

**PROSPECTS AND CHALLENGES OF LOW-COST
HOUSING PROJECTS IN ADDIS ABABA**

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Declaration by Candidate

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Acronyms

AACAHA	Addis Ababa City Administration Housing Agency
AACAOHP	Addis Ababa City Administration Office of Housing Projects
AACGIHDP	Addis Ababa City Government Integrated Housing Development Program
CSA	Central Statistics Agency
FDRE	Federal Democratic Republic of Ethiopia
IUHDP	Integrated Urban Housing Development Program
MAA	Municipality of Addis Ababa
MWUD	Ministry of Works and Urban Development
NBE	National Bank of Ethiopia
NGO	Non-Governmental Organization
UN	United Nations
UNCHS	United Nations Center for Human Settlements (Habitat)

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Abstract

As a result of massive urbanization and economic underdevelopment, housing shortages and poor housing conditions remain as a norm for major cities in developing countries. These housing crises have resulted in the emergence of squatter settlements and slum areas in and around poor countries' urban centers, further exacerbating nascent strains on quality of life. The majority developing countries' populations are too poor to afford housing costs and hence government intervention in the form of providing low-cost (subsidized) housing is common. Ethiopia's capital, Addis Ababa, faces these chronic housing problems and the lower and middle-income groups are subject to various social and economical challenges as a result. This study assesses the prospects and challenges of the government low-cost housing projects and to suggest possible options and scenarios to alleviate the city's chronic housing problems. The research uses the beneficiaries of low-cost houses and the concerned governmental offices as sources of data. The findings of the research show that the low-cost housing projects of the city failed to solve the housing problems of the poor and the projects were not completed according to the time schedule as a result of the shortage of construction materials. On the other hand, the absence of a national housing policy had its own impact for the failure of the projects. Accordingly, the paper presents the overall assessment of the achievements and challenges of low-cost housing and finally provides possible suggestions for the assuaging the prevailing problems.

DECLARATION BY THE CANDIDATE

The thesis on “Prospects and Challenges of Low-Cost Housing Projects in Addis Ababa” is my original work and has not been presented for a degree in any university, and that all sources of material used for the thesis have been duly acknowledged.

Addis Ababa

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Abiot Frew

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Advisor

Chapter One

Introduction

1.1 Background

There is a broad consensus that housing holds central importance to the population's quality of life and health with considerable economic, social, cultural and personal significance (Erguden 2001: 1). Wheeler (1969: 23) points out the importance of housing as follows: "Housing is our home, the store-room, and showcase to reach everything else we need – work, school, shops, and recreation. While our families continue to change in size and structure, while we acquire new possessions, take up new activities and new social roles; so will we seek new or better or different housing".

Erguden (2001: 1) further explains the importance of housing and its significant impact on other development goals as follows:

"Besides being a very valuable asset, the way in which housing is produced and exchanged has the impact over development goals such as equity (fair distribution) and poverty eradication; construction techniques and location of housing can influence environmental sustainability and mitigation of natural disasters. The design of dwellings both reflects and protects important elements of culture and often religious beliefs. Hence, the production, distribution and related elements of housing units require clear and well defined housing policy."

There is also consensus among scholars on the role of housing construction in employment generation, particularly for unskilled and semi-skilled labour, which is extremely important in the economy of developing countries. The difficulty is gaining access to housing development elements such as land, building materials and credit facilities that result in proliferation of informal settlements usually known as squatter settlements. According to the United Nations Centre for

Human Settlements UNCHS (2001: 3) report; “with the current rate of urban growth and inability of housing delivery systems to cope with the need of developing countries, the housing crises is likely to increase in the future. In the same report it is estimated that in the next two decades, about 35 million of housing units need to be constructed annually to accommodate newly formed households and replacement of inadequate units in urban areas. In other words, about 95,000 housing units need to be completed daily in the urban areas of developing countries.”

Ethiopia, a prominent country for development studies as it exhibits acutely many of the barriers to growth, has been taken as one of the poorest countries in the provision of housing for its citizens. Currently, 16 percent or 11.7 million of the country’s population lives in cities with an average annual growth rate of 4.3 percent (IUHDP: 2004: 2).

Addis Ababa, the capital of Ethiopia, widely considered to be the same for Africa, is a fast growing city that is facing many problems such as excessive urban poverty, inadequate housing, joblessness, severe overcrowding, congestion and poor physical infrastructure. According to the Central Statistics Agency (CSA 1999: 263-268), Addis Ababa had an estimated population of 3,627,934 in 2007. The average annual population growth rate is 2.9 percent to which the natural increase has a lower contribution at 1.21 percent versus migration that constitutes the remaining 1.7 percent. In the 1994 National Census, the number of housing units (374,742) were 9.5 percent less than the number of households (414,262), which require an equal number of dwellings (CSA 1999; 218). Various studies indicate that about 80 percent of houses located in the inner part of the city need complete replacement because of dilapidation. Hence, the estimated gap between housing supply and demand (housing deficit) due to the lack of new households and dilapidation as of 2004 stood at about 386,620 (Azeb; 2006:3).

The Global Report on Human Settlements (1995: 10) compares key housing indicators in 52 low-income, low to middle-income, middle income, mid-high-income and high income cities. According to this report, Addis Ababa has one of the most serious problems, where 79 percent of the population is homeless or live in substandard housing.

The housing prices offered by the market in Addis Ababa are incompatible with the buying power of the majority of residents. The city administration has adopted housing standards (G + 0 and G + 1) in 1994 and 2003 but the construction cost of these houses is not affordable to the majority. According to the assessment result of office's housing study for the Revision of the Addis Ababa Master Plan: the majority (90 percent) of the total population of the city have no financial capacity to build their dwelling to fulfil the regulation standards (Azeb 2006:4).

Moreover, the current reality clearly shows the price of construction materials is rising at an alarming rate. This is also a reason that makes the affordability of building houses more difficult for the poor in the city. According to CSA (1999:253), Addis Ababa has two forms of housing tenure systems, government and private, which accounted for 40.4 percent and 50.8 percent of the total housing units respectively. Most of the government options are classified as "*kebele* houses" (*kebeles*' are administrative district offices of which 99 exist in the capital) that now need complete replacement because of dilapidation.

Measuring housing quality uses common major indicators: availability of adequate space for privacy and mobility as well as physical conditions of the houses. Most of the dwellings of Addis Ababa city are termed as low quality as about 31 percent of the housing stocks had only one room and house multiple people (CSA 1999; 229-233).

In spite of the chronic housing problem in the country's urban centres, housing policy at the national level has not been formulated. The

absence of housing policy seems to contribute to the failure of the scattered programs, which attempt to solve housing problems. One of these programs is the low-cost housing scheme of the Addis Ababa city government that targets the city's low-income group.

Until recently, the principles behind the city's housing programs are loosely congruent with the federal free market economic policy adopted in 1991 that creates a conducive environment for the private sector, particularly the real estate developers to participate in housing development. However, this principle does not address the poor, the majority of the city's population, because the cost of real estate development housing beyond affordable. According to proclamation 311/2002, which states the duties and responsibilities of the city administration of Addis Ababa, administrating and developing houses for low-income families is one of the functions of the city administration.

Thus, following the Federal Government's enacted proclamation on urban development policy, the Addis Ababa city government has prepared a five-year housing development program in 2004 to reduce the city's housing problem mainly by addressing the low-income group of society. In order to achieve this, the city administration planned to build 250,000 houses within five years (50,000 houses per year). The city administration has begun to exert efforts to meet the housing need of society, particularly of low income households, by building, selling and renting houses at subsidized prices and interest rates (AACAIHD: 2004: 24). As per the objective of the five-year housing development plan, the city administration provides four types of houses: studio (single room), one bedroom, two-bedrooms and three-bedrooms units. Of these housing types, the first two (studio and one bedroom) housing units target the low-income groups.

Consequently, 441,956 applicants have been registered for condominium houses in all ten sub-cities (AACAHA unpublished applicants database:

2007), much larger, in fact, than the estimated gap between housing supply and demand specified earlier.

According to the revised selling price of the city administration, the price per meter square of studio and one-bedroom houses is 127.6 USD and 133.9 USD (Currently one USD is about 9.5 Ethiopian Birr) respectively. The beneficiaries of these housing units are supposed to be those low-income groups with lower levels of required down payments (7.5 percent). This gives them the opportunity to pay their loan within 20 years at zero interest rates as compared to two and three bedrooms types with a selling price of 105.6 USD per M², which is to be paid in the same period at 2 percent interest rate.

The absence of housing policy at a national level, Addis Ababa's chronic housing problem, especially of the poor, and the city administration's strategy to provide highly subsidized low cost housing units for those low income groups of the city, provides a natural experiment with well-documented data to conduct research on the beneficiaries to discern whether the target groups, especially those belonging to low income groups are properly addressed. The result of this study helps to identify whether the government condominium housing projects are solving housing problem of the target group with respect to the objective of the strategic plan. In addition, the study identifies major challenges in the implementation of condominium housing projects and assesses the participation of government in the housing development as an alternative housing policy option to solve the chronic housing problem of the nation. Moreover, the results of the study will initiate and aid other researchers to undertake further related studies to indicate alternative solutions for the housing problems of the city in particular and the nation in general.

1.2 Statement of the Problem

Housing is not only a necessity of life; but also has a pervasive impact on all aspects of social and economic existence, and, above all, it is a basic human right (according to many international conventions). The housing situation of Addis Ababa, however, indicates that housing shortage, poor quality in housing and poor living and working environments have remained critical problems for the majority of the population for decades.

It is needless to say that the measures taken to alleviate the problem by public and private sectors have not to date brought lasting solutions for the most drastically affected population segments. The production of housing by the private sector has been unaffordable predominately because the construction cost is beyond affordability to the lower-income groups. There is a huge gap between the supply and demand of houses in the city as the latter far exceeds the former. In addition, studies reveal that the majority of existing housing units in Addis Ababa are below quality standard. As *Meheret* (1999:9) indicates, “More than three-fourths of the existing housing units are either dilapidated or old, and need major repairs”. The chronic housing problems of the city of Addis Ababa, particularly for low-income groups, have grown in severity. Accordingly, the city administration of Addis Ababa has been providing low-cost houses to alleviate the housing problem of those low-income households. However, the program has problems in its implementation, and it is not achieving what it had intended in terms of reducing the housing problem of the city in order to address the low-income groups.

Consequently, if the low-income segment of society is not allowed to benefit from the provision of subsidized government housing projects, the housing problem of the city remains a vicious circle and the project fails to achieve its objectives, often leaving the poor homeless.

Additionally, the absence of housing policy has also contributed to the prevailing nationwide housing problem. As a result, the government low-cost housing projects of the city of Addis Ababa appear to have failed to achieve the very purpose they are supposed to serve.

Accordingly, it is very important to conduct research on the beneficiaries of low-cost houses as its result may help the city administration to revise its principles and methods of provision of low cost houses for the city's low-income households. The study will serve as an input for the formulation of a national housing policy.

Research Questions

This study shall use the following questions to guide the research.

1. Who are the beneficiaries of government low-cost houses in the city?
2. To what extent have the government condominium houses solved the housing problem of those low-income groups of the city of Addis Ababa?
3. What role must the state play in the provision of housing?
4. What are the major setbacks in the implementation of low-cost housing projects in Addis Ababa?
5. What alternative approaches are available for the housing development and provision of housing to the low-income group?

Objectives of the Study

The objective of this study is to assess the contribution of low-cost housing projects in terms of solving the housing problem of low-income households of Addis Ababa. Moreover, since the role that government assumes in the housing sector is the dominant aspect of a national

housing policy, the study suggests likely policy options for the government's role in the provision of houses for the low-income households.

More specifically, the objectives of this study are:

1. Identify whether the beneficiaries of government low-cost houses are those targeted lower-income households.
2. Examine and address the existing and future challenges with respect to the provision of houses, particularly of the government low-cost housing projects.
3. Examine and assess the role of government interventions as a housing provider for the low-income groups.
4. Suggest options and scenarios to alleviate the prevailing housing problems in Addis Ababa.

Methodology

Population and Sample

The population of the study includes all 10 sub-cities of Addis Ababa in which government condominium houses have been built and already transferred to the beneficiaries. Of these 10 sub-cities, based on the discussion with the Addis Ababa City Government Housing Agency, four of them are systematically selected and utilized as a source of data. The rationale to select these four sub-cities is that low-cost houses in these sub-cities were transferred to the beneficiaries before other sub-cities and the more extensive experience of the respondents increases the validity of the data. Out of the four sub-cities, two particular projects from each sub-city are taken as a sample. According to the data obtained from the Addis Ababa Housing Agency (2007: 4), since the implementation of the project 2004, the construction of nearly 30,000 housing units had been finalized by the end of 2007. However, only 5,712 housing units were transferred to the

beneficiaries out of whom only 4,212 beneficiaries were living in the houses more than six months. For the accuracy of the survey data, the target population for this study is those beneficiaries who lived in the houses for more than six months. A total of 288 housing units are taken as a sample representing 6.84 percent of the total population. From 288 housing units; 20 studios, 20 one-bedroom, 18 two-bedrooms and 14 three-bedrooms housing units are addressed as respondents (i.e a total of 72 housing units are addressed from each of the four sub-cities).

Table 1.1 Name of sub-cities, low-cost housing project sites and number of housing types targeted for data collection

No.	Sub-city	Name of the Project Site	Housing type				Total
			Studio	One bedroom	Two bedroom	Three bedroom	
1	Arada	Tourist and Ginfle	20	20	18	14	72
2	Kirkos	Temenja Yaz and Meskel Flower	20	20	18	14	72
3	Nefas Silk Lafto	Mekanissa I and Mekanissa II	20	20	18	14	72
4	Bole	Gerji and Adwa Park	20	20	18	14	72
Total			80	80	72	56	288

Instruments of Data Collection

A questionnaire with multiple choice and open-ended questions is used to collect data from the beneficiaries of condominium houses. The respondents are asked to reveal their social background, including previous housing status, demographic indicators, monthly income, family size including dependents, etc. In addition, interviews with officials of the concerned

government offices (Housing Agency of the City, Office of Housing Projects; and Ministry of Works and Urban Development) are conducted. Those three government offices directly responsible for the construction and distribution of government low-cost houses are asked a total of 16 questions on overall construction, distribution and process of the implementation of low-cost housing projects. Moreover, they are asked to elaborate on the problems and achievements of the program and to forward their professional and subjective opinions to be used as an input to the national housing policy.

Data Collection and Procedures

In order to achieve the above objectives, extensive secondary and primary data are collected. Secondary data from books, journals, articles, and from different publications are used. In addition, official but unpublished reports and summaries of the offices of the above-mentioned three concerned government offices are used as sources of secondary data. With regard to primary data for the low-cost housing beneficiaries, it is collected through survey. For interviews, face-to-face interviews are conducted with written confirmation from the concerned office holders.

The sample population (residents of low-cost houses), receive survey questionnaires and its cover letter. Data collectors distribute survey questionnaires to each household in the sample and aid them to fill the questions whenever necessary. The cover letter explains the purpose of the study and gives some background information about the study. The survey instruments are collected immediately, and two days after the initial distribution are given for those who need to fill the survey instrument by themselves. Respondents who did not respond were given a reminder notice, requesting completion and return of survey instruments.

Data Analysis

In order to describe the results of the study, the data are analyzed using descriptive statistics. Tables are also used to present the findings incorporating extensive quantitative analysis. Subjective qualitative inputs receive scrutiny with theoretical and quantitative data bearing on the analysis.

Significance of the Study

The study will be valuable to create awareness among policymakers to formulate a national housing development policy that addresses the low-income group of the society. In addition, it will be essential groundwork to revise the provision of government low-cost houses to meet their objectives as effectively as possible. Moreover, it serves as a preliminary study and initial reference for both the City Administration and national policymakers to further deal with the housing development strategy and forthcoming nationwide policy.

1.7 Organization of the Thesis

This thesis is organized in five chapters. Chapter one consists of introduction, statement of the problem, the research questions, objectives of the study, methodology, significance of the study, and structure of the research. In chapter two detailed theoretical frameworks, issues, concepts, theories and policy models that address the problem and objective of the subject are presented. The third chapter deals with data presentation and discussion. In the fourth chapter, statistical analysis based on the findings is addressed in comparison with the theoretical concepts and issues raised in chapter two. Finally, chapter five provides conclusions, summary of the findings and policy recommendations.

Chapter Two

Theoretical Framework

2.1 Introduction

This chapter primarily clarifies basic concepts and definitions. Then it thoroughly deals with the problematic factors that accentuate housing problems in developing countries

Furthermore, the chapter deals with different approaches of housing policies. As the bulk of the population of the developing world is too poor to afford internationally acceptable housing, in this chapter, the thesis argues for policy options that could solve the chronic housing problem of low-income groups. Based on the experiences from different developed countries, the chapter discusses low-cost housing as an option to solve the sheltering problem of the urban poor.

Finally, the chapter will conclude with a discussion of important parameters and determinants of low-cost housing.

2.2 Definition and Concepts of Housing

The online free encyclopaedia Wikipedia, defines housing as follows:

“A house is a building typically lived in by one or more people”. This dictionary defines household as; “the social unit that lives in a house. Most commonly, a household is a family unit of some kind, though households can be other social groups, such as single persons, or groups of unrelated individuals. Settled agrarian and industrial societies are composed of household units living permanently in housing of various types, according to a variety of forms of land tenure. English-speaking people generally call any building they routinely occupy "home". Many people leave their house

during the day for work and recreation but typically return to it to sleep or for other activities.”¹

‘House’ is defined in the Oxford English Dictionary as “A building for human habitation – that is ordinary dwelling – place of a family” (Oxford English Dictionary. Vol. VII 1989: 435).

What makes man different from other organisms is his great adaptive capacity. Man is able to live, however, only under special environmental conditions which determine his quality of life. His shelter requirements arose because of this basic biological need and his ability to create that shelter depended very much on his collective skills and the physical resources available to him.

Throughout man’s development history, he has been involved in the provision of shelters for his living activities. Fitch and Branch (1960:134) also agree that, “In primitive times man used the environmental resources of land, climate and his collective skills to create shelter forms which reflect a ‘precise’ and detailed knowledge of local climate conditions on the one hand, and on the other, a remarkable understanding of the performance characteristics of the building materials locally available”.

The following concepts are used according to their respective definitions for the purpose of this research:

Poor or Low Income Households: Refer to those households that cannot afford a house with their current income; and thus need particular attention and assistance from the government to fill the gap that could not be covered by their income so as to build their shelter (Azeb 2006: 1).

¹ <http://www.en.wikipedia.org/wiki/House>

Low-cost Housing: Refers to multiple-unit dwellings constructed by cost-saving technology with direct government efforts addressing the low-income families in which there is separate and distinct ownership of individual units and joint ownership of common areas; commonly known as condominiums (McGuire 1980: 42).

Housing Desire: Refers to a household's preferences for housing. It includes not only preferences for the size of the accommodation, its physical attributes and qualitative standards but also preferences for tenure type and location. This means that all households, or potential households, will have particular desires in relation to their homes (McGuire 1981: 20).

Housing Need: Involves the minimum housing standards required by particular households and the measurement of whether households achieve those standards (McGuire 1981: 8).

Housing Demand: The term 'demand' is used here as an economic term to describe the situation in which housing 'consumers' have a desire for particular accommodation and have the financial resources to pay it (McGuire 1981: 8).

Apart from its status as a basic necessity and right for human beings, housing has central importance to everyone's quality of life and health with considerable economic, social, cultural and personal significance. However, housing remains one of the major problems of the contemporary world, especially of developing countries. As mentioned by several writers, one of the major causes for housing problems in developing countries is uncontrolled population growth in urban centres. In connection with this idea, Prakash (1978:76) states:

“Third world population is increasing at a staggering pace. Nearly a third will live in cities by the turn of the century. Most of the developing countries face pseudo-urbanization with bigger cities containing major

share of urban population, majority of which is the urban poor below the threshold limit of poverty.”

Because of this fact, in addition to other social and economic problems, shortage of housing is one of the chronic problems in the urban centres that create increasing stress on urban administrators and policymakers in developing countries. According to Erguden (2001:2), “With the current rates of urban growth and the inability of housing delivery systems to cope with the need in developing countries, the housing crises is likely to increase in the future”.

2.3 Housing Problems in Developing Countries

The need for shelter is a fundamental human requirement. That means the quality and availability of housing concerns all humanity. Housing is not a single entity; it is a heterogeneous item, available in many different locations, sizes, styles, qualities and tenures.

Despite the above facts, shortage of housing has become an unpalatable feature of the urbanization process in third world countries. It consistently raises the concern of urban administrators and policymakers. With regard to the housing problem, Malpass and Murie (1990: 3) ask, “Is there enough housing to go around, and is it of a satisfactory standard?” They forward the answer as, “The answers for both questions are contingent upon wider social and cultural factors but quantity and quality are essential components of the housing problem”. The housing problem then is the result of the significant gap between supply and demand of houses (i.e. when the number of households exceeds the number of dwellings).

However, the problem can arise from both the demand and supply side. Malpass and Murie (1990:4) cited Ball’s expression of the demand side problem as a ‘consumer-oriented approach’. In this approach it is argued that ‘housing problems and policies are conventionally seen in terms of

the difficulties faced by consumers in securing satisfactory accommodation, with the state intervening to deliver solutions to consumer problems'. For the latter (supply side), they continue, 'although political debate tends to be conducted in terms of the housing problems of consumers, the supply side has problems of its own, and policy responses are likely to reflect a concern with these problems'.

As Sinha (1978:50) contends, "The shortage of houses in developing countries for people of low-income group is of colossal magnitude". He states that, "The skyrocketing cost of construction by conventional methods is very slow considering the speed of our growing requirements for houses".

2.4 Problematic Factors Intensifying Housing Problems in Developing Countries

The above paragraphs show the existence of the housing problem in the contemporary world, mainly in developing countries. The question is what are the underlying causes of housing problems in urban centres of those countries? Abrams (1964:52) relates the cause of housing problems with industrialization, "The anomaly is that the less industrialized the country, the less apt it is to have a housing problem; the moment it begins to develop industrially, its housing problem burgeons; the more it develops industrially, the more stubborn the problem becomes". From Abrams' explanation, we can infer that the more the country is developing; the more probable is the occurrence of housing problems. Hence, one of the primary causes of housing shortages in the cities of developing countries is uncontrolled urbanization.

2.4.1 Urbanization

By 2007, human beings more often than not either will move to or be born in a city, and demographers watching urban trends will mark it as

the moment when the world entered a new urban millennium in which the majority of its people will live in cities. It will also see the number of slum dwellers cross the one-billion mark, when one in every three city residents will live in inadequate housing, with no or few basic services (<http://www.un.org/Pubs/chronicle/2006/issue2/0206p24.htm>).

Urbanization is a development phenomenon that comes with the development of a country's economy in general and industrialization in particular. The UN-HABITAT report (2002:2) considers the rate of urbanization to be one of the indicators of a country's economic development. The rate of urbanization is directly related to the demand for houses. It is expected that as a country becomes more urbanized, more houses will be needed to accommodate the increasing population in urban centres. The practice, however, does not support this in that the acceleration in urbanization is not accompanied by the provision of adequate housing. This is one of the reasons for the development of informal settlements, which provide housing to most low-income groups.

On the other hand, cities are considered to be centres for development. In support of this, the Global Report on Human Settlements (1995: 5) also stated the importance of cities as follows, "Despite their problems, cities will remain the engines of social, economic and environmental development in the next century and provide the greatest opportunity for the poor; the urban poor are three to ten times better off economically than the rural poor.

The UN State of the World's Cities Report 2006/7 (2007:9) states that urban populations are better off than those living in villages; they tend to enjoy more access to services and generally perform better on a range of human development indicators, including life expectancy and literacy, as the result of governments' development focus only in few urban areas.

In a similar vein, scholars like Malpass and Murie (1990:25) explained the consequences of peoples' tendency towards cities as:

“People continued to flock to the towns in search of work and shelter. In so doing, they added considerably to the environmental problems caused by industrialization. Two essentials of healthy human settlements are a supply of pure water and an adequate system of waste disposal. In the small scale communities characteristics of pre-industrial society, the needs of the population were more in balance with nature's capacity to supply the water and dispose of waste. The concentration of large numbers of people, and the speed with which the towns grew, completely overwhelmed the existing services. Their deficiencies were exposed by the challenge of urban growth.”

Various factors have been elucidated in relation to this divergence between the inadequate availability of housing on the one hand and the rapid urbanization on the other. “In addition to the low level of economic development, the lack of genuine political commitment will address the issue in a fundamentally structured, sustainable and large-scale manner is commonly cited” (UN-HABITAT 2002: 1).

Murison and Lea (1979: 13) further state:

“The cities of the majority of third world countries are characterized by severe problems of employment, housing and infrastructure provision. These problems are reflected in the growing numbers of the urban poor who eke out a marginal existence in the so-called ‘informal sector’, the proliferation of squatter settlements in these cities and in the growing difficulties of transportation and energy provision.”

2.4.2 Migration

Rural to urban migration is generally viewed as the main cause of urban housing shortages. Smith (1972:153), in discussing the economies of housing policy in developing countries, has stated that rural-urban migration is at the heart of the problem. Economic development generally

requires great expansion of the urban labour force and, if housing and public facilities to serve the enlarged population are not provided, the migrant households; living conditions, instead of getting better, may get worse.

“Migrants are individuals or families requiring housing at their destination,” according to Pryor (1979:1). It must be taken into account that rural-urban migration is considerably contributing to housing shortages in urban centres whereas urban-rural, inter-rural and inter-urban migrations are less significant phenomena.

Migration and other forms of human mobility such as daily, periodic, seasonal and long-term circulation must be distinguished. According to Pryor (1979:4), the latter occurs because the circulating migrant may seek employment in cities during the off-season in agriculture. This periodic circulation in search of employment may be essential because neither rural nor urban jobs can, by themselves, provide adequate subsistence. In this regard, the housing needs become a problem temporarily. However, permanent migration tends to involve complete families or the establishment of a new nuclear family at the destination.

Masika (1997:35) explains that:

“In the past few decades, urbanization and urban growth have accelerated in many developing countries. In 1970, 37 percent of the world’s population lived in cities. In 1995 this figure was 45 percent, and the proportion is expected to pass 50 percent by 2005. Urban populations are growing quickly; 2.5 percent a year in Latin America and the Caribbean, 3.3 percent in Northern Africa, 4 percent for Asia and the Pacific and 5 percent in Africa.”

Rural populations, wittingly or unwittingly, have become a part of an economic system, which sees goods farmed for the primary purpose of supplying the urban market (Galbert & Gugler 1992: 62). In many countries, rural areas supply the manual labour force needed in many

industries. Rural labourers generally have little education and are employed in plantations, mines and construction sites with very low salaries.

People from rural areas may hold higher positions of affluence that were previously thought to belong to a specific group of the society. The rural inhabitants' perception of a better life changes when they observe the success of individuals from their communities. Rural dwellers can then analyze how these people have achieved such positions, and hope to emulate their success. In general, the prospects of employment in rural areas are not positive for many migrants, while the urban areas seem to be rewarding.

On the other hand, voluntary or involuntary forces can ignite rural-urban migration.

“Involuntary forces or forced migration is migration that takes place when the migrant has no choice whether or not to move. Examples include political strife, family disagreement, fighting neighbours and wars. Voluntary movement covers all migration done by choice” (Nelson, 1979: 49).

There are many factors that cause voluntary rural-urban migration. These are urban job opportunities, better infrastructures, rural social structures and cultural values. Rural inhabitants see and hear success stories about people that move into cities, which also act as incentives for out-migration. These success stories may be exaggerated, thereby resulting in excessive urbanization.

Poverty and lack of job opportunities in rural areas are also mentioned as major causes for rural-urban migration.

“Poverty is still the major problem in the world. Many of today's development policies take poverty alleviation as their main agenda for economic advancement. It is essential that over one billion people in the world still live in poverty. In the developing world, with majority of the

poor in rural areas, hence, it is in these areas that poverty alleviation policies should be concentrated.”²

As migration streams become more established over a number of years, the average age and size of the migration unit are likely to increase, with direct implications for the type and the size of housing required (Murison & Lea 1979: 4).

2.5 Homelessness and the Poor

In order to deal with the problem of homelessness and thereby associate it with the poor, it is necessary to define homelessness. Lund (1996: 86) defines homelessness in terms of the homeless person:

“If he/she has no legal right to occupy accommodation which he/she could occupy by virtue of an interest or estate, or contract, together with anyone else who normally resides with him/her either as a member of the family or in circumstances in which it is reasonable for that person to reside with him/her. In addition a person is homeless if he/she has a legal right to occupy accommodation but cannot secure entry to it or it is probable that occupation will lead to violence from some other person residing in it, or to threats of violence from some other person residing in it who is likely to carryout such threats.”

Apart from its multi-dimensional meanings and perspectives, in short and precise terms, poverty is a deprivation of essential assets and opportunities to which every human being is entitled. Hence, in the case of shortages of housing, there are not enough places for people to live, then someone becomes homeless. Especially if housing is purely allocated by the market those who are excluded will generally be the poorest people.

The housing crises experienced by many third world cities has resulted in the emergence of squatter settlements and slum areas which house in

² <http://www.ups.edu/faculty/mwarning/abstracts/povlab.html>

many instances the majority of the residents of their cities (Vliet 1985:45). These chronic outcomes of the housing shortage of the third world cities are discussed hereafter.

2.5.1 Slums

Slums, according to Drakakis-Smith (1979:25) are defined as “legal, permanent dwellings which have become substandard through age, neglect and/or subdivision into micro-occupational units such as rooms, cubicles or cocklofts”. Lund (1996: 103) also defines slum as, “an entire area of social pathology as well as to an individual dwelling unit unfit for human habitation”.

A disproportionate share of the world’s population has seen its living conditions deteriorate over the last decade. This is particularly so in rapidly developing countries where a growing percentage of the population lives in informal settlements or slums, often on the outskirts of major cities³.

Thus, from the above definitions and from the universal understanding of the term ‘slum’, such settlements are a clear indicator of the housing shortage in cities of the third world. In many cities in the developing world, slum areas lack proper social and physical infrastructure, which, in turn, makes slums the centre of various social and economic problems.

In this regard, slums are all results of poor housing systems in terms of its quality and quantity. Poor housing is usually associated with vector-borne diseases transmitted by, fleas, cockroaches, mosquitoes, flies and similar vectors and breed in the house or waste containers and sewage, which cause vector transmitted and parasitic diseases for the dwellers. In addition, inadequate housing is commonly constructed from flammable materials such as wood, plastic or cardboard due to cost considerations.

³ <http://www.habitat.org/hw/june-july02/feature2.html>

Open fires, gas stoves, and paraffin/kerosene burners used for cooking, heating or lighting as cheaper options may cause fire hazard.

Structural problems of slums are characterized by lack of access to safe water, sanitation, waste-disposal facilities and clean energy sources – all crucial determinants of health. A range of social problems may also be associated with poor housing and living conditions. These may include depression, alcohol and drug addiction, child and spousal abuse, delinquency and violence. Apart from the aforementioned consequences of slum housing, according to Drakakis-Smith (1979:34), it also has been viewed as a breeding ground of political radicalism and violence stemming from the basic assumption that slum dwellers' experiences of poor living conditions and a variety of socio-economic hardships would, in time, generate feelings of frustration and discontent.

The 11th United Nations Millennium Development targets (under goal 7) for significantly improving the lives of 100 million dwellers by 2020 indicates a strong consensus on the part of the international community that slums today are the chronic problems of a significant proportion of the population of the world, mainly of developing countries'.

Slums exact negative tolls on the lives of the dwellers in many forms. The recent finding reported by the UN's State of the World's Cities Report 2006/7 (2007:3) shows that in low-income countries, such as Bangladesh, Ethiopia, Haiti, India, Nepal and Niger, four out of 10 slum children are malnourished. The same report further states that in some cities like Khartoum and Nairobi, the prevalence of diarrhea is much higher among slum children than those in rural areas. Child deaths in slums are attributed not so much to lack of immunization but more to inadequate living conditions including lack of access to water and sanitation or indoor air pollution that leads to water-borne and respiratory illnesses among children.

The UN-HABITAT publication (2007:1) also states that developing adequate solutions for slums is still an elusive challenge for most cities: “Cities are still practicing many of the approaches to slums that were in use decades ago. Approaches employed even more than a hundred years ago can still be seen today, such as the use of summary eviction and slum clearance – a 19th century practice in European cities and elsewhere that can still be witnessed today somewhere in the developing world”.

2.5.2 Squatters

The second major outcome of the urban housing problem in cities of developing countries is squatter settlements. Squatter settlements are the most familiar type of non-conventional housing constructed by the urban poor, largely because they tend to be a very visible element in the urban landscape of the third world. Abrams (1964: 12) explains,

Human history has been an endless struggle for control of the earth’s surface; and conquest, or the acquisition of property by force, has been one of its ruthless expedients. With surge of population from the rural lands to the cities, a new type of conquest has been manifesting itself in the cities of developing world. Its form is squatting, and it is evidencing itself in the forcible pre-emption of land by landless and homeless people in search of a heaven.

Squatting by its very nature has strict legal connotations, referring either to the occupation of land without legal permission, or to the erection or occupation of a dwelling contravening existing legislation.

Due to the strong concentration of social, economic and ecological problems, informal settlements are eminently significant for the future development of urban agglomerations in developing countries (<http://www.enhr2007rotterdam.nl>).

After explaining the features of squatter settlements, Sattar (1978: 143), an expert in urban planning, argues for the importance of squatters in the economic development of third world cities.

Squatters are the invariable feature of the third world cities. They are looked upon disapprovingly as they are reminder of the poverty of the third world...squatters are productive members of a city's labor force. They perform essential, though low paid services in urban economy. They are often engaged in manufacturing and construction activities as skilled and semi-skilled workers.

Rural migrants may not find jobs immediately up on arrival in the city, and when they do, there is a high likelihood that their wages will be lower than they expected, resulting in lower than expected living standards. As a result, they cannot afford appropriate shelters with their income and prefer to settle in the peripheries and are relegated to poor quality housing.

2.6 Different Perspectives on Housing Policy

If everyone agrees that there is a housing “problem”, this suggests that there must be a “solution” somewhere to the problem. The solution paves the way to construct well-defined housing policy.

Malpass and Murie (1990:45) have given emphasis to the challenge of contemporary public policy as follows: “Public policy making is confronted by new pressures. Central values relating to the role of the state, the role of markets, and the role of citizenship are now all contested and the consensus built around the Keynesian Welfare State is under challenge. New social movements are entering the political arena; electronic technologies are transforming the nature of the employment; changes in demographic structure are creating heightening demands for public service; unforeseen social and economic inequalities are increasing in many countries. How governments at international,

national and local levels respond to this developing agenda is the central focus of the public policy and politics series.”

Housing, apart from its being a primary need for human beings, is an economic, social and political issue for many countries. Abrams (1964:218) states the importance of housing programs to overall development as follows:

Although a nation may embark upon a housing program simply to provide homes, its economy will benefit in many other ways, such as the absorption of employment and increase of local purchasing power stimulated by building. A housing program will encourage local materials, industries as well as many secondary industries; these new industries in turn will lessen a country’s dependence on imports that may unnecessarily drain cash resources.

Although housing objectives vary with political and social pressures, financial conditions, existing housing supply, and a host of other factors; what housing policy consists of, and how it fits into the wider housing system of a nation, especially for developing countries, is the core objective of the discussion. The question may rely upon the discussion of dominant housing system ideologies. “Ideology provides a comprehensive and systemic perspective whereby human society can be understood together with a framework of principles to guide future action (Jons 1991: 99).”

2.6.1 Free Market or Welfare State?

The overall question in the housing policy here is the distinction between a free housing market and state intervention. If state intervention is permitted in the housing policy of a given nation, to what extent and within what bounds must or should the hands of the state operate? On the other hand, if the free market is the dominant force in the provision of housing, how does it operate comprehensively? How could low-income

groups afford their shelter in the free market? Alternatively, as a third choice, how can the market and the state operate together in the housing policy in a *quasi-market*? In general terms, it can be said that the housing policy of any developed economy should contain the production, distribution, consumption and reproduction (maintenance and improvement) of housing.

Malpass and Murie (1990:9) define housing policy in terms of measures designed to modify the quality, quantity, price, ownership and control of housing. McGuire (1981:3) also defines housing policy as the range of activities that the government and private institutions jointly undertake to provide housing for a population. The definition given by McGuire emphasizes the parties involved in the formulation and implementation of housing policy. Its strengths lie in clear direction with regard to questions raised in the above paragraph about who is to be involved in the provision of shelter for society. Based on the definitions given, one can say that the manner in which housing is produced, financed, and consumed is determined by a combination of governmental and non-governmental activities. Accordingly, the researcher believes that because of this interdependence, consideration of housing policy cannot be seen separately from the socio-economic and political culture in which it operates.

Housing manifests itself in the political and economic climate found in the society. The entire housing system of a nation is circumscribed by such factors as the level of national wealth, the political consensus concerning the amount of wealth to be invested in housing, as well as individual tastes and preferences. Thus, it is again the researcher's belief that the role that the government assumes in the housing sector is the dominant aspect of a national housing policy. Yet, despite the enormous share of the state as a stakeholder, scholars and policy analysts in the sector have different views on the involvement of governments in the

housing sector. At one extreme are the centrally planned economy thinkers who view housing as a social right and hence assume the government is responsible for the provision of housing. At the other end are the market economy thinkers. According to them, the individual bears the responsibility for housing. In view of the two extremes, McGuire (1981: 3) makes the following point:

Where housing is seen as a social right, society tends to pick up most of its costs. Where it is a consumer good, it is entirely the responsibility of households to provide the entire cost of their housing accommodation.

Chester's remark shows that there has never been universal consensus on the concept of housing as to whether it is a public good or market good. In this regard, Lund (1996:13-14) lists the following points supporting the concept that housing should be considered a public good and different from other commodities:

- Housing is essential to life and therefore different from other consumer goods such as television, motor cars and books
- Housing is expensive relative to average earnings and thus markets operate inefficiently because intermediate financial institutions offering loans come between buyer and seller
- Housing is immovable and therefore the stock of the houses is geographically fixed whereas demand for houses in different locations can vary significantly and quickly
- Houses are expensive and have a long production span, thus the national housing stock will not be responsive to sudden changes in demand; housing supply is inelastic
- Low-income groups will not be able to afford adequate housing
- Housing has 'external' impacts in that poor housing conditions can lead to the creation and spread of disease and unrestricted house building destroys countryside and open space thus affecting the welfare of the whole of society

Harriot and Mattews also support the view that housing has an inherent inelastic nature (1998: 24) as follows:

While the theory of supply and demand and price equilibrium may be particularly accurate in describing the market for many products, such as shoes or loaves of bread, the supply of housing rather is 'inelastic', in that an increase in demand with an associated increase in price cannot quickly be followed by an increase in supply. Housing supply – the flow of houses into the market, those offered for sale or rent at any one time – responds only slowly to changing prices. This is because of the long lead-in times involved in the production of new houses compared to shoes or loaves of bread.

The inelastic nature of housing as stated above and from the facts given by Brian in the aforementioned paragraph, we can see that state intervention is imperative in the housing sector. Conversely, the other approach advocates the use of market forces. This school of thought favours a restricted role of the state in regulating the housing market. The laissez-faire economics approach to the study of housing policy, sometimes called neo-classical economics is elucidated as follows: "Based on Adam Smith's concept of free exchange allowed labour to be divided and specialized so that individuals could concentrate on the production of those goods that they were most suited to create" (Smith, as cited by Lund 1996: 9). According to this school of thought, the invisible hand of the market coordinates all productive activities resulting in the best outcomes. If the state confined itself to a limited interpretation of its powers – the maintenance of law and order, policing of contracts and the erecting and maintaining certain public works and certain public institutions - it can never be in the interest of any individual or small group of individuals, to erect and maintain (Lund 1996: 9).

According to McGuire (1981:4), "The laissez-faire economic doctrine defined the dominant housing policy in most developed countries by the

ninetieth century. This alternative is a dominant ideology in Britain and the United States of America where housing is viewed as an individual responsibility requiring a high percentage of the individual's income". Lund (1996: 9) also states that state involvement in the housing market was restricted to its 'public good' dimension: the removal of 'nuisances' to public health and public order through clearing slums. In the United States of America Western European countries, there is considerable government intervention into the private housing market, by direct and indirect subsidies and tax preferences to assist the poor. Lund (1996:179) further explains the contemporary function of the market in the provision of housing as follows:

That state intervention in the housing market reached its peak in the middle years of 1970s but subsequently the state has been 'rolled back', allowing the 'neutral judge' of the market a more important role in determining the pattern of housing provision. The supervisory functions of the local and central state have been curtailed and general consumer and producer subsidies have been reduced.

From the above two dimensions, it becomes clear that the ideology to which governments respond to housing development policy differs from one country to another based on national wealth, political consensus, and overall political dimensions that the existing governing party draw power from. In view of this, according to the UN-HABITAT (2007:1) report, there is no particular case favouring either public or private housing provision in terms of efficient production or management. Appropriately configured, not-for-profit producers can (and do) perform as efficiently and effectively as private producers, and actually enjoy an advantage in terms of housing shortages of national trauma.

All this demonstrates that perceptions of housing problems vary according to the standpoint of the beholder. Various interests and perceptions generate different analysis and policy proposals. It is here

that the essential political nature of the housing problem is located. The political parties ground their policy proposals in their own perceptions of the problem, and in their critiques of their opponents' policies. Thus, some hold the view that the problem of homelessness, overcrowding, despair, and so on stem from the fundamental inability of market mechanisms to deliver satisfactory accommodation in sufficient amounts to satisfy basic needs, especially amongst the poor sections of society. The market tends to establish a close link between poverty and poor housing, even if it proves satisfactory for economically stable sections of the population.

This analysis points towards state intervention to ensure that there is an adequate supply of suitable accommodation available at a price that the poorest can afford, a position the researcher supports.

2.6.2 Why Government Intervention?

Laissez-faire economics regards the free market as the appropriate mechanism to overcome housing problems (Lund 1996: 88).

However, those who advocate government involvement in the provision of housing argue with the assumption that market principles in housing do not work when they are applied to real situations. In theory, markets lead to efficient allocation through a complex process of balancing demand and supply. This depends on competition (to bring prices down), good information, the existence of multiple suppliers, and the existence of multiple purchasers. In housing, this theory has limited application. Barlow and Duncan (1994:115) point out the following in support of government intervention in the provision of housing:

- *Market closure:* Housing production and finance are dominated by a few major players
- *The impact of space:* Location is acutely important in the housing market; there can not, because of it, be perfect information and full and free competition
- *Externalities:* Housing both affects the environment and is affected by it
- *Credit allocation:* The housing market is paid for mainly by borrowing, which has to be based on predictions of future value
- *Uncertainty:* Because the future is uncertain, so is the housing market. Regulation and intervention are important to reduce uncertainty
- *Market volatility:* Prices are dominated by a limited part of the market - those who are buying and selling property at any time
- *The problem of meeting need:* If profitability is the only consideration, people will be left with needs unmet - most obviously, through homelessness

The various systems are not as far apart in actual operations as they appear on the theoretical grounds. Thus, besides Barlow and Duncan's arguments for government involvement, McGuire (1981:4) strengthened the crucial role of state intervention in the housing sector. The reasons for state involvement in housing are many and complex, but the following are prominent:

- To cure a housing shortage
- To aid the poor
- To improve general housing conditions
- To ease affordability burden
- To stabilize production

McGuire (1981:8) further explains that issues of housing affordability provide one of the traditional ways in which governments get into housing. Societies have different views about the proper percentage of income to be spent on housing. When the price of housing increases beyond what a society deems reasonable, the government will be forced to intervene in order to create acceptable prices.

On the other hand, although Malpass and Murie (1990:31-32) support the involvement of government in the provision of housing, they also support the private sector's involvement within the boundary of government frameworks.

Modern housing policy consists of two major components: the private and the public sectors. Policy towards the private sector includes, amongst other things, the specification of minimum standards and measures to be taken in relation to dwellings, which breach these standards. This represents a definite housing strand in the refinement of sanitary policy....the development of public housing came later and was a logical progression from environmental control measures.

The right to housing is considered a concern among politicians who point to housing as an area for welfare state policy. The precise meaning of the idea is always defined socially, in a particular national context of the relations between state, citizen, and markets in housing provision.

As long as poverty exists, there exist poor people. Hence, government construction is an important source of housing for the urban poor even in developed countries (Murison 1979: 26). McGurie (1981: 11) suggests two alternative interpretations of government housing policies, each related to certain logical conceptions of housing provision, selective and comprehensive. "In a **selective** housing policy, the state provides a 'protected' complement; a kind that is target toward special groups rather than applied to the housing sector as a whole while

comprehensive housing policy refers to government plans that consider the entire housing spectrum rather than specific target groups. In a comprehensive housing policy, the state provides correctives to the general housing market in order to make housing available to all types of households”.

From all the above arguments, we can infer that, despite its growing relevance, there is still no common consensus on how best to conceive and measure housing affordability. However, it is increasingly becoming evident that a more integrated approach to using different housing affordability measures could provide better analytical platform in housing provision and affordability research and policy discourses. Towards this, Donnison (1980: 24) elucidates:

Since there is no final solution for housing problems and no ceiling to housing needs, those concerned with these problems must think not of an ultimate utopian goal but of a program – a way forward best suited to the current circumstances of a particular country.

Thus, from the reality of chronic housing shortages in developing countries, it becomes necessary to suggest a comprehensive solution to solve the problems particularly prevalent in lower-income households who seek housing at the minimum affordable price constructed from locally produced construction materials (i.e low-cost housing). This type of housing provision, which requires the active involvement and intervention of the government, mainly addresses poor sections of society.

2.7 Low-Cost Housing

Proper housing is a critical need of every human being. The proper utilization of resources and economic well being greatly depend on the type of accommodation available. However, the individual’s income

constructs the bounds of accommodation possibility; and if it is low, low-cost housing is the only option.

The current world dilemma is that most people in the developing world are so poor that they cannot afford proper housing. This is because proper housing requires high cost construction materials, labour and land. Migration together with high population growth in developing countries has made the problem more serious. Hence, researchers and experts recommend searching for cheaper construction materials and improved construction techniques so that the finished house, the so-called 'low-cost house', costs less than the conventional houses and can be within the reach of poor people. Using locally available materials, developing a new concept of house making or applying both together, can achieve this. "A bulk of the construction in rural areas is usually done with such locally available and low cost materials like bamboo, timber, straw, leaves of trees, mud, etc. However, such construction materials are not encouraged in urban areas. Consequently, the urban poor people cannot afford conventional houses. At the same time, a large number of the population flocks to developing towns and cities in search of better job and facilities" (Dink. 1978 in Fahd H. Dakhil et al: 12).

Most of the recent urban housing provision studies of third world countries recognize that private and public sources operate separately and/or cooperatively to provide housing units in meeting the requirements of different socio-economic groups. Murison and Lea (1980: 22), in support of this idea, say that "the private sector supplies the middle and higher income groups while the public sector supplies for a mixture of lower and lower-middle income families". Accordingly, to alleviate the chronic housing problem of the urban poor, the governments in many countries have been constructing high rising buildings containing small apartments. The lower income group could

take advantage of these houses at reasonably low rental or long-term mortgage agreements with minimum or free interest rate.

“Housing for low-income families’ means government intervention to the building fields; providing ‘social housing’ to the low-income group of the society (Dink. 1978 in Fahd H. Dakhil et al: 10).”

From a broad perspective, “the social housing policy” has some priorities such as income, standards, social classes included in countries’ national development plans and they are harmonized with some other concepts. It may also mean that there must be some kind of priorities in low-cost housing policy; these can be social classes or groups of the society such as workers, older people, pensioners, teachers, families with several children, etc. However, the basic and primary measure in the low-cost housing policy is income.

On the other hand, some writers like Vliet (1985: 204) agree on the basic principle of governments’ assistance for the poor in the provision of access for shelter:

The way in which governments interfere must not be direct provision of houses. However, the poor were now not to be aided and not hindered in their attempts to solve their own housing problems, though self-help or mutual aid. The key was to provide them with increased access to credit, building materials, security of tenure, and public services.

2.8 Determinants of Low-Cost Housing

For the sake of this research; some rules, regulations, aims, methods, measurements and theoretical frameworks that the low-cost housing policy must consist of are listed hereafter.

2.8.1 Homelessness

The primary assumption so as to be eligible for the low-cost housing is that the allottee or any group of his/her family intended to be a

beneficiary should not own his/her own home or at least should live in distressingly bad housing conditions (Drakakis-Smith 1979: 27).

2.8.2 Income Groups and Household Structures

It is important to show the relationship between household income levels and household structures in these income groups because the higher the number of households in the lower income groups the more difficult to meet their housing need. This difficulty increases greatly if the members of lower income households are more than average. In some situations, the number of children or dependents of a family are also considered as a priority with the income level. Still in some circumstances, job situation of the families have been taken in consideration for public housing help (Dink 1978: 12).

2.8.3 Gender, Family Size and Income Structure

No matter what their life circumstances, women, poor and non-poor alike, are engaged in searching for a home, a place of comfort, pride, privacy and work in communities of their preferences (*Tebarek* 2007: 3). The size of the family should be taken into consideration in the allocation of low-cost houses. Usually, female-headed families with relatively large numbers of children and lower income status are supposed to get priority in low-cost house provision.

The Aim of Low Income Housing Systems

Since the majority of developing countries cannot set aside sufficient resources for the public housing sector, very few housing units can be built and thus very few families can benefit from these kinds of 'demonstration' projects. As a result, the public housing programs cannot cover large groups of the population. Market mechanisms, however, are not suitable for the low-income families. For the reason briefly stated above, it is necessary to establish low cost housing systems for developing countries. According to Prakash (1978: 79-82); there are two important aims of the low income housing system, namely social and economic aims.

2.8.3.1 Social Aim

2.8.3.1.1 From the Families' Point

The lower income families cannot meet their housing needs with their present income levels, thus they live in very substandard housing units and this situation causes families to face psycho-sociological and economic problems.

2.8.3.1.2 From the Public's Point

Low-income families' substandard situations affect the country as a whole: squatter-house building activities increase, the number of families living in these squatter areas increases, a new "substandard social class" is born and this vicious circle becomes wider. Prakash (1978: 79) states, "clearly public housing programs must cater principally to the large slice of its population, the low income group, at the cost that they can afford".

2.8.3.2 Economic Aim

Those lower income sections of society detailed above become more deformed as time goes by: families' nutrition, education, training, and productivity becomes more and more substandard. This low productivity situation is important from an economic point of view. Moreover, by building squatter housing units, a developing country's valuable building resources, manpower and monetary resources are used in an inefficient way. In a short period this unwanted economic phenomenon grows bigger and wider. In this regard, Hussain (1978: 101) further explains that:

Economically speaking a sustainable dwelling i.e a shelter for human being is a basic necessity for his very life. It is a part and parcel of his level of living which determines one's health and efficiency mental and physical development and hence one's future, skill, dexterity and productivity which again determine his economic status responsible for

earning his livelihood and contribution to national income and the prosperity of a nation.

All these causes and effects stated above make it necessary to develop a low-cost housing system for developing countries.

2.8.4 Priority for Low Income Families

Governments deal directly with the housing needs of low-income families. But since a national housing policy should be comprehensive, it should include the private housing sector as well. Families can be divided into four major groups according to their income levels and housing needs (Dink. 1978 in Fahd H. Dakhil et al: 15):

- High-income families: Families in this group have no public aid for obtaining housing units.
- Medium-income Families: These families usually do not need direct governmental help such as subsidies for obtaining their housing units, but still need some indirect public aid such as a suitable taxation policy.
- Lower-income Families: These families are in the need of direct governmental aid.
- Very Low Income Families: A great volume of direct subsidies is necessary for this group in order to meet their shelter need. Major part of the governmental – public resources of developing countries should be allocated to this group.

Another important point to be considered is to harmonize national housing policy with the overall development plan with the following considerations: Where are the big industrial factories and complexes to be built? How would they erect new housing units, infrastructure and social investment? What should be a suitable housing credit system with several alternatives for different income groups?

2.8.5 Financing of Low-Cost Housing

Building a house, whether it is costly or cheap, invariably requires finance. This source may be one's own in the case of a resourceful and well-off individual but for people belonging to low-income groups, self-financing may be a great problem and extremely difficult. Credit facilities for helping low-income groups must be provided from government building banks/corporations (Hussain 1978: 106).

2.8.6 Employment Generation

Housing development as a whole and low-cost housing in particular generates job opportunities both to skilled and non-skilled workers. Various countries apply diverse mechanisms to use low cost housing technology. Some transform decays, residues and agro-production into construction materials while others use materials like bamboo that grows in most developing countries. Other technologies convert industrial ash and residues into cement and other construction materials. Using this technology is the best option to replace stone, marble, carbon and other raw materials, whose prices are currently rising. Thus, low-cost housing construction is believed to create coordination between various small-scale industries so as to absorb significant numbers of job seekers. In particular, public housing construction is believed to create job opportunities for the less skilled workforce. Tong Wu (1979: 39) strengthens the above argument as follows; "as the major goal is to maximize employment opportunities and ensure some degree of diffusion of benefits, any major program such as public housing construction which could provide employment for the less skilled would be complementary to the major development strategies".

2.9 Conclusion

The first section of this chapter listed concepts and definitions of the term 'housing'. While the shortage of housing becomes one of the chronic problems in developing countries, uncontrolled urbanization and rural-urban migration have been identified as major causes of the prevailing housing problems in those countries. It is stated by Erguden (2001: 2) that "with the current rates of urban growth and the inability of housing delivery systems to cope with the need in developing countries, the housing crises is likely to increase in the future".

It is also articulated by Vliet (1985: 45) that the housing crises experienced by many third world cities have resulted in the emergence of squatter settlements and slum areas that house in many instances the majority of the residents of their cities. Different perspectives of housing policy are thoroughly discussed in the chapter. The argument for state intervention in the housing sector was emphasized over the restricted role of the government in the housing sector. According to Lund (1996: 179) after the 1970s, the state has been 'rolled back' from the housing sector allowing the 'neutral judge' of the market a more important role in determining the pattern of housing provision.

Since the majority of the population in developing countries are too poor to afford housing from the market, the contribution of the state in the provision of low-cost houses is very important with the aim that lower income groups could take advantage of these houses at reasonably lower prices. In conclusion, some frameworks and determinants of low-cost housing are put forward. These determinant factors include homelessness of the beneficiary, the nature of income and household structure, gender, family size and income structure, social and economic aim of low-cost housing system, priority for low-income families, source of financing and employment generation.

Chapter Three

Data Presentation and Discussion

3.1 Introduction

This chapter presents the major data findings of Addis Ababa's low-cost housing residents. The first section of the chapter presents an historical review of low-cost housing in Ethiopia. The second section shows the process of data collection and the percentage of returned and non-returned data instruments in each sub-city and housing type. The third section deals with relevant characteristics of respondents including gender distribution, educational status, household size, average monthly income and dependents in the respondents' income. Further, the chapter presents the major data findings of shelter related responses using descriptive analysis and tables.

3.2 Historical Review of Low-Cost Housing in Ethiopia

Low-cost housing in Ethiopia was introduced some 40 years back when the first low-cost houses were built in '*Kolfe*' District in 1968 with financial and technical assistance from three parties: United Nations, the Swedish Government and the Municipality of Addis Ababa (MAA 1969: 5).

The project addressed the principles of low-cost housing with the following major objectives (MAA 1969: 9):

- a) To create economically and socially sound environment for the low-income families
- b) To provide low-income families residing in depressed or slum areas an opportunity to secure modest but modern homes of their own
- c) To promote the construction of low-cost houses and stimulate active participation by the people through self-help, mutual-aid, cooperation and other similar methods, and

- d) To utilize more fully peoples' own resources, locally available materials and finance for promoting urban housing development programs.

This low-cost housing project was successful from the perspective of low-cost housing in a sense that in order to ensure that all the potential applicants of low-income families were reached, the municipality mounted a public campaign and traditional local associations known as 'Edders' and community leaders were involved in the selection of the real target groups. In addition to this, accompanying services for the low-cost houses like community centre, school, recreation field, necessary drainage, sewerage, water and electricity supplies were built together with the houses (MAA 1969: 12-13).

Nevertheless, this remarkable start, for unknown reasons, did not continue for five consecutive years. In addition, due to changes in the political sector after 1974 when the military *Derg* regime overthrew the monarchy, the city's housing system remained without any progress, particularly in addressing low-income groups of society.

Currently, however, after the federal government enacted its proclamation on urban development policy that gives elevated attention to alleviate housing problems of urban areas, the Addis Ababa city administration prepared a five-year housing development program in 2004 to reduce the housing problem of the city by 50 percent.

The city administration has established legal institutions Housing Agency, Housing Development Project Office, Micro and Small Scale Commercial Enterprise and Technical and Vocational Education Training to implement housing development program. The program gives priority attention to alleviate housing problems of lower income households. It promotes high-rise (up to G+4) condominium buildings with a minimum built-up area of 22 square meters to minimize the construction cost to ensure it benefits lower income families. One of the responsibilities of the Housing Agency is looking for assistance from different sources to be

used for constructing residential houses for low-income residents. “Nevertheless, different forms of financing or funding schemes of low-income housing could not yet be practical” (Azeb 2004: 6). The city administration is building low-cost houses by its own revenue.

The next section presents the data findings of the beneficiaries of these low-cost houses.

3.3 Survey Responses of Low-Cost Housing Residents

A total of 288 survey questionnaires were distributed to low-cost housing (condominium) residents in eight different sites. Four data collectors under the researcher’s close supervision administered the data collection. In the survey, 80 studio (single room), 80 one-bedroom, 72 two-bedroom and 56 three-bedroom units were covered in the four sample sub-cities (*Arada, Kirkos, Nefas Silk Lafto* and *Bole*) and 285 survey instruments were returned; hence, the return rate was 98.96 percent.

Table 3.1 below shows the number of respondents in each sub-city and their housing type. *Arada* and *Bole* sub-cities’ respondents returned all of the instruments. On the other hand, two questionnaires from *Nefas Silk Lafto* sub-city were not returned and one from *Kirkos* sub-city returned it without answering the questions and was considered as unreturned. Thus, hereafter the total sample will be the 285 returned questionnaires. In cases where respondents neglected parts of the questions, data were treated as a missing value.

Table 3.1 Respondents by sub-city and housing type

Sub-City	Housing Type	Valid		Missing		Valid Total	
		Frequency	Percent	Frequency	Percent	Frequency	Percentage
Arada	Studio (single Room)	20	6.94%	0	0.0%	72	25.00%
	One Bedroom	20	6.94%	0	0.0%		
	Two Bedrooms	18	6.25%	0	0.0%		
	Three Bedrooms	14	4.86%	0	0.0%		
Kirkos	Studio (single Room)	19	6.60%	1	0.3%	71	24.65%
	One Bedroom	20	6.94%	0	0.0%		
	Two Bedrooms	18	6.25%	0	0.0%		
	Three Bedrooms	14	4.86%	0	0.0%		
Nefas Silk Lafto	Studio (single Room)	20	6.94%	0	0.0%	70	24.31%
	One Bedroom	20	6.94%	0	0.0%		
	Two Bedrooms	18	6.25%	0	0.0%		
	Three Bedrooms	12	4.17%	2	0.7%		
Bole	Studio (single Room)	20	6.94%	0	0.0%	72	25.00%
	One Bedroom	20	6.94%	0	0.0%		
	Two Bedrooms	18	6.25%	0	0.0%		
	Three Bedrooms	14	4.86%	0	0.0%		
Total		285	98.96%	3	1.04%	285	98.96%

Source: Survey Data

3.4 General Characteristics of Respondents

3.4.1 Respondents' Gender Distribution and Their Housing Type

Table 3.2 provides gender distribution data for the respondents and their housing type. Out of the total 285 respondents, 149 (52.3 percent) were female-headed households. The percentage of male-headed households exceeds that of females' only in three-bedroom units, 55.6 percent and 44.4 percent respectively.

Table 3.2 Respondents' Gender Distribution and their housing type

Gender		Studio	One bedroom	Two bedrooms	Three bedrooms	Total
Male	Frequency	35	37	34	30	136
	Percent	44.3%	46.3%	47.2%	55.6%	47.7%
Female	Frequency	44	43	38	24	149
	Percent	55.7%	53.8%	52.8%	44.4%	52.3%
Total	Frequency	79	80	72	54	285
	Percent	100.0%	100.0%	100.0%	100.0%	100.0%

Source: Survey Data

3.4.2 Respondents' Household Size

The majority (46.6 percent) of the total respondents had five and more than five household members, 28.4 percent of the respondents had family sizes of 3 to 4 and the rest, 27 percent, of respondents had less than three household members.

Table 3.3 Respondents' current Household Size

Household Size		Studio	One bedroom	Two bedrooms	Three bedrooms	Total
Less than 3	Frequency	34	22	12	9	77
	Percent	43.0%	27.5%	16.7%	16.7%	27.0%
3 to 4	Frequency	17	32	17	15	81
	Percent	21.5%	40.0%	23.6%	27.8%	28.4%
5 and more	Frequency	28	26	43	30	127
	Percent	35.4%	32.5%	59.7%	55.6%	44.6%
Total	Frequency	79	80	72	54	285
	Percent	100%	100%	100%	100%	100%

Source: Survey Data

3.4.3 Respondents' Monthly Income and Number of Dependents

The survey data showed that 32.6 percent of the respondents had monthly incomes ranging between birr 1001 and 2000. The second largest group, 25.3 percent, responded that their monthly income was between birr 501 and birr 1000. The third largest group, 17.5 percent of the respondents, claimed more than 2000 birr per month. The second smallest group, which was about 17.2 percent of the respondents, earned between birr 301 and birr 500 per month followed by the lowest number of respondents, 7.4 percent of beneficiaries with a monthly average income below birr 300.

Table 3.4 Respondents monthly income range by housing type

Monthly Income in Birr		Studio	One bedroom	Two bedrooms	Three bedrooms	Total
Less than 300	Frequency	10	8	3	0	21
	Percent	12.7%	10.0%	4.2%	0.0%	7.4%
Between 301 and 500	Frequency	13	21	13	2	49
	Percent	16.5%	26.3%	18.1%	3.7%	17.2%
Between 501 and 1000	Frequency	20	26	18	8	72
	Percent	25.3%	32.5%	25.0%	14.8%	25.3%
Between 1001 and 2000	Frequency	22	18	30	23	93
	Percent	27.8%	22.5%	41.7%	42.6%	32.6%
More than 2000	Frequency	14	7	8	21	50
	Percent	17.7%	8.8%	11.1%	38.9%	17.5%
Total	Frequency	79	80	72	54	285
	Percent	100.0%	100.0%	100.0%	100.0%	100.0%

Source: Survey Data

In terms of income, respondents were asked to show the number of dependents on their monthly income. In this respect, 14.4 percent of respondents did not have any dependents whereas 28.8 percent of the total respondents had less than two dependents, 29.8 had less than five dependents and 23.9 percent had less than eight dependents on their monthly income. Only 3.2 percent of the total respondents had more than eight dependents.

Table 3.5 Respondents' Dependents in their income

Number of dependents		Studio	One bedroom	Two bedrooms	Three bedrooms	Total
No dependents	Frequency	18	5	15	3	41
	Percent	22.8%	6.3%	20.8%	5.6%	14.4%
Less than 2	Frequency	26	23	26	7	82
	Percent	32.9%	28.8%	36.1%	13.0%	28.8%
Less than 5	Frequency	24	23	19	19	85
	Percent	30.4%	28.8%	26.4%	35.2%	29.8%
Less than 8	Frequency	11	24	11	22	68
	Percent	13.9%	30.0%	15.3%	40.7%	23.9%
More than 8	Frequency	0	5	1	3	9
	Percent	0.0%	6.3%	1.4%	5.6%	3.2%
Total	Frequency	79	80	72	54	285
	Percent	100%	100%	100%	100%	100%

Source: Survey Data

3.5 Shelter Related Responses

The summary of responses on shelter related questions is presented with tables for clear presentation of the findings. Furthermore, descriptive analysis was used to show the satisfaction level of the respondents' current housing status and provision of basic services for low-cost houses. It is also used for the two questions that were asked at the end of the questionnaire to state the problems of low-cost houses and propose solutions for the respective problems.

3.5.1 Previous Shelter Status

In the existing literature it is stated that the primary assumption low-cost housing eligibility is that the allottee or any group of his/her family

who is an intended beneficiary should not own his/her own home or at least should live in distressingly bad housing conditions.

Table 3.6 Respondents previous shelter status

Previous shelter status		Studio	One bedroom	Two bedrooms	Three bedrooms	Total
Own Home	Frequency	7	5	6	8	26
	Percent	8.9%	6.3%	8.3%	14.8%	9.1%
Dependent	Frequency	7	6	17	10	40
	Percent	8.9%	7.5%	23.6%	18.5%	14.0%
Rented from private home owners	Frequency	28	26	30	19	103
	Percent	35.4%	32.5%	41.7%	35.2%	36.1%
Rented from government	Frequency	29	40	19	16	104
	Percent	36.7%	50.0%	26.4%	29.6%	36.5%
Other	Frequency	8	3	0	1	12
	Percent	10.1%	3.8%	0.0%	1.9%	4.2%
Total	Frequency	79	80	72	54	285
	Percent	100%	100%	100%	100%	100.0%

Source: Survey Data

The survey data showed that a significant number of respondents lived in rental houses before they began dwelling in their current houses as 36.1 percent and 36.5 percent of the total respondents rented their previous houses from private homeowners and government institutions respectively. Most of the government-owned houses were the so-called 'kebele' houses located in the inner part of the city that need complete replacement due to dilapidation. The other component of government-owned houses was residential apartments that were administered by the Addis Ababa Rental Houses Agency. The survey data also showed that 9.1 percent of the total respondents had their own private houses before

they started to live in the condominium houses, 14 percent were dependents either with their family members or other individuals and the remaining 4.2 percent previously lived in other housing belonging to other categories; the majority of which lived in camps and few of them came from abroad. From the above table 3.6 we can see that the percentage of the previous shelter status of all the respondents did not show a major proportional difference for all of the four types of houses except for one-bedroom unit beneficiaries of whom half lived in government houses previously.

3.5.2 Ownership Status of Low-cost Houses

The survey data showed that about 60.7 percent of the total low-cost houses were legally owned by the residents themselves. On the other hand, somebody other than the residents owned the remaining 39.3 percent of the houses.

Table 3.7 Respondents' ownership status by housing type

Housing type	Owner		Non-owner		Total	
	Frequency	Percent	Frequency	Percent	Frequency	Percent
Studio	47	59.5%	32	40.5%	79	100.0%
one bedroom	56	70.0%	24	30.0%	80	100.0%
two bedrooms	46	63.9%	26	36.1%	72	100.0%
three bedrooms	24	44.4%	30	55.6%	54	100.0%
Total	173	60.7%	112	39.3%	285	100.0%

Source: Survey Data

From the total of 173 respondents who owned the houses, about half (50.3 percent) obtained the houses directly from the government (Addis Ababa City Administration Housing Agency) by lottery system and 34.1 percent received the houses directly from the City Administration Housing Agency under special consideration. Most of these beneficiaries were given priority and special considerations due to their previous

residential areas having been leased for investors and some were displaced from their residential areas as the result of the “Ring Road” construction. The following table 3.8 shows the percentage of respondents who were given the ownership of condominium houses by different means. The survey data further showed that 10.4 percent of the owners bought their houses from the original owners and the rest, 5.2 percent, acquired their houses through inheritance from their families or relatives.

Table 3.8 Owners’ means/source of ownership

Source of housing ownership		Studio	One bedroom	Two bedrooms	Three bedrooms	Total
Direct from government by lottery	Frequency	25	28	23	11	87
	Percent	52.1%	50.9%	50.0%	45.8%	50.3%
Direct from government by Special consideration	Frequency	14	18	16	11	59
	Percent	29.2%	32.7%	34.8%	45.8%	34.1%
Inherited from family/relatives	Frequency	2	2	4	1	9
	Percent	4.2%	3.6%	8.7%	4.2%	5.2%
Bought from owners	Frequency	7	7	3	1	18
	Percent	14.6%	12.7%	6.5%	4.2%	10.4%
Total	Frequency	48	55	46	24	173
	Percent	100%	100%	100%	100%	100%

Source: Survey Data

On the other hand, out of 112 non-owner residents, 87.5 percent of respondents rented the houses from the owners, while the rest, 11.6 percent, lived in the houses by proxy, without paying rental fees. Hence, we can see that out of the total 285 respondents, 98 of them (34.4 percent of the houses) were rented.

Table 3.9 Non-owners' means/source of ownership

Source of housing ownership		Studio	One bedroom	Two bedrooms	Three bedrooms	Total
Rented from owners	Frequency	27	22	23	26	98
	Percent	87.1%	88.0%	88.5%	86.7%	87.5%
Proxy without paying rental fee	Frequency	3	3	3	4	13
	Percent	9.7%	12.0%	11.5%	13.3%	11.6%
Other	Frequency	1	0	0	0	1
	Percent	3.2%	0.0%	0.0%	0.0%	0.9%
Total	Frequency	31	25	26	30	112
	Percent	100%	100%	100%	100%	100%

Source: Survey Data

The following table 3.10 shows that from the total 98 rented houses, a significant number of residents (43.9 percent) paid a monthly rental fee of 1001 to 1500 birr. We can also see that 53.8 percent of three-bedroom unit and 45.5 percent of one-bedroom unit residents took the lion's share of the rental market at the above range of rental fees. We can also see that the maximum monthly rental fee range for studio units was between birr 1001 and birr 1500. However, for the remaining three types of houses, one-bedroom, two-bedroom and three-bedroom units, 36.4 percent, 26.1 percent and 30.8 percent of residents paid a monthly rental fee of more than 1500 birr respectively. Out of the total residents who lived in the rented houses, only 7.4 percent of them paid less than a monthly rental fee of birr 300 and lived in studio units. The whole finding here shows that the renters were collecting good income and they made it business.

Table 3.10 Respondents' monthly rental fees for rented houses by housing type

Monthly Rental Fee in Birr		Studio	One bedroom	Two bedrooms	Three bedrooms	Total
Less than 300	Frequency	2	0	0	0	2
	Percent	7.4%	0.0%	0.0%	0.0%	2.0%
301-600	Frequency	3	1	2	0	6
	Percent	11.1%	4.5%	8.7%	0.0%	6.1%
601-1000	Frequency	11	3	7	4	25
	Percent	40.7%	13.6%	30.4%	15.4%	25.5%
1001-1500	Frequency	11	10	8	14	43
	Percent	40.7%	45.5%	34.8%	53.8%	43.9%
More than 1500	Frequency	0	8	6	8	22
	Percent	0.0%	36.4%	26.1%	30.8%	22.4%
Total	Frequency	27	22	23	26	98
	Percent	100%	100%	100%	100%	100%

Source: Survey Data

3.5.3 Respondents' Cost Coverage System

The 146 respondents who own their current houses directly from the city administration either by lottery system or under special consideration were asked how they cover housing costs (question number 15 in the questionnaire). About 19.9 percent of the respondents have already paid the required amount in full for the housing cost once to the concerned government institution. These respondents include 17.9 percent of studio and 15.2 percent of one-bedroom unit beneficiaries. The majority of the residents, 74.7 percent of the total respondents, paid some amount of the down payment (20 percent of the total cost) at one time and paid some amount every month until the completion of the total cost of the

house as per the payment schedule of the city administration. Moreover, 2.2 percent of the respondents did not begin payment and the remaining 2.7 percent covered their cost by other means. For most of the last categories of respondents who claimed it was beyond their ability to cover the cost, some NGOs aided them.

Table 3.11 Respondents' mode of cost coverage by housing type

Mode of cost coverage		Studio	One bedroom	Two bedrooms	Three bedrooms	Total
Already paid once	Frequency	7	7	9	6	29
	Percent	17.9%	15.2%	23.1%	27.3%	19.9%
First down payment and monthly bases	Frequency	28	36	29	16	109
	Percent	71.8%	78.3%	74.4%	72.7%	74.7%
Didn't start to pay	Frequency	2	2	0	0	4
	Percent	5.1%	4.3%	0.0%	0.0%	2.7%
Other	Frequency	2	1	1	0	4
	Percent	5.1%	2.2%	2.6%	0.0%	2.7%
Total	Frequency	39	46	39	22	146
	Percent	100%	100%	100%	100%	100%

Source: Survey Data

In the survey data, those respondents who have acquired their current houses directly from the government either by lottery system or under special consideration were again asked whether they obtained loan services to cover their cost. Out of those 146 respondents, only 35.6 percent were provided with loan service and the rest, 64.4 percent, did not.

Table 3.12 Self-owner residents' loan service availability

Loan Service Availability		Studio	One bedroom	Two bedrooms	Three bedrooms	Total
Available	Frequency	9	17	19	7	52
	Percent	23.1%	37.0%	48.7%	31.8%	35.6%
Not available	Frequency	30	29	20	15	94
	Percent	76.9%	63.0%	51.3%	68.2%	64.4%
Total	Frequency	39	46	39	22	146
	Percent	100%	100%	100%	100%	100%

Source: Survey Data

On the other hand, respondents who got loan services were further asked from which institution they received the service. Accordingly, out of the total 52 respondents, 40.7 percent of beneficiaries got loan service from government bank, 19.8 percent from employers, 18.5 percent from individual lenders and 16 percent of them got the service from micro-finance institutions. The remaining 4.9 percent of the respondents replied that they obtained the loan service from other sources not specified in the survey questionnaire.

3.5.4 Respondents' Participation During Low-Cost Housing Construction

Sampled beneficiaries were asked if they participated in the construction of their houses (question number 18). Out of the total 146 owners, most of them (92.5 percent of respondents) did not participate in the construction of their houses, while the remaining 7.5 percent participated during the construction process by paying in advance for the housing cost and by being active participants in panel discussions and meetings.

Table 3.13 Respondents participation during the construction of houses

Housing type	Involved		Not Involved		Total	
	Frequency	Percent	Frequency	Percent	Frequency	Percent
Studio	2	5.1%	37	94.9%	39	100%
one bedroom	4	8.7%	42	91.3%	46	100%
two bedrooms	3	7.7%	36	92.3%	39	100%
three bedrooms	2	9.1%	20	90.9%	22	100%
Total	11	7.5%	135	92.5%	146	100%

Source: Survey Data

3.5.5 Maintenance Costs After Handover

All of the respondents (both owners and non-owners) were asked if they incurred any maintenance costs after they took over the houses. Out of the total 285 respondents, 201 (about 70.5 percent) responded that they maintained one or more parts of their houses after they took over the houses. The following table 3.14 shows maintained and non-maintained percentage of houses after takeover and the housing type.

Table 3.14 Maintained and non-maintained houses after handover

Maintenance Cost		Studio	One bedroom	Two bedrooms	Three bedrooms	Total
Incurred	Frequency	56	54	49	42	201
	Percent	70.9%	67.5%	68.1%	77.8%	70.5%
Not Incurred	Frequency	23	26	23	12	84
	Percent	29.1%	32.5%	31.9%	22.2%	29.5%
Total	Frequency	79	80	72	54	285
	Percent	100%	100%	100%	100%	100%

Source: Survey Data

Those respondents who incurred costs for maintenance were further asked to list the parts of their houses they have maintained. Accordingly, the average was calculated to show maintained parts of the houses.

Thus, most (81.5 percent) maintained water pipes, about 72.1 percent of respondents maintained walls, 62.7 percent maintained windows and/or doors followed by roof, electric lines and other parts of the houses with average respondents of 44.7 percent, 55.7 percent and 19.9 percent respectively.

Table 3.15 Maintained parts of the houses

Maintained Part		Studio	One bedroom	Two bedrooms	Three bedrooms	Average
Roof	Frequency	17	18	25	27	21.75
	Percent	30.4%	33.3%	51.0%	64.3%	44.7%
Wall	Frequency	42	31	38	33	36
	Percent	75.0%	57.4%	77.6%	78.6%	72.1%
Windows/Doors	Frequency	34	24	27	38	30.75
	Percent	60.7%	44.4%	55.1%	90.5%	62.7%
Water Pipes	Frequency	47	38	41	37	40.75
	Percent	83.9%	70.4%	83.7%	88.1%	81.5%
Electric Lines	Frequency	30	15	32	32	27.25
	Percent	53.6%	27.8%	65.3%	76.2%	55.7%
Other parts	Frequency	3	7	16	12	9.5
	Percent	5.4%	13.0%	32.7%	28.6%	19.9%

Source: Survey Data

3.5.6 Services and Utilities

In question number 22 of the survey instrument, all respondents were asked to indicate the services and utilities that were provided in their house. As the result, 98.4 average percent of respondents received water supply and about 99.7 percent of the residents had electric power supply service in their houses. On average 77.7 percent and 74 percent of respondents had liquid waste disposal and fixed line telephone

provisions respectively but only 54.6 percent of residents had solid waste disposal service.

Table 3.16 Provision of Basic Services and Utilities

Service Provided		Studio	One bedroom	Two bedrooms	Three bedrooms	Total	Average
Water Supply	Frequency	77	79	70	54	280	70
	Percent	97.5%	98.8%	97.2%	100.0%	98.2%	98.4%
Electric Power Supply	Frequency	79	79	72	54	284	71
	Percent	100.0%	98.8%	100.0%	100.0%	99.6%	99.7%
Fixed Telephone Line	Frequency	53	61	50	45	209	52.25
	Percent	67.1%	76.3%	69.4%	83.3%	73.3%	74.0%
Liquid Waste Disposal	Frequency	62	58	51	48	219	54.75
	Percent	78.5%	72.5%	70.8%	88.9%	76.8%	77.7%
Solid Waste Disposal	Frequency	58	48	32	22	160	40
	Percent	73.4%	60.0%	44.4%	40.7%	56.1%	54.6%

Source: Survey Data

In addition, respondents were also asked to rank the above services on accessibility and regularity bases (from bad to good) with number 1 representing the most irregularly provided or not provided at all and number 5 representing regularly provided service/utility. In this respect, solid waste disposal was ranked first by most of the respondents (75.4) percent for its irregularity or absence of the service. Liquid waste disposal service was ranked first by 43.2 percent of respondents followed by fixed line telephone provision at 27.7 percent. Water supply was ranked first for its absence and irregularity by 19.3 percent of residents and electric power supply was the first problem for 15.1 percent of respondents both for its absence and for irregularity. Fixed line telephone was put in the first place by 27.7 percent of respondents, most of whom did not have the service (refer to table 3.16); however, in terms

of service provision, the majority (43.9 percent) ranked it as least irregularly provided. The following table 3.18 shows the total respondents' rankings for the accessibility and irregularity of basic services and utilities.

Table 3.17 Irregularity of Basic Services and Utilities

Service Provided		Ranks					Total
		1 st	2 nd	3 rd	4 th	5 th	
Water Supply	Frequency	55	60	78	52	40	285
	Percent	19.3%	21.1%	27.4%	18.2%	14.0%	100.0%
Electric Power Supply	Frequency	44	50	74	78	39	285
	Percent	15.1%	17.5%	15.1%	27.4%	15.1%	100.0%
Fixed Telephone Line	Frequency	79	12	25	44	125	285
	Percent	27.7%	4.2%	8.8%	15.4%	43.9%	100.0%
Liquid Waste Disposal	Frequency	123	74	40	35	13	285
	Percent	43.2%	26.0%	14.0%	12.3%	4.6%	100.0%
Solid Waste Disposal	Frequency	215	40	12	6	12	285
	Percent	75.4%	14.0%	4.2%	2.1%	4.2%	100.0%

Source: Survey Data

3.5.7 Respondents' Satisfaction with Housing

Respondents were asked about the satisfaction level of their current shelter status both for the housing type and for social and neighbourhood relations relative to their previous status in questions number 24 and 25 respectively.

3.5.7.1 Respondents' Lifestyle satisfaction with Their Current Housing Relative to Previous Housing

The majority of respondents were strongly satisfied with their lifestyles in their current housing relative to their previous shelter status. As per the

survey data, on average 50.9 percent of respondents were strongly satisfied, 35.5 percent of the total respondents were satisfied and 10.3 percent of the respondents were neutral with the lifestyles of their previous and current housings. Only few numbers of residents (3.2 percent) were unsatisfied followed by 0.7 percent of respondents who were strongly dissatisfied with their current housing status relative to previous houses.

Table 3.18 Percentage of respondents' current life style satisfaction level by housing type

Satisfaction Level		Housing Type				Average
		Studio	one bedroom	two bedrooms	three bedrooms	
Strongly Satisfied	Frequency	40	44	28	32	36
	Percent	50.6%	55.0%	38.9%	59.3%	50.9%
Satisfied	Frequency	34	27	27	15	25.75
	Percent	43.0%	33.8%	37.5%	27.8%	35.5%
Neutral	Frequency	3	6	13	5	6.75
	Percent	3.8%	7.5%	18.1%	9.3%	9.7%
Not satisfied	Frequency	2	3	2	2	2.25
	Percent	2.5%	3.8%	2.8%	3.7%	3.2%
Strongly unsatisfied	Frequency	0	0	2	0	0.5
	Percent	0.0%	0.0%	2.8%	0.0%	0.7%
Total	79	80	72	54	71.25	79
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: Survey Data

3.5.7.2 Respondents' Satisfaction with Their Current Conditions of Neighbourhood and Social Relations

The majority of the respondents (47 percent) were strongly satisfied with their current conditions of neighbourhood and social relations relative to their previous neighbourhood and social relations. Nearly 25.7 percent of

the total respondents were satisfied followed by 17.3 percent of respondents who were neutral to their neighbourhood and social relations of their current housing relative to the previous one. Nonetheless, 9.3 percent were not satisfied and about 0.7 percent of the total respondents were strongly dissatisfied with the situation.

Table 3.19 Respondents' satisfaction with current neighbourhood conditions and social relations

Satisfaction Level		Housing Type				Average
		Studio	one bedroom	two bedrooms	three bedrooms	
Strongly Satisfied	Frequency	35	42	31	26	33.5
	Percent	44.3%	52.5%	43.1%	48.1%	47.0%
Satisfied	Frequency	24	19	19	12	18.5
	Percent	30.4%	23.8%	26.4%	22.2%	25.7%
Neutral	Frequency	15	15	12	8	12.5
	Percent	19.0%	18.8%	16.7%	14.8%	17.3%
Not satisfied	Frequency	4	4	9	8	6.25
	Percent	5.1%	5.0%	12.5%	14.8%	9.3%
Strongly unsatisfied	Frequency	1	0	1	0	0.5
	Percent	1.3%	0.0%	1.4%	0.0%	0.7%
Total	Frequency	79	80	72	54	71.25
	Percent	100.0%	100.0%	100.0%	100.0%	100.0%

Source: Survey Data

In question number 26 of the survey instrument, all of the respondents were asked to forward their own judgment whether the government has to keep on constructing low-cost houses in the future or not. In view of that, the vast majority of respondents (91.2 percent) supported the current government's effort to persist in constructing more low-cost houses in Addis Ababa. Moreover, respondents were asked two subjective

questions to list problems they have been observing in low-cost houses based on their observations and experiences, and suggest possible solutions for the problems they have stated.

3.5.8 Respondents' List of Problems and Suggested Solutions for Low-Cost Houses

3.5.8.1 Problems Identified by the Residents

The problems listed by the respondents are classified into two major categories: physical and socio-cultural. In relation to quality problems, the vast majority of the respondents said that the buildings were not constructed with the highest quality construction materials. As a result, the roofs and the walls have started to crack and leak and sound pollution a common complaint. Oral conversations and some movements of household materials in one house were upsetting others. Due to this, most of the dwellers have modified the utility materials, which were originally fastened in the houses. These include doors/windows, kitchen materials, water pipes, as well as lavatory and shower materials.

Respondents also complained about the absence of fire protection utilities and emergency exits. Most of the respondents were not content with the staircases of the buildings made from steel sheets, which create noise when used. The lack of alternative stairs in cases of emergency or problems with the main stairway was also seen as detriments of the buildings.

The other physical problems that most of the residents identified were the absence of children's playgrounds and solid waste disposal services, which was seen as a cause for environmental pollution. Respondents also said that the sanitary works of the buildings were not constructed to the required standards and thus they faced several problems in relation to liquid waste disposal. Most of the time dwellers that live above the second floor faced water shortages that in turn caused terrible smells in

the buildings. In addition, the buildings did not consider disabled and aged persons as facilities like elevators or any other alternatives were not provided.

The second category of problems relate to socio-cultural patterns of the residents. Most of the residents were not familiarized as to how to live together in apartments. As a result, they were not aware of their rights and obligations. Thus, most residents did not feel responsible for the properties of the buildings and conflicts among residents were a day-to-day phenomenon in condominiums. Some of the residents used firewood to cook foodstuff, especially during holidays and the resulting smoke polluted the whole building. The other problem that most of the residents spelled out was the absence of sufficient space around the buildings and the absence of security for their properties. According to the respondents, robbery of clothes and other personal properties was a frequent occurrence in the residential buildings.

3.5.8.2 Solutions Suggested

For the problems mentioned above, respondents forwarded their own possible solutions. In this respect, most of the respondents made the government responsible for the quality related problem of the buildings. According to most of the respondents, the majority of the low-cost apartment problems could have been solved if the government had closely supervised construction. In addition, some of the respondents said that the reason for quality problems was the lack of the government's readiness to take remedial actions on time and the projects were begun very hastily without conducting prior research and study.

Overall, the respondents have strongly recommended the concerned bodies to closely conduct supervision and control during construction. They also suggested the use of better quality construction materials, accessories and utilities to the houses. The respondents further

recommended the concerned bodies to leave enough space between buildings for children's playgrounds and other community services.

Concerning the socio-cultural predicament of the residents, most of the respondents suggested the government conduct awareness raising trainings before handing over the houses to the owners. They also suggested the formation of community associations so as to resolve common problems of the buildings. Most of them also suggested the construction of buildings to take the disabled people into consideration in the future.

3.6 Conclusion

Apart from the first low-cost housing pilot projects built in '*kolfe*' district in 1968, there were no significant attempts made to solve the housing problems of the lower income groups of Addis Ababa for decades. However, following the federal government proclamation on urban development policy, the city administration of Addis Ababa prepared a five-year housing development program in 2004 to reduce the housing problem of the city by 50 percent by building low-cost houses, which address the lower and middle income households.

Based on the findings of the research, it can be concluded that the projects were successful in terms of addressing female-headed households that accounted for 52.3 percent of the total beneficiaries. Nevertheless, despite consideration of female-headed households, 49.3 percent of studio and 60 percent of single bedroom unit beneficiaries had five and more than five household members, beyond the accommodation capacity of the houses.

The survey data also pointed out that only 24.6 percent of the respondents had average monthly income below 500 birr and the rest of them were middle and higher income households. It can be also concluded that the majority (64.8 percent) of the total low-cost housing

residents lived in rental houses before they started living in their current houses. It was found that only the residents legally owned 60.7 percent of the total low-cost houses themselves and the rest of which were transferred to third parties. On the other hand, 34.4 percent of the total houses were rented.

In respect to housing cost coverage and availability of loan service, the majority of the respondents (71.8 percent of legal self-owners) first paid 7 percent down payments and the rest on monthly bases. On the other hand, 64.4 percent of them did not get any loan services to cover their cost.

In general, from the findings of the study, it can be concluded that most of the residents incurred maintenance costs after they took over the houses and most of them were complaining of the poor quality of construction materials, lacking basic services and absent utilities in the houses. Regardless of these problems, most of the residents were satisfied with their current lifestyle, social and neighbourhood relations and supported the government's effort to build more low-cost houses in the future.

Chapter Four

Assessment of Survey Data and Interview Questions

4.1 Introduction

In the previous section, the statistical results of respondents from low-cost housing residents were provided. In this section the detailed qualitative analysis of the questionnaire results, combined with the interview results of the concerned government offices are explained. Moreover, interpretation of statistical data and interview questions concerning the issues raised in the literature framework are discussed.

4.2 Recollection on Interview Questions and Issues

Sixteen interview questions related to this research study were presented to three government offices directly responsible for the construction and distribution of low-cost houses: Ministry of Works and Urban Development (MWUD), Addis Ababa City Administration Housing Agency (AACAHA) and Addis Ababa City Administration Office of Housing Projects (AACAOHP). The housing construction department head from MWUD, the bureau head from AACAHA and sociologist from AACAHA responded to the interview questions. Moreover, the researcher accessed supporting documents and unpublished reports from the offices. Hence, in this chapter the combined analyses are presented together with the statistical data results of the residents of low-cost houses.

According to the interviewees and unpublished reports, the idea of a low-cost housing construction program emerged from two policy documents: Integrated Urban Development and National Poverty Reduction. Apart from its many advantages, low-cost housing was selected as a solution for the housing problem of the country not only for its primary benefit as

a shelter for the lower and middle-income groups but also for its ability to coordinate different sectors of the economy to achieve the objectives of the national poverty reduction policy.

According to the Housing Construction Department Head at the Ministry of Works and Urban Development, “the number of building construction contractors has been increased from 100 to more than 1000. The number of building construction consultants has been increased from 10 to more than 100 and more than 3,000 micro enterprises have been established after the implementation of the program all over the country”. The Ministry has taken the main responsibility for capacity building, credit arrangements and training the contractors, consultants, and small and micro enterprises. In addition to this, more than 142,000 job opportunities have been created all over the country, out of which 59,087 were from Addis Ababa who have been engaged in the construction of low-cost houses. Thus, low-cost housing was selected for its integrated advantages.

The sociologist from AACAHPO also agreed; “apart from its advantage to solve housing problems for thousands of people, low-cost housing was selected for its benefit as a source of job opportunities for citizens, it develops the capacity of the construction sector and made the city beautiful, replacing the slum areas by condominium apartments” (Interviewed on May 16, 2008).

The Addis Ababa City Administration planned to construct 50,000 houses per year and 250,000 houses within five years beginning in 2004. However, only 63,719 houses were under construction and only 5,712 houses were transferred to the beneficiaries up to the end of 2007 (AACAHA). According to the agency’s unpublished report (AACGHA 2007: 5), more houses have been completed at the beginning 2008 and beneficiaries have been identified to take over the houses.

All of the three government offices agreed that the main cause for the delay of the construction of low-cost houses was the shortage in the supply of construction materials (mainly cement and reinforcement iron bars). The cause of the shortage in the supply of the construction materials was the boom of the construction sector in the country. In addition to the scarcity of construction materials, the shortage of skilled manpower in the construction sector was also cited as one of the reasons for the setback of construction projects. Thus, due to these and other minor problems, the offices believed that the construction of the low-cost housing projects has not been achieved as planned.

On the other hand, all interviewed officials supported the existing attempt of the government to construct low-cost houses as a solution to solve the housing problem of the country, particularly to meet the need of low-income households. As the result, the Ministry of Works and Urban Development plans to import enormous amounts of cement and reinforcement iron bars to allocate to all regional states, including Addis Ababa. In addition, the Ministry also coordinated the financial institutions and investors to import dump trucks, construction machineries and modern crushers by arranging credit facilities for investors. By and large, the government has planned to carry on the construction of low-cost houses extensively throughout the country.

The interviewees responded that the absence of a national housing development policy had its own impact on the problems faced with low-cost houses. According to the sociologist from AACAOHP; “we have changed the designs of low-cost houses many times and there are still many problems in the quality of the houses constructed; however, if there were a well defined national housing policy, there would not be such challenges in the implementation of the projects”.

The Housing Construction Department Head in the MWUD said, “the great lesson we have learned so far was to accumulate sufficient

amounts of construction materials before starting the construction of houses. Thus, in addition to importing vital construction materials, we are working on improving the capacities of contractors, consultants and micro-enterprises so as to complete the houses on time and with the required quality”.

4.3 Interpretation of Statistical Data and Interviews

Beneficiaries and Their Income: According to the payment schedule of AACAHA, studio and one-bedroom unit beneficiaries must have a monthly income of 49.2 USD (about 467 birr) and 86.04 USD (about 817 birr) per month respectively. Nevertheless, about 45.6 percent of the studio type of house beneficiaries earned an average monthly income of more than 1000 birr. Only 29.5 percent and 36.3 percent of studio and one bedroom units respectively had a monthly income below birr 500. This indicates that the majority of the beneficiaries of the condominium houses are not the low-income group of the city in contradiction with the target of the low-cost housing projects. The sociologist from the Addis Ababa Housing Projects Office also agreed that “the selection criteria for those lower-income households was their monthly income; unfortunately, this has failed due to the vast number of applicants which made it difficult to identify their income. Hence, most of the beneficiaries of the low-cost houses were found to be middle and higher income households instead of lower income households”.

Gender and Family Size: The current Ethiopian government policy approach gives emphasis for women. Thus, priority for women-headed families must be given in the distribution of low-cost houses. In this respect, the survey data showed that more than half (52.3 percent) of the total respondents were female-headed families. The percentage of female-headed families for studio and one-bedroom houses was 55.7 percent and 53.8 percent respectively. Accordingly, the projects can be taken as

successful in terms of benefiting women. The concerned government offices also confirmed that this effort of prioritizing women-headed families would continue in the future. On the other hand, about 49.3 percent and 60 percent of studio and one-bedroom unit respondents respectively had a household size of five and more than five. Hence, although projects were successful in terms of prioritizing larger households, most of those residents protested about the small size of studio and one-bedroom units. In particular, one-bedroom units were too small to accommodate more than five persons. In this respect, most of the respondents recommended the government to build larger studio and one-bedroom units.

The Poorest Homeless: In the literature Prakash (1978: 79) stated, “clearly public housing programs must cater principally to the so large slice of its population, low income group, at the cost that they can afford”. According to the interviews with officials, the government did not have any different approach to address those households of the lowest income group who were not able to meet the current cost coverage system. The Housing Construction Department Head in the MWUD said; “from the experience of other countries, the lowest-income group of society is made to participate by contributing labour during the construction of the buildings and the rest of the construction cost is totally covered by the government to subsidize the lowest-income group of society. However, in our program it only exists on paper and has not yet been implemented. Therefore, no special emphasis was given to the poorest section of society and only those who can afford the cost were involved with different modes of cost coverage systems” (Interviewed May 12, 2008).

The survey data results also showed that the vast majority (about 92.5 percent) of the respondents who owned the houses in their own name did not participate during the construction of their houses. Those

respondents who have participated during the construction process were involved only by paying housing costs in advance and not by labour.

This clearly indicates that the poorest section of Addis Ababa, including those homeless people who live in the streets were totally ignored in the low-cost housing program. Regarding this, Dink (1978: 15) stated; “a great volume of direct subsidies is necessary for very low-income families in order to meet their shelter need”. Therefore, the researcher strongly recommends the concerned government bodies consider the poorest and homeless sections of the society in the low-cost housing projects in particular and in the upcoming national housing policy in general taking the experiences of other countries.

Financing Low-Cost Houses: Hussain (1978: 106) has said; “credit facilities for helping low-income people must be provided from government building banks/corporations”. According to the low-cost housing project document and the interview result, the government facilitates credit to the low-cost housing beneficiaries from the government bank (Commercial Bank of Ethiopia) taking their houses as collateral. Nevertheless, the survey data result showed that only 35.6 percent of self-owner residents benefited from the loan service, out of which only 40.7 percent of them (or 22.6 percent of the total self-owners) obtained the service from the government banks. This indicates that the city administration did not make sufficient effort to arrange credit facilities for the beneficiaries. The survey data result also showed that about 20 percent of the total self-owners paid the housing cost on time, without availability of any credit facilities. This also shows that those beneficiaries were from higher income groups of society because they were able to cover their cost without any difficulty. It is, therefore, the researcher’s belief that the concerned parties must arrange credit facilities to all target groups of the beneficiaries particularly for the lower and middle-income households.

Aim of Low-Cost Housing: It is stated in the literature that the reason for the intervention of government in the housing market and the construction of low-cost houses is that the bulk of the population in the developing world is so poor that they could not afford proper housing. This clearly confirms that low-cost houses must be constructed not for profit purposes but to solve the chronic housing problem of the society, in particular of the poor. Accordingly, as per rules and regulations formulated by the AACAHA, apart from inheritance due the death of the owner and some other acceptable reasons, government low-cost housing beneficiaries were not allowed to transfer the houses to third parties by any means. However, it is found in the survey data that the property rights of about 39.3 percent of the total houses did not belong to the residents who were living in the houses at the time of survey. From the remaining owners (60.7 percent), about 10.4 percent of them bought the houses from the original owners. This finding showed that some individuals were abusing the objective of low-cost houses and were making profits from the houses. In addition, 34.4 percent of the total houses were rented from the owners who collected monthly rents. This fact shows that the renters and those who have sold their houses had access to housing previously; hence, they were generating income and profits from the low-cost houses, which makes the chronic housing problem complex. Consequently, the researcher believes that the government should set clear and vigorous rules and regulations and properly follow-up the implementation in order that it meets the housing needs of the lower income group and achieves its objectives.

Housing Policy: The interviewees were asked whether the current low-cost housing system was in line with the social and economic culture of Ethiopians. They were further asked about the role that the government should play in the housing sector. In this regard, all the respondents agreed that this housing system, which enables many households to live

together, was a relatively new phenomenon to most Ethiopians. As a result, Housing Construction Department Head from the MWUD said, “although we did not conduct research on the subject matter, we believe that many socio-cultural problems were happening among the dwellers of the buildings. However, from its cost benefit point of view, it must be provided to the citizens”. The department head strongly agreed with the provision of the government subsidized low-cost houses and the active involvement of the government in the housing sector. On the other hand, both the bureau head of AACAHA and the sociologist from AACAOHP suggested that the government has to withdraw itself from the direct provision of houses and it must only play the coordination role among the private sector, cooperatives and individuals so as to build their own houses. According to the sociologist, “if the government continues to provide more subsidized houses in the future, it may influence the other sectors negatively because it spends a significant amount of its budget on the housing sector. In addition, it develops a sense of dependency among the society. The society may not make efforts to build their own houses”. Accordingly, the sociologist recommended an all-inclusive (comprehensive) housing policy that enables the government to withdraw itself from the provision of housing gradually.

From the experiences of other developed countries, as it was stated by Brian (1996: 179) “state intervention in the housing market reached its peak in the middle years of 1970s. But subsequently the state has been ‘rolled back’, allowing the ‘neutral judge’ of the market a more important role in determining the pattern of housing provision”, the researcher also suggests the government withdraw itself step-by-step from the housing market after adjusting the existing huge gap between the supply and demand of housing and play its regulatory role in the sector. Provision of housing for the poorest section of the society can be taken as a separate welfare program of the government.

4.4 Conclusion

Regardless of various problems in the poor quality of construction materials of low-cost houses and many shortcomings in the implementation of the program, the vast majority (91.2 percent) of the respondents supported the current government's effort to continue the construction of more low-cost houses. In addition, most of the respondents were satisfied with the current shelter status and neighbourhood relations relative to their previous situations.

The government was also reinforcing its capacity and efforts by importing more building materials, machineries and dump trucks. Moreover, the government was encouraging domestic contractors by providing capacity building trainings and initial working capital on credit from government banks to the building contractors. All these show the government's commitment to continue the construction of many low-cost houses to solve the housing problems of the lower and middle-income groups of society.

However, the survey data showed that there were plenty of problems encountered in the construction and distribution of low-cost houses both in terms of the poor quality of the houses and distribution to the beneficiaries. The researcher believes that all the problems occurred due to the absence of a national housing development policy in the country. Most of the beneficiaries of low-cost housing surveyed in this study were from middle and higher income groups. This clearly indicates that the government ought to arrange opportunities for all groups of society to own houses because the high income households did not own their own houses and were found renting low cost houses. Thus, a comprehensive national housing policy, which integrates the government, private sector, financial institutions, micro and small-scale enterprises, etc, must be

formulated to solve the housing problem of the nation and achieve the desired national development of the country.

Chapter Five

Summary of the Findings, Conclusion and Recommendation

5.1 Summary of the Findings

This research was conducted to identify the major problems of low-cost housing projects in Addis Ababa. Hence, the findings obtained from the responses low-cost housing beneficiaries and the interviewees showed that there were problems in the implementation of the low-cost housing projects. The problems were observed during the construction and distribution of the houses.

Major research findings are summarized as follows:

- The vast majority of beneficiaries of low-cost housing projects were higher income households
- About 60.7 percent of the total low-cost houses were legally owned by the residents themselves while, 39.3 percent of the houses were transferred to third parties
- Out of 112 non-owner residents, 87.5 percent of respondents rented the houses from the owners
- 92.5 percent of respondents did not participate during the construction of their houses by any means
- The majority of the respondents (64.4 percent) did not get any loan service to cover their housing costs
- About 70.5 percent of low-cost housing residents maintained one or more parts of their houses after takeover

- The majority of the residents were satisfied with their lifestyles and neighbourhood relationships in low-cost houses relative to their previous housing condition
- Most of the respondents articulated their dissatisfaction with the poor quality of construction materials for low-cost houses
- The poorest section of the society of Addis Ababa including the homeless were totally ignored in the low-cost housing program
- All low-cost housing buildings did not have fire protection utilities and emergency exits
- Addis Ababa City Administration constructed about 30,000 houses by the end of 2007 which achieved only 15 percent of its plan
- The shortage of construction materials as a result of the construction sector boom in the country was a cause for the delay in the construction of low-cost housing project
- The absence of a national housing policy was also stated as a cause for the problems faced in the administration of low-cost housing projects in Addis Ababa because there was not any written national housing policy which clearly identified the role of the government and the private sector in the provision of housing to all income sections of the society and the different programmes which were formulated by the city administration could not solve the housing problem of the city so far.

5.2 Conclusion

Apart from its status as a necessity for human beings, housing has a major important quality of life, with considerable socio-economic significances. However, developing countries have experienced many problems in relation to housing provision. All the difficulties associated with housing development in those countries are the result of a

significant human migration; particularly the rural-urban migration that has been growing at an alarming rate.

The fast growth of urban centres and the mobility of people to those urban centres has caused the failure of housing delivery systems in cities and in turn the inability of the developing countries to meet the need of their citizens. Consequently, cities of those countries are characterized by abject urban poverty, which includes social, economic and ecological problems. Some of the consequences of urban poverty in developing countries are the proliferation of slums and informal settlements.

Different policy approaches to housing for the urban poor in general have been experimented for decades. They range from free market approaches to formal public housing programs. However, the majority of the population of developing countries is too poor to pay for shelter at market prices. Thus, the argument, which supports government intervention in the housing sector to aid the poor was emphasized in the research. The current reality shows that land is not easily affordable and the cost of construction materials is rising at an alarming rate in the contemporary world. Thus, using locally produced low-cost construction materials was found to be very important. Accordingly, from past experiences of some developed and developing countries, low-cost houses have been found to be advantageous in terms of cost reduction and employment generation so as to solve the housing problem of the poor at costs they can afford to pay.

While new approaches have been developed in response to the chronic housing problem of the poor, lack of effective policy formulation and implementation strategies was a common problem in most developing countries.

Ethiopia in general and the capital, Addis Ababa, in particular share most of the problems of developing countries related to housing

shortages. Thus, following the federal government's enacted proclamation on urban development policy, the Addis Ababa city administration prepared a five-year housing development program in 2004 so as to reduce housing shortages by building 250,000 low-cost houses within five years (50,000 houses per year) focusing on the lower income groups. However, there has been no comprehensive national housing policy until now. As a result, the construction and distribution of low-cost housing projects of the Addis Ababa city administration have faced many challenges and failed to meet its objectives.

5.3 Recommendations

The issue of housing is not something that concerns only individuals, a household or a certain group of a society. Housing affects the whole socio-economic system of a country. Housing problems in a certain country, in one way or another may be taken as a handicap for the development of that particular nation. McGuire (1981: 3) supporting this says,

Because of the intimate relationship of housing to family life, it is a pillar of social stability, positively related to social well-being and group satisfaction. Therefore, the very nature of housing makes it political and hence subject to political pressure in all of its facets-production, financing, and consumption. Housing manifests the political and economic climate found in a society as well as does any other facet of national experience.

In addition to this, housing is a basic human right. Consequently, a country, which has provided shelter for its citizens, will have a productive workforce, which may become a pillar for national development. This shows that housing is a burning issue among political leaders and policy formulators who strive to achieve other national development agendas.

In spite of these facts, the current government of Ethiopia has not yet given due attention to the housing sector. To this, the absence of a national housing development policy is a clear indication of weaknesses. The only relevant policy in which housing development is emphasized as a sub-program is the Urban Development Policy formulated in 2004 which was also too late.

The findings of this research showed that the low-cost housing program has failed to achieve its objectives. According to the program, the city government should have constructed 200,000 low-cost houses by the end of 2007. However, the unpublished first half-year report of Addis Ababa Housing Project Office (2008: 3) showed that only about 30,000 houses were constructed (i.e only 15 percent of the plan was achieved). On the other hand, low-cost housing projects were started with the objective of solving the housing problem of the lower and middle-income groups. However, the research found that the vast majority of the residents in the low-cost houses were higher income households and significant numbers of the houses were rented and transferred to third parties. The program could be deemed successful only in terms of generating job opportunities and establishing micro and small-scale enterprises.

Therefore, the researcher would like to forward the following recommendations to the concerned government bodies of the country in general and Addis Ababa City Administration in particular.

1. It is vitally important to inform administrators, planners and policymakers that projects without a clear objective and direction have always ended up in failure. As the housing sector plays a vital role in the national and city development, a housing development policy should undoubtedly be formulated as soon as possible.

2. The survey data showed that the majority of the residents in the low-cost houses were higher income families. This shows that housing is not only the problem of lower and middle-income families but affects all sections of the society. Therefore, the housing policy must be 'comprehensive' and inclusive of the society at large. Hence, cooperatives, real estate developers, private individuals, and above all, the government must coordinate efforts to solve the country's housing problem.
3. Quality construction materials must be used to construct low-cost houses to the best maximum level so as to reduce the residents' repair cost after handing over the houses.
4. Most of the low-cost houses lack fire protection utilities and emergency exits. Therefore, it is better to consider concrete made staircases which could avoid noise pollution and related problems at the same time alternative staircases and fire protection utilities must be taken into consideration for the future.
5. Some people were abusing the objective of low-cost housing programmes and were making significant amount of income by selling and renting the houses. Accordingly, the city government administration must take strong supervision and control mechanism and make sure that the house distribution must target the lower income group of the society.

6. Children's playgrounds and solid waste disposal services must also be taken into consideration so as to avoid environmental pollution.
7. It is also highly recommended by the researcher that the low-cost houses must not be constructed above G+2 standard so that there will not be water shortage and sound pollutions in the apartments.
8. It is better the government to conduct awareness raising trainings before handing over the houses and form community associations to solve shared problems in the apartments.
9. The research result indicates that there is a problem the provisions of loan services in the housing sector. Therefore, a housing-finance system requires the government encompassing regulation to bring coordination between lenders, builders and consumers. Hence, the government must play its coordination role so as to make enough finance available to the housing sector.
10. The researcher believes that one of the causes for the failure of low-cost housing projects in Addis Ababa is the absence of stable and consistent management systems in the city. This might be pointed to as the cause for the backlog of the construction of low-cost houses. Thus, it is strongly recommended that the city management must be depoliticized and strong political commitment to depoliticize the city management system from the government is essential.

11. Most respondents did not have any involvement during the implementation of the projects. This indicates that government officials and political leaders only constructed policies and programs in top-down manner. Thus, government must initiate public participation in housing policy options at the same time during the construction of low-cost houses.
12. Overall, this research study can be taken as a stepping-stone for conducting further studies on the threats and opportunities of low-cost houses. Most importantly, the government must take corrective actions for the problems stated in this research.

An effective and well-stated policy with better implementation capacity is the major solution to the prevailing housing problem of the country. As it is well articulated by Drakakis-Smith (1979: 23), “effective policy change, with extended programs that really assist the urban poor, can only emerge if attitudes at the macro-level, namely policy towards housing, are structured”.

3.1. Total collected data

Sub-City	Housing Type	Frequency	Percent	Total Frequency	Total Percentage						
Arada	Studio (single Rm)	20	7.0%	72	25.3%						
	One Bedroom	20	7.0%								
	Two Bedrooms	18	6.3%								
	Three Bedrooms	14	4.9%								
Kirkos	Studio (single Rm)	19	6.7%	71	24.9%						
	One Bedroom	20	7.0%								
	Two Bedrooms	18	6.3%								
	Three Bedrooms	14	4.9%								
Nefas Silk Lafto	Studio (single Rm)	20	7.0%	70	24.6%						
	One Bedroom	20	7.0%								
	Two Bedrooms	18	6.3%								
	Three Bedrooms	12	4.2%								
Bole	Studio (single Rm)	20	7.0%	72	25.3%						
	One Bedroom	20	7.0%								
	Two Bedrooms	18	6.3%								
	Three Bedrooms	14	4.9%								
Total											
3.2 Gender											
Male	35	44.3%	37	46.3%	34	47.2%	30	55.6%	136	47.7%	
Female	44	55.7%	43	53.8%	38	52.8%	24	44.4%	149	52.3%	
Total	79	100.0%	80	100.0%	72	100.0%	54	100.0%	285	100.0%	

3.3 Age

Age	Frequency	Percentage			
< 30	109	38.2%			
>30	176	61.8%			
Total	285	100.0%			

3.4. Marital Status

Single	Married	Divorced	Widowed	Total	
40	25	14	1		
26	42	12	1		
19	38	10			
11	37	4			
96	142	40	2	280	
34.3%	50.7%	14.3%	0.7%	1.8%	valid
33.7%	49.8%	14.0%	0.7%		cummulative

3.5 Education

	Freq.	Perc.
Non-educated	30	10.5%
primary or sec	79	27.7%
College Dip/Cer	92	32.3%
BA and above	84	29.5%
Total	285	100.0%

3.6 HH Size

Size	Studio		1 bed		2 bed		3 bed		Total	
	F	Per	F	Per	F	Per	F	Per	F	Per
<3	34	43.0%	22	27.5%	12	16.7%	9	16.7%	77	27.0%
4 to 5	17	21.5%	32	40.0%	17	23.6%	15	27.8%	81	28.4%
5	22	27.8%	16	20.0%	23	31.9%	12	22.2%	73	25.6%
>5	6	7.6%	10	12.5%	20	27.8%	18	33.3%	54	18.9%
Total	79	100.0%	80	100.0%	72	100.0%	54	100.0%	285	100.0%

3.7 Length of time since reside

	> 1 year	1 to 2 yrs	2 to 3 yrs	>3 yrs	total
single	22	34	21	2	79
1 bed	16	47	16	1	80
2 bed	18	25	24	5	72

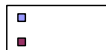
3 bed		9	23	22	0	54
Total		65	129	83	8	285

	F	P
< 1 year	65	22.8%
1 to 2 years	129	45.3%
2 to 3 years	83	29.1%
> 3 years	8	2.8%
Total	285	100.0%

77.2%

3.8 Monthly income

Size	Studio		1 bed		2 bed		3 bed		Total	
	F	Per	F	Per	F	Per	F	Per	F	Per
<300	10	12.7%	8	10.0%	3	4.2%	0	0.0%	21	7.4%
301 - 500	13	16.5%	21	26.3%	13	18.1%	2	3.7%	49	17.2%
501-1000	20	25.3%	26	32.5%	18	25.0%	8	14.8%	72	25.3%
1001-2000	22	27.8%	18	22.5%	30	41.7%	23	42.6%	93	32.6%
>2000	14	17.7%	7	8.8%	8	11.1%	21	38.9%	50	17.5%
Total	79	100.0%	80	100.0%	72		54	100.0%	285	100.0%



3.9 Respondents dependents in their income

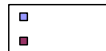
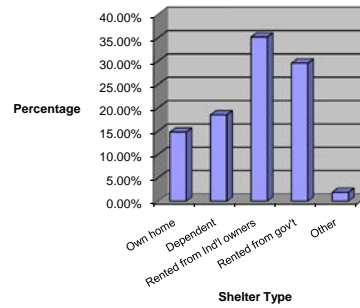
Size	Studio		1 bed		2 bed		3 bed		Total	
	F	Per	F	Per	F	Per	F	Per	F	Per
No dependents	18	22.8%	5	6.3%	15	20.8%	3	5.6%	41	14.4%
Less than 2	26	32.9%	23	28.8%	26	36.1%	7	13.0%	82	28.8%
Less than 5	24	30.4%	23	28.8%	19	26.4%	19	35.2%	85	29.8%
Less than 8	11	13.9%	24	30.0%	11	15.3%	22	40.7%	68	23.9%
More than 8	0	0.0%	5	6.3%	1	1.4%	3	5.6%	9	3.2%
Total	79	100.0%	80	100.0%	72	100.0%	54	100.0%	285	100.0%

3.9 Respondents Previous shelter status

Prev. Housing	Studio		1 bed		2 bed		3 bed		Total	
	F	Per	F	Per	F	Per	F	Per	F	Per
Own home	7	8.9%	5	6.3%	6	8.3%	8	14.8%	8	14.8%
Dependent	7	8.9%	6	7.5%	17	23.6%	10	18.5%	10	18.5%
Rented from ind'l	28	35.4%	26	32.5%	30	41.7%	19	35.2%	19	35.2%
Rented from gov't	29	36.7%	40	50.0%	19	26.4%	16	29.6%	16	29.6%
Other	8	10.1%	3	3.8%						
Total	79	100.0%	80	100.0%						

Previous Shelter Status	Percentage
Own home	14.80%
Dependent	18.50%
Rented from Ind'l owners	35.20%
Rented from gov't	29.60%
Other	1.90%

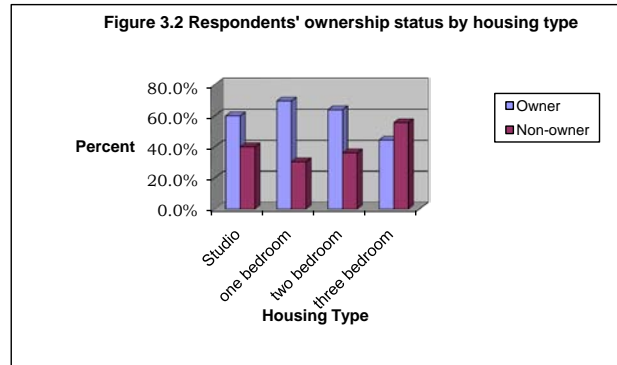
Figure 3.1 Respondents' Previous Shelter Status



3.10. Ownership Status

Housing type	Owner		non-owner		Total	
	F	P	F	P	F	P
Studio	47	59.5%	32	40.5%	79	100.0%
one bedroom	56	70.0%	24	30.0%	80	100.0%
two bedroom	46	63.9%	26	36.1%	72	100.0%
three bedroom	24	44.4%	30	55.6%	54	100.0%
Total	173	60.7%	112	39.3%	285	100.0%

Housing type	Owner	Non-owner
Studio	60.0%	40.0%
one bedroom	69.6%	30.4%
two bedroom	63.9%	36.1%
three bedroom	44.4%	55.6%



3.11 self owner residents

Means of ownership	Studio		1 bed		2 bed		3 bed		Total	
	F	Per	F	Per	F	Per	F	Per	F	Per
Direct by lottery	25	52.1%	28	50.9%	23	50.0%	11	45.8%	87	50.3%
Special consideran.	14	29.2%	18	32.7%	16	34.8%	11	45.8%	59	34.1%
Inherited	2	4.2%	2	3.6%	4	8.7%	1	4.2%	9	5.2%
Bought from indl's	7	14.6%	7	12.7%	3	6.5%	1	4.2%	18	10.4%
Total	48	100.0%	55	100.0%	46	100.0%	24	100.0%	173	100.0%

means of ownership	percentage
Direct by lottery	50.3
Special consideran.	34.1
Inherited	5.2
Bought from indl's	10.4

3.12 Non-Owners

Means of ownership	Studio		1 bed		2 bed		3 bed		Total	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Rented from owners	27	87.1%	22	88.0%	23	88.5%	26	86.7%	98	87.5%
Proxy without paying rental fee	3	9.7%	3	12.0%	3	11.5%	4	13.3%	13	11.6%
other	1	3.2%	0	0.0%	0	0.0%	0	0.0%	1	0.9%
Total	31	100.0%	25	100.0%	26	100.0%	30	100.0%	112	100.0%

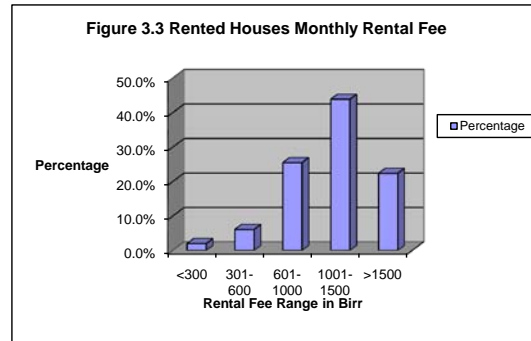
3.13 Rental fees

Monthly Rental fee	Studio		1 bed		2 bed		3 bed		Total	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
<300	2	7.4%	0	0.0%	0	0.0%	0	0.0%	2	2.0%
301-600	3	11.1%	1	4.5%	2	8.7%	0	0.0%	6	6.1%
601-1000	11	40.7%	3	13.6%	7	30.4%	4	15.4%	25	25.5%
1001-1500	11	40.7%	10	45.5%	8	34.8%	14	53.8%	43	43.9%
>1500	0	0.0%	8	36.4%	6	26.1%	8	30.8%	22	22.4%
Total	27	92.6%	22	100.0%	23	100.0%	26	100.0%	98	100.0%



Monthly rental fee	Studio	one bedroom	Two Bedro	Three Bedroom
<300	0.0%	4.5%	0.0%	0.0%
301-600	11.1%	0.0%	13.0%	0.0%
601-1000	44.4%	0.0%	30.0%	15.4%
1001-1500	44.4%	54.5%	30.4%	84.6%
>1500	0.0%	40.9%	26.1%	0.0%

Monthly rental fee	Percentage
<300	2.0%
301-600	6.1%
601-1000	25.5%
1001-1500	43.9%
>1500	22.4%



3.14 Loan Service

Loan service	Studio		1 bed		2 bed		3 bed		Total	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Yes	9	23.1%	17	37.0%	19	48.7%	7	31.8%	52	35.6%
No	30	76.9%	29	63.0%	20	51.3%	15	68.2%	94	64.4%
Total	39	100.0%	46	100.0%	39	100.0%	22	100.0%	146	100.0%

3.14 Source of Loan Service

Loan service	Studio		1 bed		2 bed		3 bed		Total	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Gov't bank	4	26.7%	11	42.3%	13	39.4%	5	71.4%	33	40.7%
Micro Finance	1	6.7%	4	15.4%	7	21.2%	1	14.3%	13	16.0%
Ind'l lenders	6	40.0%	4	15.4%	5	15.2%	0	0.0%	15	18.5%
Employer orgn.	3	20.0%	6	23.1%	7	21.2%	0	0.0%	16	19.8%
Other source	1	6.7%	1	3.8%	1	3.0%	1	14.3%	4	4.9%
Total	15	100.0%	26	100.0%	33	100.0%	7	100.0%	81	100.0%
More Than one source	6	40.0%	9	34.6%	14	42.4%	0	0.0%	29	35.8%

Source of Loan Service	Studio	One bedroom	Two bedroom	Three bedroom	Average
Government Bank	Frequency	4	11	13	5
	Percent	7.7%			0.07692
Micro Finance Institution	Frequency	1	4	7	1
	Percent	1.9%			0.01923
Individual Lenders	Frequency	6	4	5	0
	Percent	11.5%			0.11538
Employer Organization	Frequency	3	6	7	0
	Percent	#VALUE!			#VALUE!
Other Sources	Frequency	1	1	1	1
	Percent				#DIV/0!
Total	Frequency	15	26	33	7
	Percent				20.25
					0

Source of Loan Lending Institution Frequency

3.15 Mode of cost payment

Mode	Studio		1 bed		2 bed		3 bed		Total	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Already paid once	7	17.9%	7	15.2%	9	23.1%	6	27.3%	29	19.9%
1st down payment then...	28	71.8%	36	78.3%	29	74.4%	16	72.7%	109	74.7%
Didn't start payment	2	5.1%	2	4.3%	0	0.0%	0	0.0%	4	2.7%
Other	2	5.1%	1	2.2%	1	2.6%	0	0.0%	4	2.7%
Total	39	100.0%	46	100.0%	39	100.0%	22	100.0%	146	100.0%

Mode of cost coverage	Percentage
Already paid at once	19.9%
First down payment	74.7%
Didn't start payment	2.7%
Other	2.7%

3.16 Participation

Participated	Studio		1 bed		2 bed		3 bed		Total	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Yes	2	5.1%	4	8.7%	3	7.7%	2	9.1%	11	7.5%
No	37	94.9%	42	91.3%	36	92.3%	20	90.9%	135	92.5%
Total	39	100.0%	46	100.0%	39	100.0%	22	100.0%	146	100.0%

3.17 Maintenance Cost incurred

Maintenance cost	Studio		1 bed		2 bed		3 bed		Total	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Yes	56	70.9%	54	67.5%	49	68.1%	42	77.8%	201	70.5%
No	23	29.1%	26	32.5%	23	31.9%	12	22.2%	84	29.5%
Total	79	100.0%	80	100.0%	72	100.0%	54	100.0%	285	100.0%
	Studio	One Bedroom	Two Bedr	Three Bedroom						
Maintained	70.9%	67.5%	68.1%	77.8%						
Not Maintained	29.1%	32.5%	31.9%	22.2%						

Electric Lines	30	53.6%	15	27.8%	32	65.3%	32	76.2%	109	54.2%
Other parts	3	5.4%	7	13.0%	16	32.7%	12	28.6%	38	18.9%
	173		133						664	

21. Maintained parts from 56

Maintained Part	Frequency	Studio	One bedroom	Two bedroom	Three bedroom	Average	size	Frequency	Studio	One bedroom	Two bedroom	Three bedroom	Average
Roof	17	18	25	27	21.75	<3	34	34	22	12	9	77	
	Percent	30.4%	33.3%	51.0%	64.3%	44.7%		Percent	43.0%	27.5%	16.7%	16.7%	27.0%
Wall	42	31	38	33	36	3 to 4	17	17	32	17	15	81	
	Percent	75.0%	57.4%	77.6%	78.6%	72.1%		Percent	21.5%	40.0%	23.6%	27.8%	28.4%
Windows/Doors	34	24	27	38	30.75	5 and more	28	28	26	43	30	127	
	Percent	60.7%	44.4%	55.1%	90.5%	62.7%		Percent	35.4%	32.5%	59.7%	55.6%	44.6%
Water Pipes	47	38	41	37	40.75	Total	79	79	80	72	54	285	
	Percent	83.9%	70.4%	83.7%	88.1%	81.5%		Percent	100.0%	100.0%	100.0%	100.0%	100.0%
Electric Lines	30	15	32	32	27.25								
	Percent	53.6%	27.8%	65.3%	76.2%	55.7%							
Other parts	3	7	16	12	9.5								
	Percent	5.4%	13.0%	32.7%	28.6%	19.9%							

24. Satisfaction with the house

Satisfaction Level	Studio		1 bed		2 bed		3 bed		Total	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Strongly Satisfied	40	51.3%	44	55.0%	28	36.8%	32	59.3%	144	50.0%
Satisfied	34	43.6%	27	33.8%	27	35.5%	15	27.8%	103	35.8%
Neutral	3	3.8%	6	7.5%	15	19.7%	5	9.3%	29	10.1%
Not satisfied	1	1.3%	3	3.8%	2	2.6%	2	3.7%	8	2.8%
Strongly unsatisfied	0	0.0%	0	0.0%	4	5.3%	0	0.0%	4	1.4%
Total	78	100.0%	80	100.0%	76	100.0%	54	100.0%	288	100.0%

Satisfaction Level		Housing Type					Average
		Studio	one bedroom	two bedrod	three bedd		
Strongly Satisfied	Frequency	40	44	28	32	36	
	Percent	50.6%	55.0%	38.9%	59.3%	50.9%	
Satisfied	Frequency	34	27	27	15	25.75	
	Percent	43.0%	33.8%	37.5%	27.8%	35.5%	
Neutral	Frequency	3	6	13	5	6.75	
	Percent	3.8%	7.5%	18.1%	9.3%	9.7%	
Not satisfied	Frequency	2	3	2	2	2.25	
	Percent	2.5%	3.8%	2.8%	3.7%	3.2%	
Strongly unsatisfied	Frequency	0	0	2	0	0.5	
	Percent	0.0%	0.0%	2.8%	0.0%	0.7%	
Total	Frequency	79	80	72	54	71.25	
	Percent	100.0%	100.0%	100.0%	100.0%	100.0%	

25. Satisfaction with the neighbours

Satisfaction Level	Studio		1 bed		2 bed		3 bed		Total	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Strongly Satisfied	35	44.30%	42	52.50%	31	43.1%	26	48.1%	134	47.0%
Satisfied	24	30.38%	19	23.75%	19	26.4%	12	22.2%	74	26.0%
Neutral	15	18.99%	15	18.75%	12	16.7%	8	14.8%	50	17.5%
Not satisfied	4	5.06%	4	5.00%	9	12.5%	8	14.8%	25	8.8%
Strongly unsatisfied	1	1.27%	0	0.00%	1	1.4%	0	0.0%	2	0.7%
Total	79	100.00%	80	100.0%	72	100.0%	54	100.0%	285	100.0%

Strongly Satisfied	Frequency	40	44	28	32	36
	Percent	50.6%	55.0%	38.9%	59.3%	50.9%
Satisfied	Frequency	34	27	27	15	25.75
	Percent	43.0%	33.8%	37.5%	27.8%	35.5%
Neutral	Frequency	3	6	13	5	6.75
	Percent	3.8%	7.5%	18.1%	9.3%	9.7%
Not satisfied	Frequency	2	3	2	2	2.25
	Percent	2.5%	3.8%	2.8%	3.7%	3.2%
Strongly unsatisfied	Frequency	0	0	2	0	0.5
	Percent	0.0%	0.0%	2.8%	0.0%	0.7%
Total	Frequency	79	80	72	54	71.25
	Percent	100.0%	100.0%	100.0%	100.0%	100.0%

24. Average satisfaction level with their houses

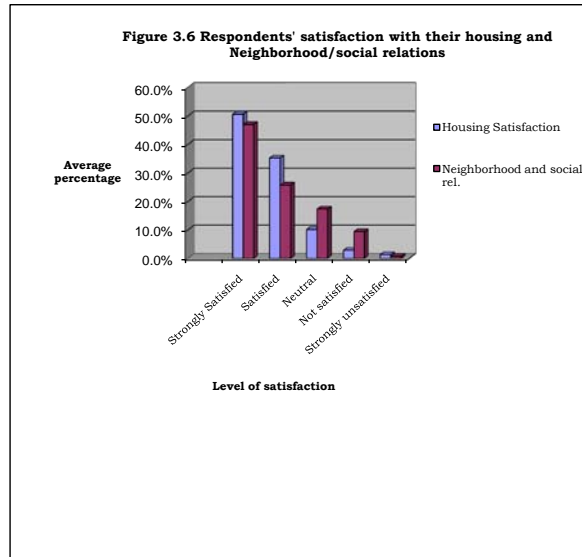
Satisfaction Level	Housing Type				Average
	Studio	one bedroom	two bedro	three bed	
Strongly Satisfied	51.3%	55.0%	36.8%	59.3%	50.6%
Satisfied	43.6%	33.8%	35.6%	27.8%	35.2%
Neutral	3.8%	7.5%	19.7%	9.3%	10.1%
Not satisfied	1.3%	3.8%	2.6%	3.6%	2.8%
Strongly unsatisfied	0.0%	0.0%	5.3%	0.0%	1.3%
Total	100.0%	100.1%	100.0%	100.0%	100.0%

25. Neighbour hood satisfaction

Satisfaction Level	Housing Type				Average
	Studio	one bedroom	two bedro	three bed	
Strongly Satisfied	44.3%	52.5%	43.0%	48.1%	47.0%
Satisfied	30.4%	23.8%	26.4%	22.2%	25.7%
Neutral	19.0%	18.7%	16.7%	14.8%	17.3%
Not satisfied	5.0%	5.0%	12.5%	14.9%	9.4%
Strongly unsatisfied	1.3%	0.0%	1.4%	0.0%	0.7%
Total	100.0%	100.0%	100.0%	100.0%	100.0%

Question 24 and 25

Satisfaction Level	Housing Satis	Neighborhood
Strongly Satisfied	50.6%	47.0%
Satisfied	35.2%	25.7%
Neutral	10.1%	17.3%
Not satisfied	2.8%	9.4%
Strongly unsatisfied	1.3%	0.7%
Total		



26. Gov't to continue construction

Maintenance cost	Studio		1 bed		2 bed		3 bed		Total	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Yes	75	94.9%	73	91.3%	67	93.1%	45	83.3%	260	91.2%
No	4	5.1%	7	8.8%	5	6.9%	9	16.7%	25	8.8%
Total	79		80		72		54		285	

22. Utilities

Satisfaction Level	Studio		1 bed		2 bed		3 bed		Total		STDV
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent	
Water Supply	77	97.47%	77		63		54		271	24.1%	
Electric Supply	76	96.20%	73		66		54		269	23.9%	
Fixed Telephone	53	67.09%	61		50		45		209	18.6%	
Liquid Waste Disposal	62	78.48%	58		51		48		219	19.5%	
Solid Waste Disposal	58	73.42%	45		32		22		157	14.0%	
Total	326	412.66%	314	0.0%	262	0.0%	223	0.0%	1125	100.0%	

22. Provided Services

Service	Studio		1 bed		2 bed		3 bed		Total		STDV
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent	
Water Supply	77	97.47%	77	96.25%	63	87.5%	54	100.0%			
Electric Supply	76	96.20%	73	91.25%	66	91.7%	54	100.0%			
Fixed Telephone	53	67.09%	61	76.25%	50	69.4%	45	83.3%			
Liquid Waste Disposal	62	78.48%	58	72.50%	51	70.8%	48	88.9%			
Solid Waste Disposal	58	73.42%	48	60.00%	32	44.4%	22	40.7%			
Total											

22. Provided services

Service Provided	Studio	One bedroom	Two bedroom	Three bedroom	Average	
Water Supply	Frequency	77	77	63	54	67.75
	Percent	97.5%	96.3%	87.5%	100.0%	95.3%
Electric Power Supply	Frequency	76	73	66	54	67.25
	Percent	96.2%	91.3%	91.7%	100.0%	94.8%
Fixed Telephone Line	Frequency	53	61	50	45	52.25
	Percent	67.1%	76.3%	69.4%	83.3%	74.0%
Liquid Waste Disposal	Frequency	62	58	51	48	54.75
	Percent	78.5%	72.5%	70.8%	88.9%	77.7%
SolidWaste Disposal	Frequency	58	48	32	22	40
	Percent	73.4%	60.0%	44.4%	40.7%	54.6%

Total

Water Supply	95.30%
Electric Power Supply	94.8
Fixed Telephone Line	74
Liquid Waste Disposal	77.7
SolidWaste Disposal	54.6

Service Provided		1st	2nd	3rd	4th	5th	
Water Supply	Frequency	50	53	75	52	55	285
	Percent	17.4%	18.6%	26.0%	18.2%	19.1%	100.0%
Electric Power Supply	Frequency	22	50	74	100	39	285
	Percent	7.7%	17.5%	26.0%	35.1%	13.7%	100.0%
Fixed Telephone Line	Frequency	23	46	61	46	109	285
	Percent	8.1%	16.1%	21.4%	16.1%	38.2%	100.0%
Liquid Waste Disposal	Frequency	61	83	50	46	45	285
	Percent	21.4%	29.1%	17.5%	16.1%	15.8%	100.0%
Solid Waste Disposal	Frequency	136	52	23	27	47	285
	Percent	47.7%	18.2%	8.1%	9.5%	16.5%	100.0%

292 284 283 271 295 1425

22 & 23 Services

Service Provided		Studio	One bedroom	two bedroom	three bedroom	Total	Average
Water Supply	Frequency	77	79	70	54	280	70
	Percent	97.5%	98.8%	97.2%	100.0%	98.2%	98.4%
Electric Power Supply	Frequency	79	79	72	54	284	71
	Percent	100.0%	98.8%	100.0%	100.0%	99.6%	99.7%
Fixed Telephone Line	Frequency	53	61	50	45	209	52.25
	Percent	67.1%	76.3%	69.4%	83.3%	73.3%	74.0%
Liquid Waste Disposal	Frequency	62	58	51	48	219	54.75
	Percent	78.5%	72.5%	70.8%	88.9%	76.8%	77.7%
Solid Waste Disposal	Frequency	58	48	32	22	160	40
	Percent	73.4%	60.0%	44.4%	40.7%	56.1%	54.6%

Service Provided		Ranks					Total
		1 st	2 nd	3 rd	4 th	5 th	
Water Supply	Frequency	55	60	78	52	40	285
	Percent	19.3%	21.1%	27.4%	18.2%	14.0%	100.0%
Electric Power Supply	Frequency	44	50	74	78	39	285
	Percent	15.1%	17.5%	15.1%	27.4%	15.1%	100.0%
Fixed Telephone Line	Frequency	79	12	25	44	125	285
	Percent	27.7%	4.2%	8.8%	15.4%	43.9%	100.0%
Liquid Waste Disposal	Frequency	123	74	40	35	13	285
	Percent	43.2%	26.0%	14.0%	12.3%	4.6%	100.0%
Solid Waste Disposal	Frequency	215	40	12	6	12	285
	Percent	75.4%	14.0%	4.2%	2.1%	4.2%	100.0%

SUB CITY - ARADA

CODE - 0101

SUB CITY - K SUB CITY - BC SUB CITY - N/S/LAFTO

CODE - 0201 CODE - 0401 CODE - 0301

Question No.	A	B	C	D	E	F	Total	Question No.	A	B	Question No.	A	B	Question No.	A	Total	Question No.	A	B	C	D	E	F	G.Total	
1	8	12					20	1	5		1	#	7	1	9	20	1	35	44	0	0	0	0	79	
2	8	12					20	2	7		2	#	6	2	#	20	2	42	37	0	0	0	0	79	
3	6	6	8				20	3	8		3	#	6	3	#	20	3	40	25	14	1	0	0	79	
4	20						20	4	19		4	#		4	#	20	4	79	0	0	0	0	0	79	
5	1	12	7				20	5	8		5	5	5	5	8	20	5	22	34	21	2	0	0	79	
6	8	5	4	3			20	6	6		6	8	5	6	#	20	6	33	23	13	9	0	0	78	
7	5	9	6				20	7	1		7	0	1	7	5	20	7	11	23	30	15	0	0	79	
8	6	2	6	5	1		20	8	4		8	0	3	8	0	20	8	10	13	20	22	14	0	79	
9	5	6	4	5			20	9	5		9	5	8	9	3	20	9	18	26	24	11	0	0	79	
10	0	1	3	13	3		20	10	2		10	2	4	10	3	20	10	7	8	28	29	8	0	80	
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12	13	5	0	1			19	12	5		12	2	4	12	6	14	12	26	14	2	7	0	0	49	
13	1	1					2	13	9		13	#	1	13	4	6	13	27	3	1	0	0	0	31	
14	1						1	14			14	0	0	14	0	6	14	1	4	12	12	0	0	29	
15	2	15	0	3			20	15	1		15	2	4	15	4	14	15	9	36	2	3	0	0	50	
16	1	19					20	16	1		16	4	2	16	8	14	16	14	36	0	0	0	0	50	
17	0	0	0	0	1		1	17	1		17	3	0	17	0	8	17	4	1	6	3	1	0	15	
18	4	15					19	18	0		18	0	6	18	0	14	18	4	45	0	0	0	0	49	
19	4						4	19	0		19	0	0	19		0	19	4	0	0	0	0	0	4	
20	16	4					20	20	15		20	#	3	20	8	20	20	56	23	0	0	0	0	79	
21	0	4	9	11	5	1	30	21	4		21	#	#	21	2	33	21	17	42	34	47	30	3	173	
22	19	19	19	19	10		86	22	19		22	#	#	22	#	90	22	77	76	53	62	58	0	326	
23							0	23			23			23		0	23	0	0	0	0	0	0	0	0
24	13	6	1				20	24	10		24	9	#	24	8	20	24	40	34	3	1	0	0	78	
25	14	4	0	2			20	25	10		25	7	7	25	4	20	25	35	24	15	4	1	0	79	
26	20						20	26	18		26	#	2	26	#	20	26	75	4	0	0	0	0	79	

SUB CITY - ARADA
CODE - 0102

SUB CITY - A SUB CITY - BC SUB CITY - N/S/LAFTO
CODE - 0202 CODE - 0402 CODE - 0302

Question No.	A	B	C	D	E	F	Total	Question No.	A	B	Question No.	A	B	Question No.	A	Total	Question No.	A	B	C	D	E	F	G.Total	
1	10	10					20	1	12		1	7	#	1	8	20	1	37	43	0	0	0	0	80	
2	6	14					20	2	3		2	#	6	2	7	20	2	30	50	0	0	0	0	80	
3	8	9	3				20	3	2		3	8	9	3	8	20	3	26	42	12	0	0	0	80	
4		20					20	4	0		4			4		20	4	0	60	20	0	0	0	80	
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6	3	7	10				20	6	0		6	5	9	6	9	20	6	17	32	17	14	0	0	80	
7	1	12	7				20	7	1		7	0	4	7	4	20	7	6	35	22	16	0	0	79	
8	6	5	4	3	2		20	8	0		8	1	9	8	1	20	8	8	21	26	18	7	0	80	
9	0	1	3	13	3		20	9	1		9	1	9	9	3	20	9	5	23	23	24	5	0	80	
10	1	0	2	16	1		20	10	0		10	1	4	10	3	20	10	5	6	26	40	3	0	80	
11	17	3					20	11	14		11	#	9	11	#	20	11	55	23	0	0	0	0	78	
12	10	6					16	12	3		12	9	2	12	6	13	12	28	19	2	7	0	0	56	
13	2	1					3	13	4		13	9		13	5	7	13	20	3	0	0	0	0	23	
14	0	0	0	1	1		2	14	0		14	1	0	14	0	7	14	1	0	0	12	9	0	22	
15	2	14	0	1			17	15	0		15	4	7	15	2	13	15	8	43	2	1	0	0	54	
16	3	14					17	16	4		16	7	4	16	9	13	16	23	33	0	0	0	0	56	
17	1	1	0	0	1		3	17	2		17	5	1	17	3	12	17	11	4	4	6	1	0	26	
18	4	16					20	18	1		18	0	#	18	3	13	18	8	52	0	0	0	0	60	
19	3	0	1				4	19	0		19			19	1	3	19	4	2	2	0	0	0	8	
20	12	8					20	20	19		20	#	7	20	#	20	20	54	26	0	0	0	0	80	
21	6	5	4	10	3	1	29	21	2		21	6	#	21	4	30	21	18	31	24	38	15	7	133	
22	20	16	15	13	7		71	22	19		22	#	#	22	#	86	22	77	73	61	58	45	8	322	
23							0	23			23			23		0	23	0	0	0	0	0	0	0	0
24	16	3	0	1			20	24	13		24	8	#	24	7	20	24	44	27	6	3	0	0	80	
25	16	2	1	1			20	25	11		25	#	4	25	4	20	25	42	19	15	4	0	0	80	
26	20						20	26	18		26	#	1	26	#	20	26	73	7	0	0	0	0	80	

SUB CITY - ARADA

CODE - 0103

Question No.	A	B	C	D	E	F	Total
1	11	7					18
2	6	12					18
3	3	15					18
4			18				18
5	3	12	3				18
6	5	7	5	1			18
7	2	6	8	2			18
8	1	5	4	4	4		18
9	5	6	6	1			18
10	1	3	1	13			18
11	14	4					18
12	6	7	0	1			14
13	4						4
14	0	0	0	2	2		4
15	0	13	0	1			14
16	1	13					14
17	0	0	0	0	1		1
18	0	14					14
19	0	0	0				0
20	12	6					18
21	4	5	10	9	4	4	36
22	17	17	17	13	5		69
23							0
24	12	5	1				18
25	10	5	1	2			18
26	18						18

SUB CITY - A SUB CITY - BC SUB CITY - N/S/LAFTO

CODE - 0203 CODE - 0403 CODE - 0303

Question No.	A	B	Question No.	A	B	Question No.	A	Total	Question No.	A	B	C	D	E	F	G.Total
1	6		1	7	#	1	#	18	1	34	38	0	0	0	0	72
2	5		2	2	#	2	5	18	2	20	52	0	0	0	0	72
3	5		3	5	#	3	6	18	3	19	38	10	0	0	0	67
4			4			4		18	4	0	0	72	0	0	0	72
5	3		5	2	3	5	#	18	5	18	25	24	5	0	0	72
6	6		6	5	3	6	6	18	6	22	16	23	11	0	0	72
7	0		7	0	3	7	5	18	7	7	15	23	27	0	0	72
8	1		8	0	3	8	1	18	8	3	13	18	30	8	0	72
9	3		9	2	7	9	5	18	9	15	26	19	11	1	0	72
10	2		10	1	7	10	2	18	10	6	17	30	19	0	0	72
11	7		11	#	3	11	#	18	11	46	26	0	0	0	0	72
12	4		12	7	6	12	6	10	12	23	16	4	3	0	0	46
13	9		13	3		13	7	8	13	23	3	0	0	0	0	26
14	0		14	0	0	14	0	6	14	0	3	7	7	5	0	22
15	4		15	5	#	15	2	7	15	11	35	0	1	0	0	47
16	2		16	#	2	16	9	10	16	25	25	0	0	0	0	50
17	3		17	8	2	17	2	10	17	13	7	5	7	1	0	33
18	0		18	3	#	18	3	10	18	6	44	0	0	0	0	50
19	0		19	0	0	19	3	3	19	3	0	2	1	0	0	6
20	15		20	#	2	20	6	18	20	49	23	0	0	0	0	72
21	9		21	8	#	21	4	23	21	25	38	27	41	32	16	179
22	18		22	#	#	22	#	70	22	63	66	50	51	32	0	262
23			23			23		0	23	0	0	0	0	0	0	0
24	7		24	7	7	24	2	22	24	28	27	15	2	4	0	76
25	9		25	#	5	25	2	18	25	31	19	12	9	1	0	72
26	17		26	#	2	26	#	18	26	67	5	0	0	0	0	72

SUB CITY - ARADA

CODE - 0104

SUB CITY - A

CODE - 0204

SUB CITY - B

CODE - 0404

SUB CITY - N/S/LAFTO

CODE - 0304

Question No.	A	B	C	D	E	F	Total	Question No.	A	B	Question No.	A	B	Question No.	A	Total	Question No.	A	B	C	D	E	F	G.Total	
1	10	4					14	1	8	4	1	8	4	1	4	14	1	30	24	0	0	0	0	54	
2	9	5					14	2	2	9	2	3	9	2	3	14	2	17	37	0	0	0	0	54	
3	3	11					14	3	2	8	3	2	8	3	4	14	3	11	37	4	0	0	0	52	
4			14				14	4			4			4		14	4	0	0	14	40	0	0	54	
5	2	12	2				16	5	0	3	5	0	3	5	8	14	5	10	24	22	0	0	0	56	
6	2	5	4	3			14	6	0	0	6	0	0	6	4	14	6	6	10	20	18	0	0	54	
7	2	2	4	6			14	7	0	0	7	0	0	7	4	14	7	6	5	17	26	0	0	54	
8	0	1	5	3	5		14	8	0	0	8	0	0	8	0	13	8	0	2	8	23	20	0	53	
9	1	4	5	4			14	9	0	0	9	0	0	9	3	15	9	4	7	19	22	3	0	55	
10	2	6	1	5			14	10	4	1	10	0	1	10	2	14	10	8	10	19	16	1	0	54	
11	5	9					14	11	8	6	11	6	6	11	5	14	11	24	30	0	0	0	0	54	
12	3	2	0	0			5	12	6	6	12	1	6	12	2	5	12	12	11	1	1	0	0	25	
13	9						9	13	6	2	13	4	2	13	7	9	13	26	4	0	0	0	0	30	
14	0	0	0	1	8		9	14	0	0	14	0	0	14	0	9	14	0	0	0	6	24	0	30	
15	1	4	0	0			5	15	3	5	15	1	5	15	2	5	15	7	17	0	0	0	0	24	
16	0	5					5	16	2	4	16	2	4	16	2	5	16	6	18	0	0	0	0	24	
17	0	0	0	0	1		1	17	2	0	17	2	0	17	1	2	17	5	1	0	0	1	0	7	
18	0	5					5	18	1	6	18	0	6	18	1	10	18	2	27	0	0	0	0	29	
19	0	0	0				0	19	0		19			19	0	1	19	0	0	2	0	0	0	2	
20	13	1					14	20	13	0	20	#	0	20	4	13	20	42	12	0	0	0	0	54	
21	4	5	9	8	4	4	34	21	11	#	21	#	#	21	2	17	21	27	33	38	37	32	13	180	
22	14	14	10	11	2		51	22	14	#	22	#	#	22	#	58	22	54	54	45	48	22	0	223	
23							0	23			23			23		0	23	0	0	0	0	0	0	0	0
24	10	3	1				14	24	10	4	24	8	4	24	4	14	24	32	15	5	2	0	0	54	
25	9	3	1	1			14	25	6	3	25	6	3	25	5	14	25	26	12	8	8	0	0	54	
26	14						14	26	11	2	26	#	2	26	#	14	26	45	9	0	0	0	0	54	

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Addis Ababa University
Faculty of Business and Economics
Department of Public Administration and Development Management

Dear Sir/Madam,

I am a postgraduate student attending Masters Degree in Public Administration (MPA) at Addis Ababa University.

Currently, I am working my Masters Thesis entitled, “**The Absence of Housing Policy and Its Consequences in Low-Cost Housing (Case study of Addis Ababa City Administration)**” as a requirement for the partial fulfillment of the aforementioned degree.

The purpose of the study is to identify the problems in the implementation of government low-cost housing projects as the result of the absence of National Housing Policy and to suggest possible recommendations for the respective policy to be formulated.

Your office as a Stakeholder in the implementation of low-cost housing projects is vital as a source of necessary information and data for the required research.

Therefore, I request your esteemed office to provide me the necessary information and data for the attached question.

Thank you in advance for your time and support of this worthy research.

Sincerely,

Abiot Frew

Annex III: Interview questions

Personal Data:

1. Organization Name: _____
2. Your position in the organization: _____
3. Length of time since you held the position; _____

Checklist Questions

1. What are the special merits of low-cost housing to be selected as a solution to solve housing problem of the country in general and city of Addis Ababa in particular?
2. What are the major achievements so far since the implementation of Low-Cost Housing projects?
 - a. In terms of using locally produced low-cost construction materials?
 - b. In terms of employment generation?
3. Who are the stakeholders in the production and implementation of Low-Cost Housing projects and what are their respective roles?
4. The main objective of Low-Cost Housing is to solve the housing problem of low income section of the society.
 - a. Do you think that the Low-Cost Housing projects of Administration of Addis Ababa have achieved this objective so far? If yes, how? If not, why?
 - b. What are the mechanisms to select those low income sections of the society?
5. What is the source of finance to construction Low-Cost Housing projects of the city? How the beneficiaries entertained the costs? Are there any loan services available for the beneficiaries? If so please specify.

6. What is the approach of the government to address those households of the lowest income group who are not able to meet the current cost coverage system?
7. Most of the construction of Low-Cost Housing projects are not completed according to their time schedule. What do you think are the reasons for the backlog?
8. Do you think that the current Low-Cost Housing system is healthy to the social and economic culture of Ethiopians? If yes, how? If no, why?
9. What major problems have been encountered in relation to Low-Cost Housing projects since the time of implementation?
10. What solutions attempted to solve the problems?
11. What lessons learned so far?
12. In your opinion, do you think that the absence of National Housing Policy has contribution for the problems?
13. Do you think that the current approach is the best solution to solve the housing problem of the nation?
14. In your opinion, what must be the role of the government in the production, distribution and maintenance of housing?
15. What must be the National Housing policy look like?
16. Any suggestion you want to forward in relation to this research study?

Dear Sir/Madam,

I am a graduate student at Addis Ababa University preparing for a Master's degree in Public Administration (MPA). Would you please take a few minutes to participate in a research study which is a partial fulfillment of the requirement for the specified Degree?

The purpose of the study is to identify the problems in the implementation of government low-cost housing projects as the result of the absence of National Housing Policy and to suggest possible recommendations for the respective policy to be formulated.

Your participation in this study is voluntary and it is very important as an input to achieve the aforementioned purpose of the study. I assure you that the results of this questioner are used only for the study purpose and will be kept confident. Hence, you are not supposed to write your name or other identifying marks on the questionnaires. If you have questions, I will be happy to answer your questions. Contact me by calling at:

0911-183188 or e-mail me at: abiofrew@yahoo.com.

Please fill out the questionnaires and check to be sure you have answered all questions and return the questionnaires to the address written on the envelope or hand it to the person who is assigned as a data collector.

Thank you in advance for your time and support of this worthy research.

Sincerely,

Abiot Frew

Annex I: Questionnaire (Survey Instrument) for Low-Cost House Residents (English Version)

Part One: Demographic Questions

1. **Sex?** Male Female
2. **Age?** Under 30 Greater than 30
3. **Current marital status?**
 - Single Never Married
 - Married
 - Widowed
 - Separated
4. **Current Housing Type**
 - Studio (single room) two bedrooms
 - one bedroom three bedrooms
5. **How long is it since you have started to live in the house?**
 - Between six months and 1 year from 2 to 3 years
 - From 1 to 2 years More than 3 years
6. **Current household size (number of people) residing in the house?**
 - Less than 3
 - 3 to 4
 - 5 and more than 5
7. **Highest educational level you have achieved**
 - Non-educated College diploma or certificate
 - Primary or secondary School completed Bachelor and above

14. If you have rented the house from owners, how much in birr do you pay per month?

- Less than 300 Between 1001 and 1500
 Between 301 and 600 More than 1500
 Between 601 and 1000

15. If you have owned the house direct from the government/city administration how are you covering the cost?

- I have already settled the total cost once
 First down payment and the rest on monthly basis
 I didn't start to pay
 Other, please specify _____

16. Did you have loan service to settle the house cost?

- yes No

17. If your answer for question number 16 is "yes", where did you get the service?

- Government Bank Micro Finance Institution
 From Individual lenders from employer organization
 Others, please specify _____

18. Have you been involved in the construction process of your home?

- yes No

19. If your answer for question number 18 is "yes", what was your contribution? (You can choose more than one choice)

- In the planning stage by contributing idea
 I contributed free labour
 I contributed some portion of finance in advance
 Others, please specify _____

20. Have you incurred any maintenance cost since you have been handed over the house?

- yes No

21. If your answer for question number 20 is "yes", which part of the house has been maintained? (You can choose more than one answer)

- the roof
 the wall
 windows or/and doors
 water pipes
 Electric power lines
 Others, please specify _____

22. Which of the following services are provided in your house? mark (√) if the service is provided.

- Water supply
- Electric Power supply
- Fixed line telephone
- Liquid waste disposal
- Solid waste disposal

23. Which of the following services are provided but accessible in irregular basis? Please rank them from 1 to 5 with 1 being the most irregularly provided or not provided at all and 5 least irregularity.

- Water supply
- Electric Power supply
- Fixed line telephone
- Liquid waste disposal
- Solid waste disposal

24. Describe the level of satisfaction with conditions of life in your current housing relative to your previous housing condition?

- Strongly satisfied
- Satisfied
- Neutral
- Not Satisfied
- Strongly Unsatisfied

25. Describe the level of satisfaction with conditions of neighborhood and social relations in your current residence relative to your previous residence area?

- Strongly satisfied
- Satisfied
- Neutral
- Not Satisfied
- Strongly Unsatisfied

26. In your opinion, do you suggest the government to construct more condominium houses with current styles?

yes No

27. In your observation, what are the major problems related with condominium houses?

28. What solutions do you suggest for the problems you have mentioned in question number 27?

Thank you, for your time, participation and idea

**Annex II: Questionnaire (Survey Instrument) for Low-Cost House Residents
(Amharic Version)**

መመሪያ:- በመልስዎት ላይ የ (√) ምልክት ያድርጉ::

1. ጾታ ወንድ ሴት
2. ዕድሜ ከሰላሳ ዓመት በታች ከሰላሳ ዓመት በላይ
3. የጋብቻ ሁኔታ:
 ያላገባ ባል/ሚስት በሞት የተለዩ
 ባለትዳር አግብቶ የፈታ
4. አሁን የሚኖሩበት የቤት ዓይነት:
 ባለ አንድ ክፍል (ስቴዲዮ) ባለሁለት መኝታ ቤት
 ባለ አንድ መኝታ ቤት ባለሶስት መኝታ ቤት
5. በቤቱ ውስጥ መኖር ከጀመሩ ምን ያክል ጊዜ ሆኖታል?
 ከስድስት ወር እስከ አንድ ዓመት ከ 2 እስከ 3 ዓመት
 ከአንድ 1 እስከ 2 ዓመት ከሶስት ዓመት በላይ
6. በአሁኑ ሰዓት በቤቱ ውስጥ የሚኖሩ ሰዎች ብዛት
 ከ3 በታች
 ከ3 እስከ 4
 5 እና ከ 5 በላይ
7. የትምህርት ደረጃ:
 ያልተማረ
 የመጀመሪያ ወይም የሁለተኛ ደረጃ ትምህርት ያጠናቀቀ
 ከኮሌጅ በዲፕሎማ ወይም በሰርቲፍኬት የተመረቀ
 የመጀመሪያ ዲግሪ ወይም ከዚያ በላይ
8. አማሩ ወርሃዊ ገቢዎ ምን ያህል ነው?
 ከ 300 ብር በታች
 ከ 301 ብር እስከ 500 ብር
 ከ 501 ብር እስከ 1000 ብር
 ከ 1001 ብር እስከ 2000 ብር
 ከ 2000 ብር በላይ
9. በእርስዎ ገቢ ምን ያህል ሰው ያስተዳድራሉ?
 ምንም ጥገኛ የለብኝም
 ከሶስት ያነሰ
 ከአምስት ያነሰ
 ከ ስምንት ያነሰ
 ከስምንት በላይ

10. እዚህ ከመግባትዎ በፊት ምን ዓይነት የመኖሪያ ቤት ነበርዎት?
 የግል ቤት (የራስዎ) ከሌሎች ሰዎች ጋር በጥገኝነት
 ከግለሰብ ቤት ተከራይቼ ከመንግስት ቤት ተከራይቼ
 ከተዘረዘሩት ውጪ ከሆነ ይጥቀሱ _____
11. አሁን ያሉበት ቤት የይዘታ ባለቤት እርስዎ ነዎት ወይም ቤቱ የተመዘገበው በእርስዎ ስም ነው?
 አዎ አይደለም
12. ለጥያቄ ቁጥር 11 መልስዎ “አዎ” ከሆነ ቤቱን ያገኙት እንዴት ነበር?
 በቀጥታ ከአዲስ አበባ ቤቶች ልማት አስተዳደር በእጣ ደርሶኝ
 በቀጥታ ከአዲስ አበባ ቤቶች ልማት አስተዳደር በልዩ ሁኔታ (ከእጣ ውጪ)
 በውርስ ከቤተሰብ ወይም ከዘመድ
 በግዢ ቤቱ በእጣ ወይም በልዩ ሁኔታ ከደረሳቸው ግለሰቦች
 ሌላ < ስ ይግለጹ _____
13. ለጥያቄ ቁጥር 11 መልስዎ “አይደለም” ከሆነ ቤቱን እንዴት ሊያገኙ ቻሉ?
 ከባለይዘታዎች ተከራይቼ
 የቤት ኪራይ ሳልከፍል ከባለይዘታዎቼ ውክልና ተሰጥቶኝ
 ሌላ ከሆነ ይግለጹ _____
14. ቤቱን ከባለይዘታዎቹ ተከራይተው የሚኖሩ ከሆነ በወር ምን ያህል ብር ለኪራይ ይከፍላሉ?
 ከ 300 ብር በታች
 በ 301 ብር እና 600 ብር መካከል
 በ 601 ብር እና 1000 ብር መካከል
 በ 1001 ብር እና በ 1500 ብር መካከል
 ከ 1500 ብር በላይ እከፍላለሁ
15. ቤቱን በቀጥታ ከመንግስት (ከአዲስ አበባ ቤቶች ልማት አስተዳደር) የተረከቡ ከሆነ የቤቱን ወጪ እየሸፈኑ ያሉት እንዴት ነው?
 የቤቱን የክፍያ ወጪ በአንድ ጊዜ ከፍቶ አጠናቅቄአለሁ
 በመጀመሪያ የተወሰነ ገንዘብ ከፍቶ ከዚያ በኋላ በየወሩ የተወሰነ መጠን እከፍላለሁ
 እስከሁን ምንም ዓይነት ክፍያ መክፈል አልጀመርሁም
 ሌላ < ስ ይግለጹ _____
16. የቤቱን የክፍያ ወጪ ለመሸፈን እንዲችሉ የብድር አገልግሎት አግኝተዋል?
 አግኝቻለሁ አላገኝሁም

17. ለጥያቄ ቁጥር 16 መልስዎ አግኝቻለሁ ከሆነ የብድር አገልግሎት ያገኙት ከየት ነው?

- ከመንግስት ባንክ
- ከአነስተኛ ብድርና ቁጠባ ተቋም
- ከግለሰቦች
- ተቀጥራ ከምስራብት ድርጅት
- ሌላ < ስም ይግለጹ _____

18. አሁን የሚኖሩበት ቤት በሚገነባበት ወቅት እርስዎ በግንባታው ላይ ተሳትፈው ነበር?

- አዎ/ተሳተፌአለሁ
- አልተሳተፍኩም

19. ለጥያቄ ቁጥር 18 መልስዎ አዎ/ተሳተፌአለሁ ከሆነ የእርስዎ የተሳተፎ ድርሻ ከሚከተሉት በየትኛው ነበር? (ከአንድ በላይ መልስ መምረጥ ይችላሉ)

- ግንባታው በሚታቀድበት ወቅት ሃሳብ እንዳጋራ ተጋባዥለሁ
- በግንባታው ወቅት የነጻ ጉልበት አስተዋጽኦ አበርክቻለሁ
- ለግንባታው የሚሆን የተወሰነ ገንዘብ በቅድሚያ ከፍቻለሁ
- ሌላ < ስም ይግለጹ _____

20. ቤቱን ከተረከቡ በኋላ ለቤቱ የጥገና ወጪ አውጥተዋል?

- አዎ/አውጥቻለሁ
- ወጪ አላወጣሁም

21. ለጥያቄ ቁጥር 20 መልስዎ አዎ አውጥቻለሁ ከሆነ ከቤቱ ያስጠገኑት ምኑን ነበር? (ከአንድ በላይ መልስ መምረጥ ይችላሉ)

- ጣሪያውን
- ግድግዳውን
- በር ወይም/እና መስኮት
- የውሃ ሲንቧ (ቱቦ)
- የኤሌክትሪክ መስመር
- ሌላ < ስም ይግለጹ _____

22. ከሚከተሉት ውስጥ ለሚኖሩበት ቤት የተሟሉት አገልግሎቶች የትኞቹ ናቸው?

- የውኃ አቅርቦት
- የኤሌክትሪክ ኃይል አቅርቦት
- የቤት ውስጥ ስልክ አቅርቦት
- የፍላጎት ቆሻሻ ማስወገጃ
- የደረቅ ቆሻሻ ማስወገጃ

23. ከሚከተሉት መሰረታዊ አገልግሎቶች መካከል የአቅርቦት ችግር ያለባቸው የትኞቹ ናቸው? በቅደም ተከተል ከ 1 እስከ 5 ያስቀምጡ (1 ቁጥር በጣም ያቅርቦት ችግር ያለበትን ወይም አቅርቦቱ የሌለ ሲወክል 5 ቁጥር ደግሞ መጠነኛ ወይም ምንም የአቅርቦት ችግር የሌለበትን ይወክላል)

- የውኃ አቅርቦት
- የኤሌክትሪክ ኃይል አቅርቦት

- የቤት ውስጥ ስልክ አቅርቦት (አገልግሎት)
- የፍላጎት ቆሻሻ ማስወገጃ
- የደረቅ ቆሻሻ ማስወገጃ

24. አሁን የሚኖሩበት ቤት ከዚህ በፊት ይኖሩበት ከነበረው ጋር ሲያወዳድሩት ምን ያህል ደስተኛ ነዎት?

- በጣም ተደስቻለሁ
- በመጠኑ ደስተኛ ነኝ
- ለውጥ የለውም
- አያስደስትም
- የባሰ አስከፊ ነው

25. ከጎረቤትና ሌሎች የማህበራዊ ግንኙነቶች አንጻር አሁን የሚኖሩበት አረባዊ ከዚህ በፊት ይኖሩበት ከነበረው ጋር ሲያወዳድሩት በአሁኑ ምን ያህል ደስተኛ ነዎት?

- በጣም ደስተኛ ነኝ
- በመጠኑ ደስተኛ ነኝ
- ለውጥ የለውም
- ደስተኛ አይደለሁም
- በጣም ተከፍቻለሁ

26. በእርስዎ አስተያየት መንግስት ተጨማሪ ተመሳሳይ የኮንዶሚኒየም ቤቶች መገንባቱን መቀጠል አለበት ይላሉ?

- አዎ መቀጠል አለበት
- መገንባት የለበትም

27. ከእርስዎ ተሞክሮ አኳያ የኮንዶሚኒየም ቤቶች ዋና ዋና ችግሮች ምንምን ናቸው? (ቦታ <ልበቃዎ ተጨማሪ ወረቀት ይጠቀሙ)

28. ከላይ በተራ ቁጥር 27 ለዘረዘሯቸው ችግሮች መፍትሄ የሚሏቸው ሃላቦች ምንምን ናቸው?

ውድ ጊዜዎን ሰውተው መጠይቁን ስለሞሉ እና ገንቢ አስተያይቦችን ስለሌሎች በድጋሜ አመሰግናለሁ።