security, that is, even if the urban area expands to their farm land they will not be frustrated because; they are now fully legal and more likely able to get compensation. Furthermore, development agents in the *kifle ketemas* supervise farmers and their land holdings from time to time. The farmers are also given high yield variety seeds, Urea and DAP to enhance their productivity. Even though, it came very lately, [many years after a number of farmers lost their land in cheaper price through informal land transaction] this is an excellent action taken by the collaboration of the two offices mentioned above.

The result of the study has shown that informal settlement areas of Hawassa city seems affordable only to some households who have got the economic potential in the early years of land transaction [2003/04-2005/06]. In the late years of the transaction, nevertheless, the cost of land for house construction has increased dramatically to the extent that it excludes the very poor. In the study area, therefore, it seems that the poor remains always poor to afford for housing. For instance, in the early years of land transaction in the study *kebeles* where land was relatively cheaper, it seems that the purchasing power of money was high and the way the poor get money or the line of obtaining money for buying a plot was difficult. As time went on, however, when the poor began getting a better income, it seems that the cost of a plot has been raised geometrically making the poor again unable to afford for housing. On the whole, from the discussions made in chapter five, it can be understood that that the poor seems optionless with regard to housing which is affordable to him.

According to the results of the study, informal settlement areas of *Dato and Tilte* are, currently, under the police protection and no one is allowed to construct even a toilet without notifying his doing to the concerned officials. But, through field observation it has been observed that some households are still constructing a house [picture 5.3]. From field observation it was also conceived that the criteria for bulldozing some households and leaving others endorses lack of transparency and the biased nature of the action of the

municipality. The municipality lacks transparency, in that, it did not disclose the reason why they bulldoze some houses and leave others. *The funniest thing is how can they leave some houses and bulldoze others with in the same row?* According to informants, the municipality has the tendency to predominantly bulldoze closed and newly constructed houses but, there were also evidences of bulldozing houses with in which people are living. It was also reported that the demolition process in informal settlement areas of Hawassa was not done without social costs, in that, a death of a pregnant woman is evidenced in the process. Hawassa city administration has also decentralized the structure and power of administration to *the kifle ketemas* and kebeles with the objective of reducing corruption and making the civil service to be effective and efficient. Field result, however, has shown that it mismanagement and dishonesty which is overwhelmingly decentralized than efficient and effective administration which can be explained in terms of accountability and transparency, particularly in administering informal settlements. Furthermore, it can be conceived that the administrators in the study area are partial, in that, the municipality gave much emphasis to the farmers than informal households. On the whole, it seems that there are some attempts of good governance [particularly related to farmers and their ownership]. This might be due to the fact that farmers were greatly victimized by informal land transaction, in that, they have lost all or part of their plot with little or no benefit. However from the foregoing discussions, it can be concluded that good governance is deficient in the study *kebeles*.

6.2 Recommendations

Based on summary and conclusion of the results, the study has come up with the following recommendations.

Revisiting Housing Development Programs/Projects

According to the result of the study, the current housing development programs or projects [namely condominiums and cost saving housing] do not match their predefined targets. Therefore, attention should be given to development projects [namely of housing] in such a way that it benefits the poorer segment of the population. Besides, the upcoming housing development programs and projects should incorporate the interest of the poor as much as possible.

Monitoring and Evaluation

The results of the study has revealed that power has been decentralized from the main municipality to the *kifle ketemas* and then to the *kebeles*. The study has also shown that there are some attempts of good governance in the study area [say, the municipalities have at least developed a preliminary information system about informal settlement areas, farmers have got their legitimate title-deed and so on]. But field survey has also confirmed that there are mismanagements and signs of corruption. Therefore, power decentralization has to be coupled with monitoring and evaluation of local administrators both at the respective municipalities and at the kebele level. Otherwise, if the current situation continues, things will be worse than ever. Monitoring and evaluation can be done either by Hawassa city's administration or by the municipality.

Implementing Preventive Measures

According to the results of the study, the concerned body [the city's administration and the municipality have kept silent for long years [5-10 years], even at least for developing information systems about informal settlement areas. But, currently, beginning from April 2011, they began bulldozing of some houses [about 500 houses were bulldozed in main informal settlement areas of the city]; some officials were jailed; almost all informal households in the study area have been put under threats of insecurity; though negligible, deaths are also witnessed in the process of demolition. All these social complexities/costs happened in spite of the fact that the concerned bodies are taking reactive measures. Hence,

there should always be preventive measures so that the above discussed social costs will be minimized.

Promoting Housing Finance

In the country, Ethiopia, housing is mostly financed by either the government [least cost housing, kebele rental housing, condominium housing can be evidenced] or by people themselves. Of course, there are evidences of housing finance by voluntary associations like *idir* and *ikub* in Addis Ababa. In this regard, therefore, considering housing of the urban poor as one of the poverty reduction strategies, it is better if the concerned bodies invite local and international organizations so that they construct [some] highly subsidized houses for the poor and in return they are given with a plot of land for investment. This, however, also requires need assessment at the grassroots level.

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SCHOOL OF GRADUATE STUDIES
INSTITUTE OF REGIONAL AND LOCAL DEVELOPMENT
DEPARTMENT OF URBAN CHALLENGES IN EAST AFRICA

This *questionnaire* is prepared for an academic purpose i.e. for the fulfillment of Masters of Arts Degree in **Urban Challenges in East Africa** from Addis Ababa University Institute of Regional and Local Development and the Norwegian University of Science and Technology [NTNU].

The objective of the study is to investigate the extent to which informal housing addresses the housing problem of the poor in selected kebeles' of Hawassa City. It is believed that the study will help to reach at some recommendations which will be helpful for making some policy interventions. Therefore, your cooperation with honest response to the *questionnaires* is important for the overall success of the study. The information to be obtained through this *questionnaire* will remain confidential and used only for research purpose.

Thank you in advance for your cooperation!!!

A. Name of Your Kifleketema _____

B. Demographic and socio-economic characteristics

1. Sex Male _____ Female _____
2. Marital status A. Married B. Unmarried C. Widowed D. Separated E. Divorced.
3. Age in years A. 15-25 years B. 26-35 years C. 36-50 years D. More than 50 years
4. Educational level A. Read and write B. Not literate C. If literate, specify your level _____
5. Number of Household members presently A. 1-3 B. 4-6 C. 7-9 D. If any other, Specify _____
6. Are you employed? A. Yes B. No
7. If you are employed, where do you work? A. Government office B. Private Business.
C. Daily Laborer D. NGO worker. E. If any other specify _____
8. The distance from your home to your work place? A. 0-5 km B. 6-10 km
C. 11-15 km D. >15 km E. If any other, Specify _____
9. Your income per month? A. 200-500 Birr B. 600-1000 Birr C. 1000-1,500 Birr.
D. 1,500-2,500 Birr E. 2,500- 3000 Birr F. > 3000 Birr G. If any other
Specify _____
10. Are you a migrant to Hawassa City? A. Yes B. No
11. For how long have you lived in Hawassa City? A. 1-3 years B. 4-6 years
C. 7-9 years D. If any other, Specify _____
12. For how long have you lived in your holding? A. 1-3 years B. 3-5 years
C. 5-7 years D. 7-10 years E. If any other, Specify _____
13. If your answer for question N^o (10), is 'Yes', would you please explain **How, Why, from Where and When did** you migrate to Hawassa?
14. Do you think you are influenced to migrate to Hawassa by your relative who already resides in Hawassa prior to your migration? **How?**

C. Land/House Ownership and Tenure Security

1. The current house you are living in? A. It is my own B. I rented it from somebody else C. If any other Specify _____
2. If your answer for question N^o (1), is 'It is my own' when did you get the plot? (Specify the exact year) _____
3. If your answer for question N^o (1), is 'It is my own' what is the size of your total holdings in (m²)? _____
4. If your answer for question N^o (1), is 'It is my own' how did you get your land?
A. Through land lease. B. I inherited it from my family.
C. I bought it from a local farmer D. I occupied a vacant land.
E. If any other, specify _____
5. If your answer for question N^o (4), is 'I bought it from a local farmer', what forced you to buy your land/plot?
A. Lack of formal land provision system by the local administrators.
B. Due to unfair land delivery system in the City.
C. The formal land delivery system is not affordable in the City.
D. If any other (specify) _____
6. If your answer for question N^o (4), is 'I bought it from a local farmer', what is the buying cost your plot/house? Please specify _____ Birr. When did you buy it?

7. Have you ever tried to get land for housing through formal/legal ways? A. Yes B. No
8. If your answer for question N^o (7), is 'yes' which formal/legal ways you have tried so far?
A. Land Lease B. Condominium Housing C. Land provided through Auction
D. Land provided through Compromise E. If any other specify _____
9. Do you have a title-deed for your holding (total land plus housing)? A. Yes B. No
10. If your answer for question N^o (9), is 'yes' how and from where did you get it?
A. The person who sold the plot to you B. The local kebele council
C. The local elderly people and the land seller
D. Land brokers/speculators
E. If any other specify _____
11. Have you ever tried to secure your ownership individually? A. Yes B. No
12. If your answer for question N^o (11), is 'yes' explain how you did that?

13. Have you ever tried to secure your ownership in groups/with your neighborhoods?
A. Yes B. No
14. If your answer for question N^o (13), is 'yes' explain how you did that?

15. Did you face any challenge from Hawassa City municipality regarding your ownership [land/house]? A. Yes B. No
16. If your answer for question N^o (15), is 'yes' how, and when, Explain _____

17. Was there any attempt made by Hawassa City municipality to introduce the standard plan of the City in your locality? A. Yes B. No

18. If your answer for question N^o (17) is 'No' what do you think is the reason?
- The municipality does not have sufficient information about your locality
 - The complexity of the problem in informal housing areas
 - The suspect of disrupting households in informal housing areas
 - Officers in the municipality are reluctant for doing so.
 - If any other specify _____
19. If your answer for question N^o (17) is 'Yes' what measures did the municipality plan to implement?
- Demolition of the area totally
 - Introducing the standard plan of the City to the area accordingly and expanding basic urban services to the area with little or no cost on residents.
 - Taking taxes from households based on the then land price from both parties [seller and buyer].
 - Fixing the prices of land/m² to the area and leasing the land to the already land/house owning households so that these households pay the fixed price to the government
 - If any other, specify _____
20. From the options given for question N^o '19' which one do you think is feasible for securing households ownership? Why?
-
21. Do you think that the absence of standard plan to your locality determines your housing quality and size? If yes, how? _____
22. How do you rate the demand for urban land for house construction in your locality?
- Increasing
 - Decreasing
 - It has remained the same.
 - If any other specify _____
23. If your answer for question N^o 21 is 'Increasing' or 'Decreasing' the reason is _____
24. How do you rate informal land market in your locality?
- High
 - Moderate
 - Low
25. Do you think that farmers in your locality are involved in the informal land market?
- Yes
 - No
26. If your answer for question N^o (23) is 'yes', what do you think is the major reason?
- The absence of tenure security to the farmers
 - Farmers demand to urban life.
 - The prospect of the City's physical expansion in to their farmland.
 - The low compensation the government is giving for their land after eviction.
 - If any other specify _____
27. In your opinion, what factors are accelerating the informal land market in your locality?
- The migration of people from other regions and Cities.
 - The inability of the government to provide urban land at affordable price.
 - The exhaustion of land for urban use in the City.
 - The involvement/action of brokers and land speculators
 - If any other specify _____
28. Do you think that the poorest segment of the society are benefiting from 'informal land market' in your locality?
- Yes
 - No
29. If your answer for question No (28) is 'No' the reason is:-
- Increase in the value/cost of land from time to time due to an increase in the administrative role of the city.

- B. Decrease in the saving levels of poorest households due to the rise in the cost of living from time to time.
 - C. Absence of subsidy for housing the poor by the government.
 - D. The absence of local and international institutions for financing the poor in housing.
 - E. If any other specify _____
30. What do you recommend Hawassa city municipality to house the urban poor?
- A. Maintaining the already started condominium housing to the poor
 - B. Leasing land in the urban fringe or anywhere in the city where there is open space through planning before informality happens
 - C. Constructing highly subsidized public rental housing due to high cost of condominiums and informal land
 - D. Increasing government subsidy for housing the poor
 - E. Welcoming local and international institutions which are targeted at housing the urban poor through appropriate planning.
 - F. Making some policy changes regarding house/land ownership [prohibiting the possession of more than one plot/house per family].
 - G. If any other, specify _____
31. What do you advise Hawassa city municipality to reduce informal land transaction and to legalize households ownership in your locality [land/house]?

D Housing Affordability

1. For how much did you buy your plot/land for constructing your house? Please Specify _____ Birr
 2. How much is the total size of your plot [land plus housing]? Please Specify _____ M²
 3. From where did you get the money when you buy your plot for house construction?
 - A. I borrowed from my family
 - B. I spent my own personal saving
 - C. I borrowed from credit association
 - D. I have gained it from ikub/idir
 - E. If any other, Specify _____
 4. If your answer for question N^o (3) is 'A', 'C' or 'D', for how long did you pay your debt?
 - A. In less than a year time
 - B. 1-2 years
 - C. 2-3 years
 - D. 3-4 years
 - E. 4-5 years
 - F. > 5 years
 - G. If any other, Specify _____
 5. Do you think that the total amount of money you paid to get a plot for house construction [including what you paid for brokers] is affordable to you?
 - A. Yes
 - B. No
 6. If your answer for question N^o (5) is 'No', why and how explain _____
 7. Do you think that land/house acquired through informal market is more affordable than condominium housing? How? _____
 8. What do you advice Hawassa city municipality to enhance poorest households' capacity to easily afford for housing in general and get plot for housing in particular through informal market in particular? _____
9. What was the total monthly income of your house hold in the year you bought your Plot?

- A. < 500 Birr B. 500-1000 Birr C. 1000-1500 Birr D. 1500-2000 Birr
E. 2000-2500 Birr F. 2500-3000 Birr G. > 3000 Birr
H. If any other, Specify _____
10. What is the total monthly income of your house hold currently?
A. < 500 Birr B. 500-1000 Birr C. 1000-1500 Birr D. 1500-2000 Birr
E. 2000-2500 Birr F. 2500-3000 Birr G. > 3000 Birr
H. If any other, Specify _____

Thank you!!!

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Thank you in advance for your cooperation!!!

General Information

1. Name of the kifleketema _____
2. Education level _____
3. Administrative position _____
4. Date of interview/data collection _____
5. Time of Interview: beginning time _____ ending time _____

A. Interview Guide Questions for officials in Hawassa Municipality

1. How do you rate informal housing in Hawassa city in general? What do you think is the basic cause?
2. Would you please explain the trend in informal housing in Hawassa city in the previous few years? Who can afford for them.
3. Do you think that the poorest segment of the society are benefiting from informal houses in the city? Are they affordable to them? Why and how?
4. As you know informal housing areas are not legal in the eyes of the municipality. Hence, what tangible measures did the municipality take so far to legalize the area and provide tenure security to the households in the area?
5. Have you ever noticed how informal households try to secure their holdings individually and/or in group?
6. What do you think were/are the main reasons for not taking measures on informal households until now?
7. How do you evaluate informal housing areas and their access to basic services [piped water, electricity, road networks, waste disposal sites, schooling and so on...]?
8. What measures do you think are feasible to be implemented in informal housing areas? [Regarding land brokers, speculators, farmers and households themselves]?
9. Who could be blamed for the already created informal landscape? The municipality? Brokers and speculators? Farmers? Informal households?

10. To what extent does the municipality gave recognition [de-facto or de-jure] to informal households?
11. Do you think that the workers in the municipality have transparency and accountability to house the urban poor through proper management of the existing urban land resource and appropriate exercise of power in the city?
12. What do you think will be corrective measures to house the urban poor as far as housing is concerned?

B. Interview Guide for Farmers

1. For how long you stayed in your plot?
2. How much land did you possess before few years/decades? What about now?
3. Did you sell part of your plot? If 'yes' what forced you to sell?
4. Does urban expansion affect you and your household life? How?
5. What opportunities and challenges farmers in your locality face due to informal urban expansion in to your land?
6. Do you think that Hawassa city municipality is undertaking good governance [through accountability and transparency] with regard to land and housing in your locality?

C. Interview guide for Brokers

1. What do you think is the cause for informal land transaction in the city?
2. Who do you think has benefited from informal land transaction in the city? The poor, the rich, land brokers and speculators? How and why?
3. Do you think that land/house which is obtained through informal land market is affordable to the poorest segment of the society? Why?
4. How does land/house buyers get ownership security from sellers? Do you think that it will guarantee buyer's right on the land/house? How?
5. Have you ever come across conflicts between the informal land buyers and sellers? Please explain why and how. If so, how was it settled?
6. Does the value of land vary from one part of the city to the other? How and Why?
7. Whom do you think has benefited from the land/housing market in Hawassa city?
8. Do you think that Hawassa city municipality is undertaking good governance [through accountability and transparency] with regard to land and housing?
9. Have you ever seen any attempt made by the municipality to legalize informal households in the urban fringe?
10. What do you recommend the municipality regarding the provision of tenure security, access to basic services, and housing the urban poor in informal housing areas in the city?

D. Interviews Guide for FGD

1. How do you evaluate the trend of informality [housing and land] in Hawassa city?
2. What do you think is the cause for informal land transaction in the city?
3. Who do you think has benefited from informal land transaction in the city? The poor, the rich, land brokers and speculators? How and why?
4. Do you think that land/house which is obtained through informal land market is affordable to the poorest segment of the society? Why?
5. How does land/house buyers get ownership security from sellers? Do you think that it will guarantee buyer's right on the land/house? How?
6. Have you ever come across conflicts between the informal land buyers and sellers? Please explain why and how. If so, how was it settled?

7. Does the value of land vary from one part of the city to the other? How and Why?
8. What practical measures did the municipality and city government of Hawassa take on officials, brokers and speculators so far?
9. How and from where do informal households get access to basic services [piped water, electricity, road networks, waste disposal sites and so on...]?
10. Who could be blamed for the already created informal landscape? The municipality? Brokers and speculators? Farmers? Informal households?
11. Do you think that Hawassa city municipality is undertaking good governance [through accountability and transparency] with regard to land and housing?
12. Have you ever seen any attempt made by the municipality to legalize informal households in the urban fringe?
13. What do you recommend the municipality regarding the provision of tenure security, access to basic services, and housing the urban poor in informal housing areas in the city?
14. How can you sense affordability, tenure security and access to basic services, and good governance in relation to housing?

Thank you!!!

DECLARATION

I, the undersigned, declare that this research is my original work and has not been presented for a degree in any other university, and that all sources of materials used for the purpose of its study have been duly acknowledged.

Declared by:

Name: Tesfaye Gebeyehu Admasu

Sign _____

Date _____

Confirmed by Advisor

Name: Solomon Mulugeta (PhD)

Sign _____

Date _____

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