

SOUTHERN NEW HAMPSHIRE UNIVERSITY
AT
THE OPEN UNIVERSITY OF TANZANIA

HOUSING FINANCE: THE CASE OF KAWE WOMEN DEVELOPMENT
TRUST -NYUMBA NI MAMA SELF-HELP HOUSING GROUP

BY

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ABSTRACT

This project arises from need for housing finance among low-income earners. 'Nyumba ni Mama' self-help housing group that is part of Kawe Community Development Trust initiatives in Kawe Ward, Kinondoni district, Dar es Salaam is chosen to explore how can such groups access viable housing finance. A review of policies and existing literature relating to housing financing, community housing schemes and low-cost housing financing mechanism is dealt with in chapter two. Government and other actors' roles, initiatives and efforts to house low-income earner in Tanzania are also reviewed.

'Nyumba ni Mama' members housing needs, characteristics, ability to pay a housing loan, and contribution towards house construction are determined by research as shown in chapter three. The findings indicate that Kawe members are poor and constrained to improve their housing by lack of plots house construction and viable financing mechanism for their housing. 'Nyumba ni Mama' members are willing to contribute unskilled labour and some of building materials. Several members have already bought plots or have stock of various building materials. No response was received from possible partners to the project, financial institutions and municipal; thus recommendation regarding possible partnerships is based on literature reviewed.

It is recommended that effective way of assisting low income earners is to build on their efforts by incorporating financing means that are attuned to their ways of doing things when constructing houses, a room at a time. These recommendations are incorporated in the project implementation- the Project Proposal in chapter five.