



Malawi and the Tenure Security Study

‘Where we come from and how we proceed’

**By: Siku Nkhoma
Urban LandMark Conference
Pretoria, South Africa
29th July 2013**

Introduction to CCODE

- Centre for Community Organisation and Development (CCODE)
 - was founded in November, 2003 as a support organization for the organizations of the poor
 - the support is mainly demand-driven
- CCODE realizes that long-term changes for poor people can not be reached without the involvement of the major players-People, Govt, NGOs, others
- Alliance Partner-Malawi Homeless People's Federation who are mobilised around savings and recently mobilised as networks of general communities.



•Key components of CCODE's work

Partnership and Liaison
(Slum Upgrading)

Land and Housing

Water and Sanitation

Skills, Livelihoods
and Health

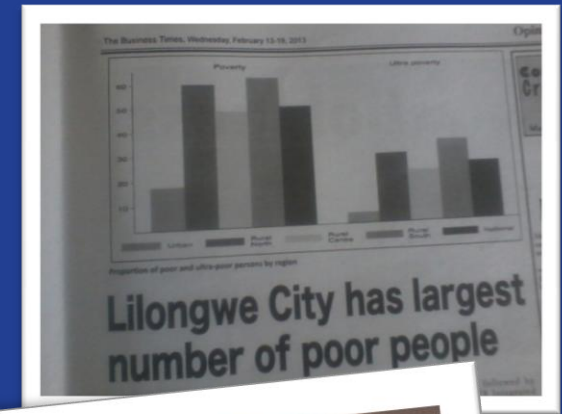
Mchenga Fund

Sustainability plan
'Building capacity, profit making'



Malawi in context

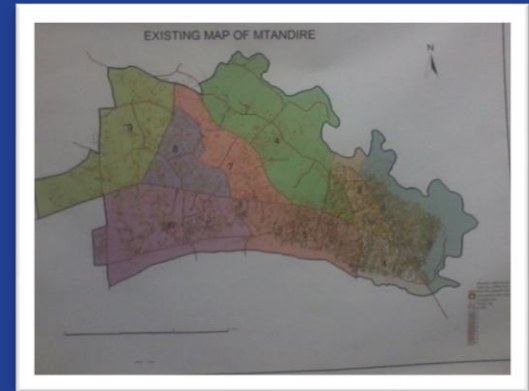
- Population: 13, 077, 160 (NSO 2008)
- Annual population growth rate: 3.2%
- Malawi is rural based-More than 80%
- The rate of urbanization is the 5th highest in Africa-5.3% (after war torn countries)
- Main urban centres: Southern Region;- Blantyre City and Zomba City; Central Region;-Lilongwe City; Northern Region;-Mzuzu City



The slum upgrading experiences

The process being undertaken

- Mobilisation
- Profiling
- Enumerations
- Mapping
- Planning
- Stakeholder engagement
- Piloting of projects



Collaboration on study -Collaborators-

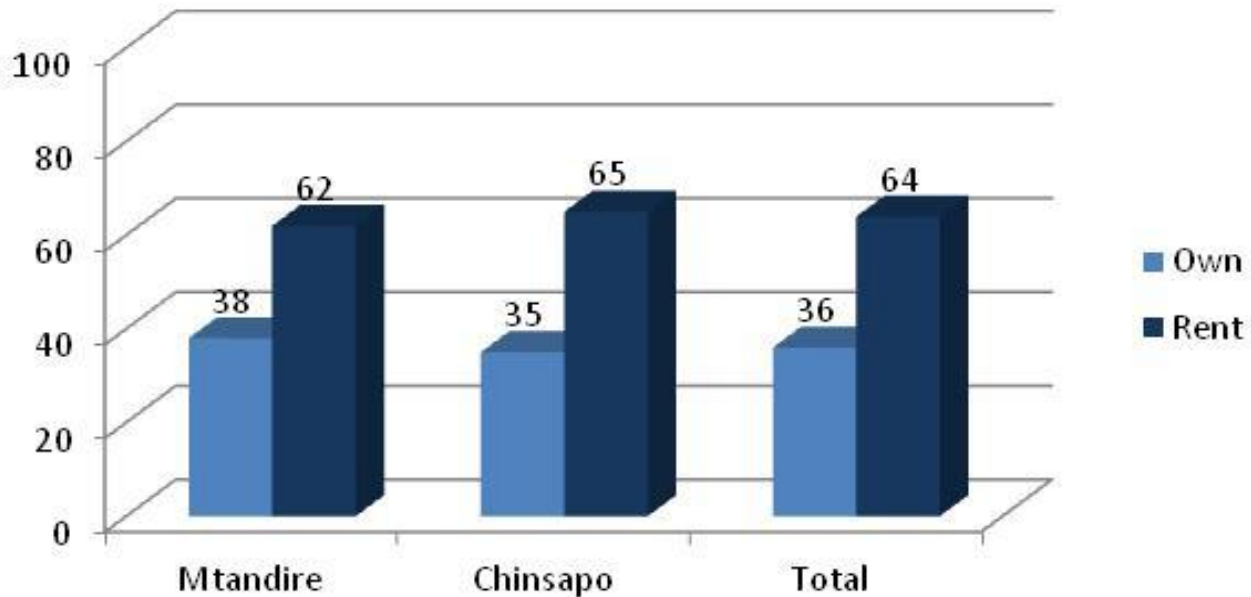


Demographics

- There is a strong demographic similarity between the two settlements
- There are a high number of households with a female head – this was because of the season in which the interviewing was undertaken
- Both settlements have a relatively young population (mean age of respondents is 34 and most children are below primary school age)
- The settlements comprise a community that is made up predominantly of married couples or couples living together as a nuclear family. There are some single parents (7% overall)
- While there appears to be high levels of employment either in a formal job or a business the amount of income earned is very low (either below or close to the poverty line as defined by the United States Government for developing countries). Approximately 15% overall of households are living below the poverty line.
- There are about 5,673 and 21,332 children in Mtandire and Chinsapo respectively most of which are very young i.e. either not yet at school or at primary school



Tenure by Settlement (%)



Tenure and stand description

- Approximately a third of households own their property and two thirds are tenants i.e. renting their property
- Most properties in the settlements have houses for rent on them:
 - One third have 3 to 4 buildings,
 - One third have 5 to 6 buildings and
 - One third more than 7 buildings.
 - Owners will generally occupy one building and rent out the remaining buildings. One to two buildings are used for a bathroom or toilet and one for a kitchen.
- It appears that the communities in the two settlements are stable, with households living in them for a considerable amount of time – 16 to 17 years on average in respect of households who own their property and 7 to 8 years in respect of households who rent their property

Reasons for moving

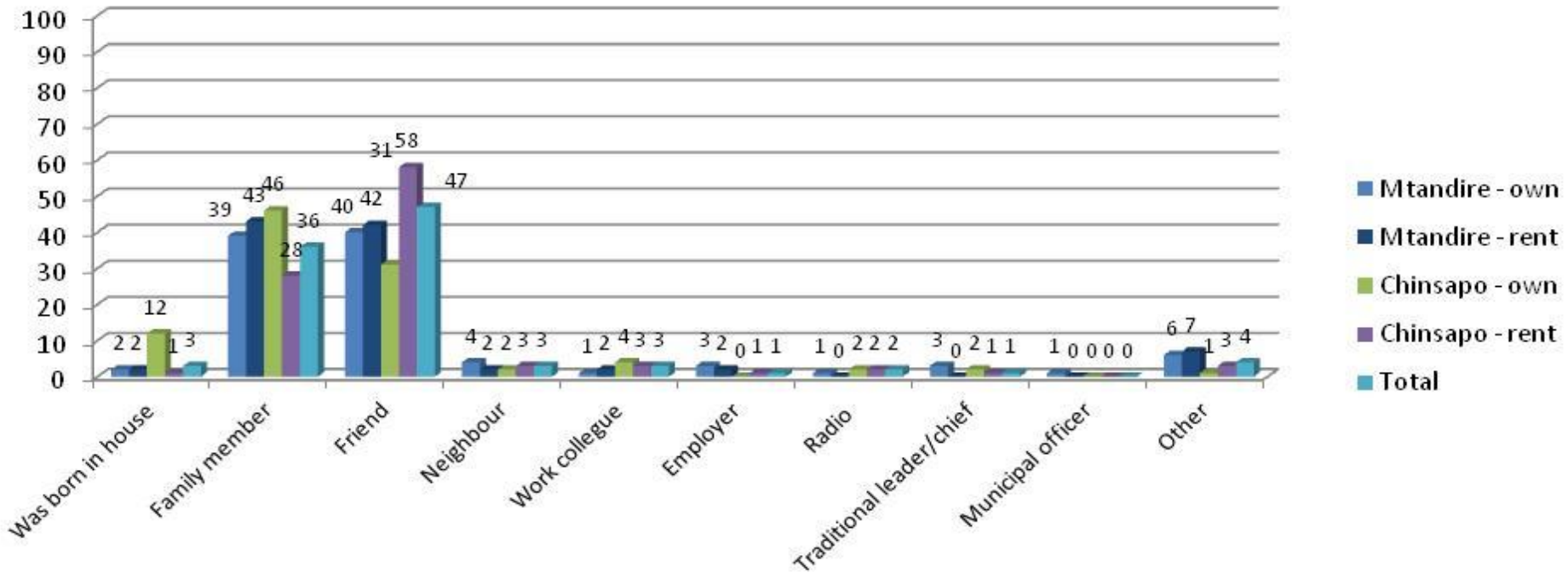
- Most households had lived in two houses before moving to their current house.
- The most common reason for a household moving to this community is a life change namely getting married (39% overall). A smaller number moved to the area for economic reasons due to a business declining, to reduce costs or as a result of losing their job.
- For just under half of the households this community was their only option (43% overall). About a fifth (23% overall) could have moved back to the rural areas or to another informal settlement (18% overall)

Did people's lives improve since moving here?

- Most respondents feel that their situation has improved as a result of moving into the settlement, although more people who OWN said their lives improved than those who RENT
- The main reasons given for this is reduced living costs and access to services mainly water.
- Most respondents see the process of accessing and holding land to be easy.
- Most respondents feel that there is room for new households to come into the area and feel that the reason why households may want to do this is due to jobs being in close proximity to the settlement.

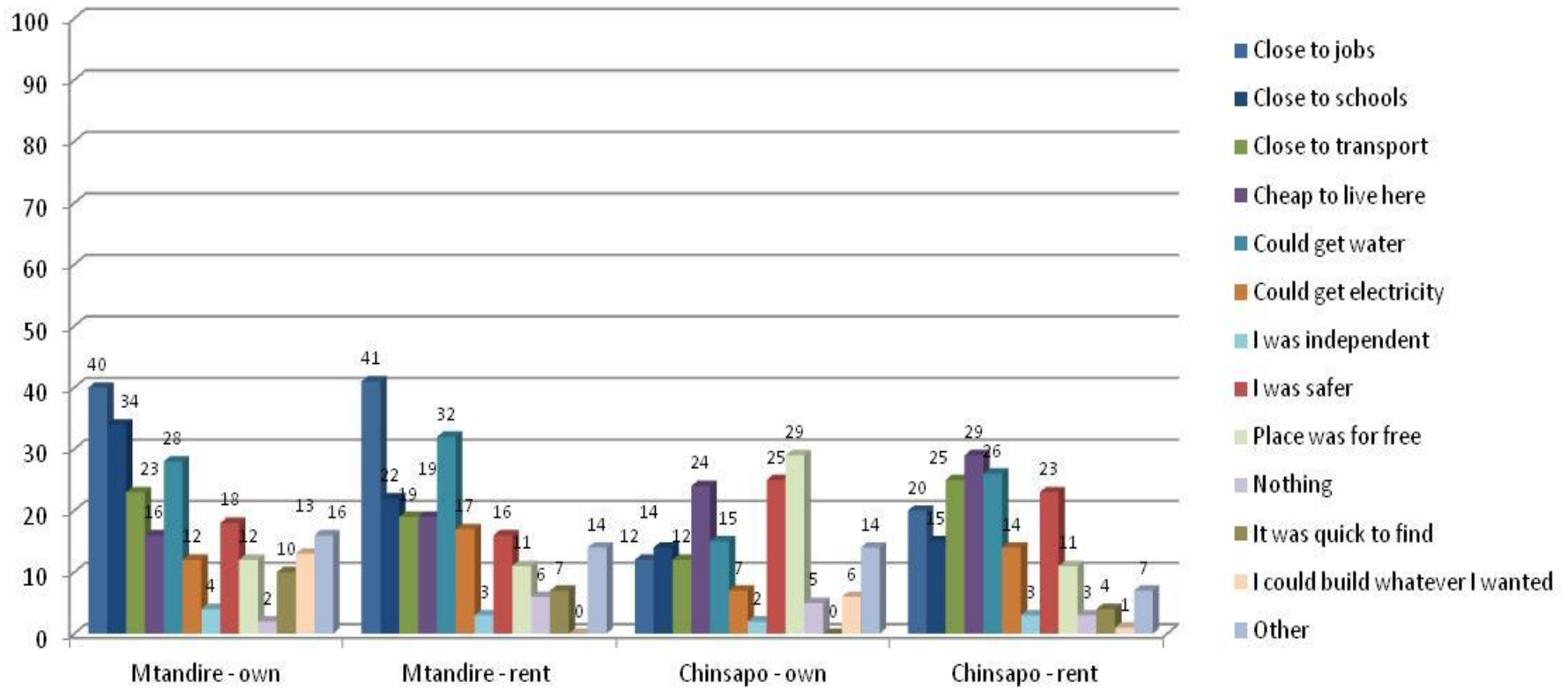
Finding a place

Before Moving to Settlement From Whom Did You Hear About It (by settlement and tenure) (%)



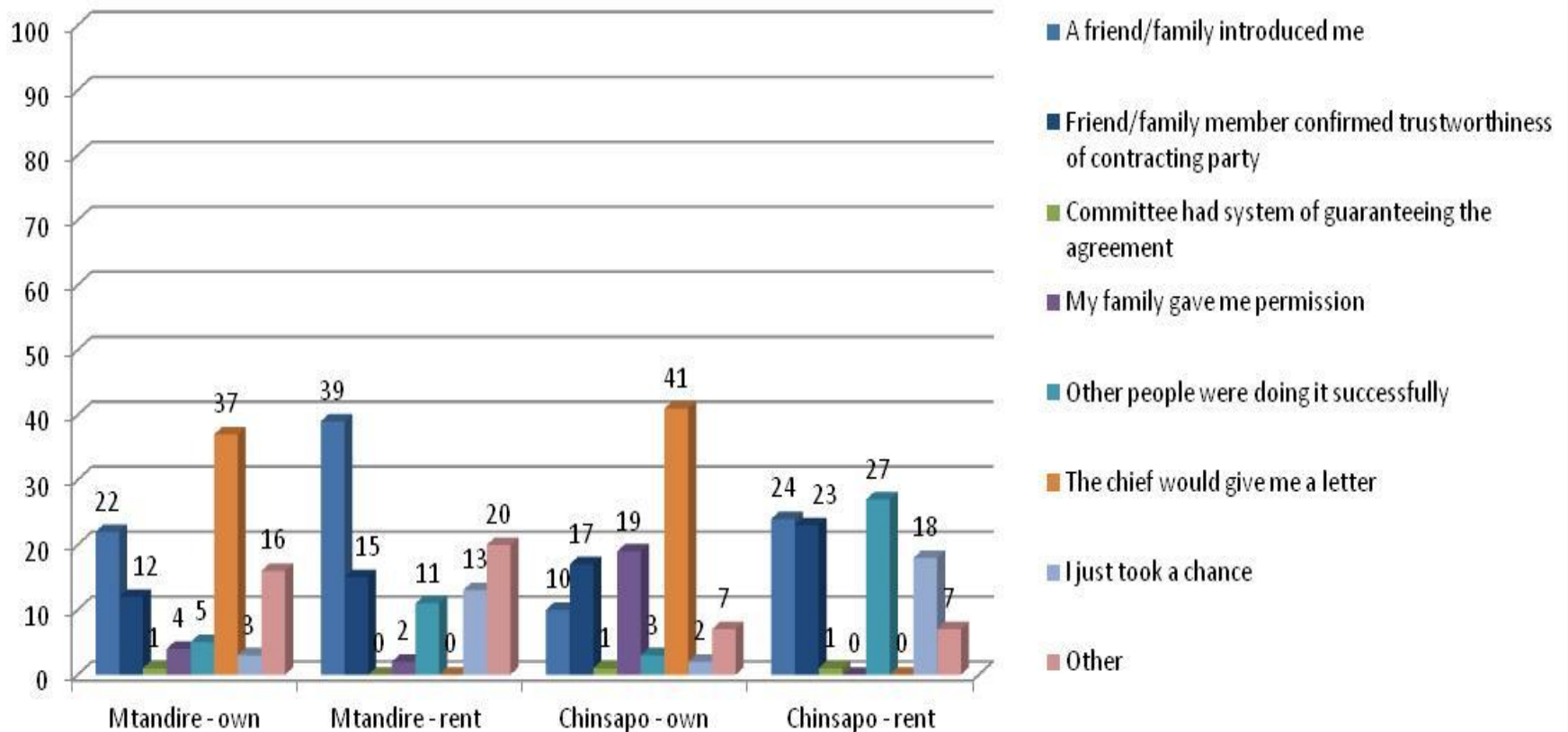
Valuing

At the Time of Moving what was Valued about the House (by settlement and tenure) (%)



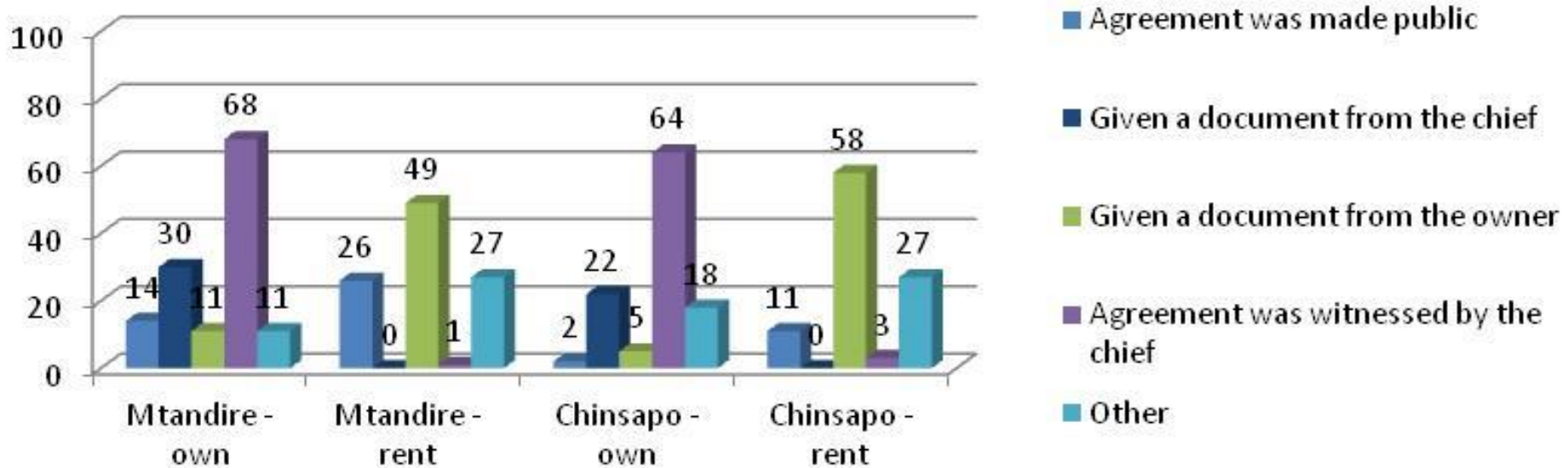
Checking trustworthiness

Before Moving What Gave Confidence that the Agreement Would be Valid (by settlement and tenure) (%)



Negotiating an agreement

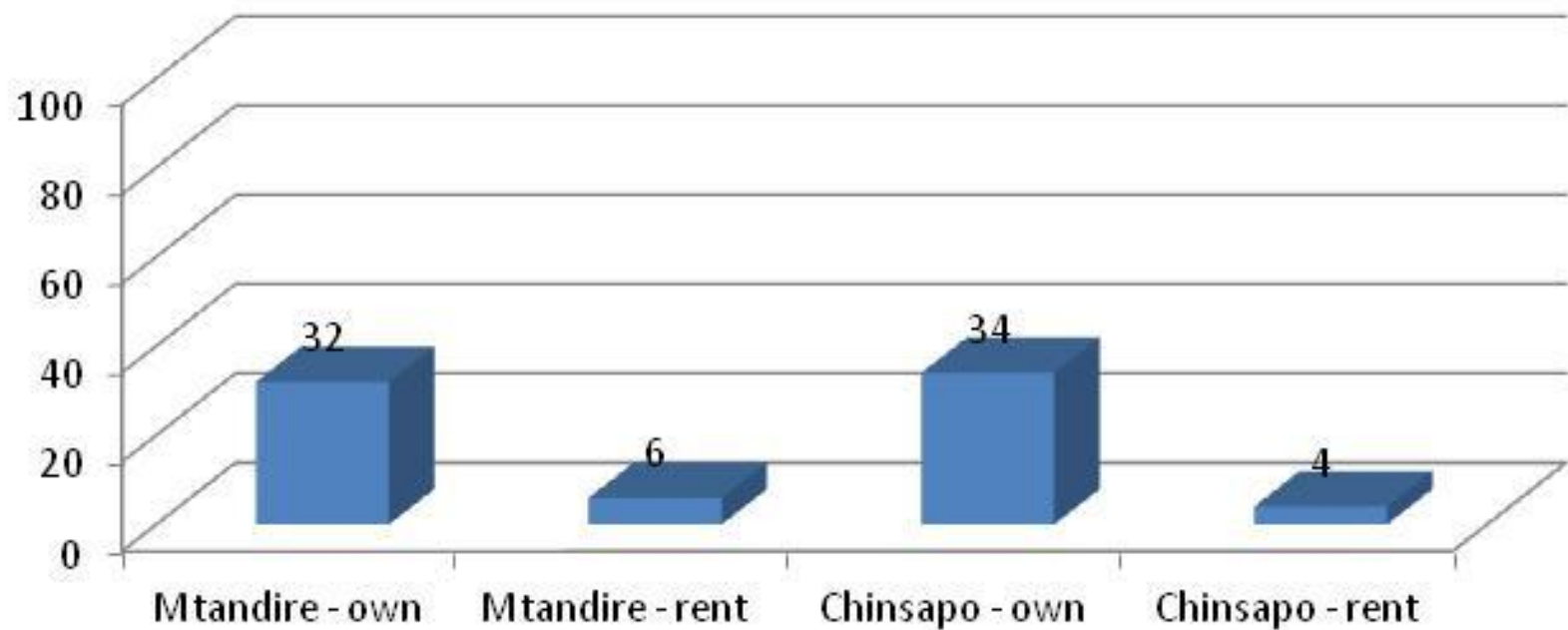
How Agreement was Obtained (by settlement and tenure) (%)



Time and cost

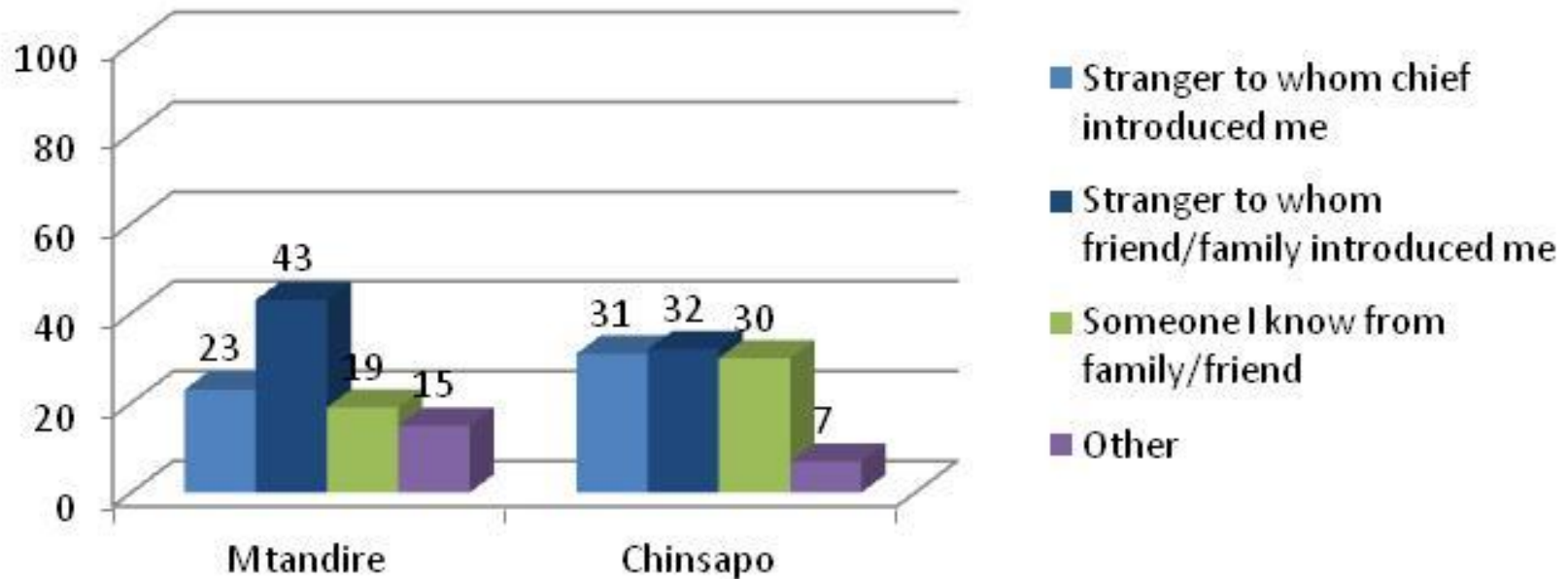
- The time spent in finding a house ranges from on average 3,5 months in Mtandire to 6 months in Chinsapo, although there is a wide range of time frames
- The time taken to secure a house from hearing about it to moving in is on average 3 months in Mtandire and 6 months in Chinsapo, although there is a wide range of time frames
- The average cost in finding a house including transport, fees etc varies in terms of ownership being 1769MK (\$5) in Mtandire to 3385MK (\$10) in Chinsapo
- The average cost in terms of rental is similar between the two settlement being 1688MK (\$5) in Mtandire and 1670MK (\$5) in Chinsapo

Average Number of Days Taken to Negotiate Agreement (by settlement and type) (%)



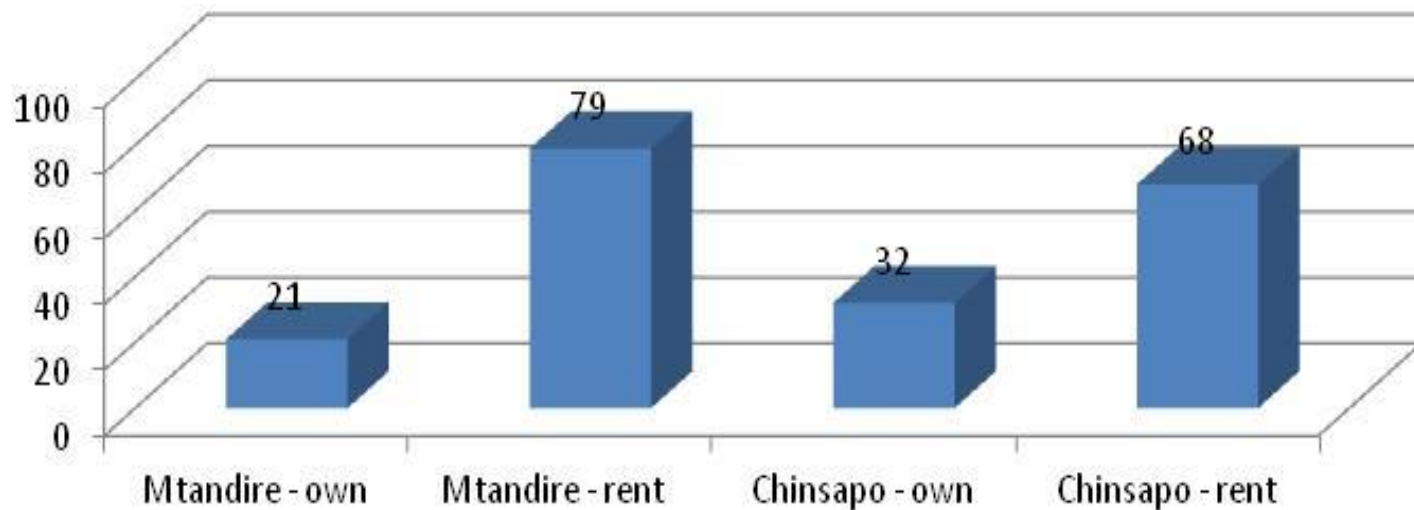
Contracting

From Whom Respondent Bought the Place (by settlement) (%)



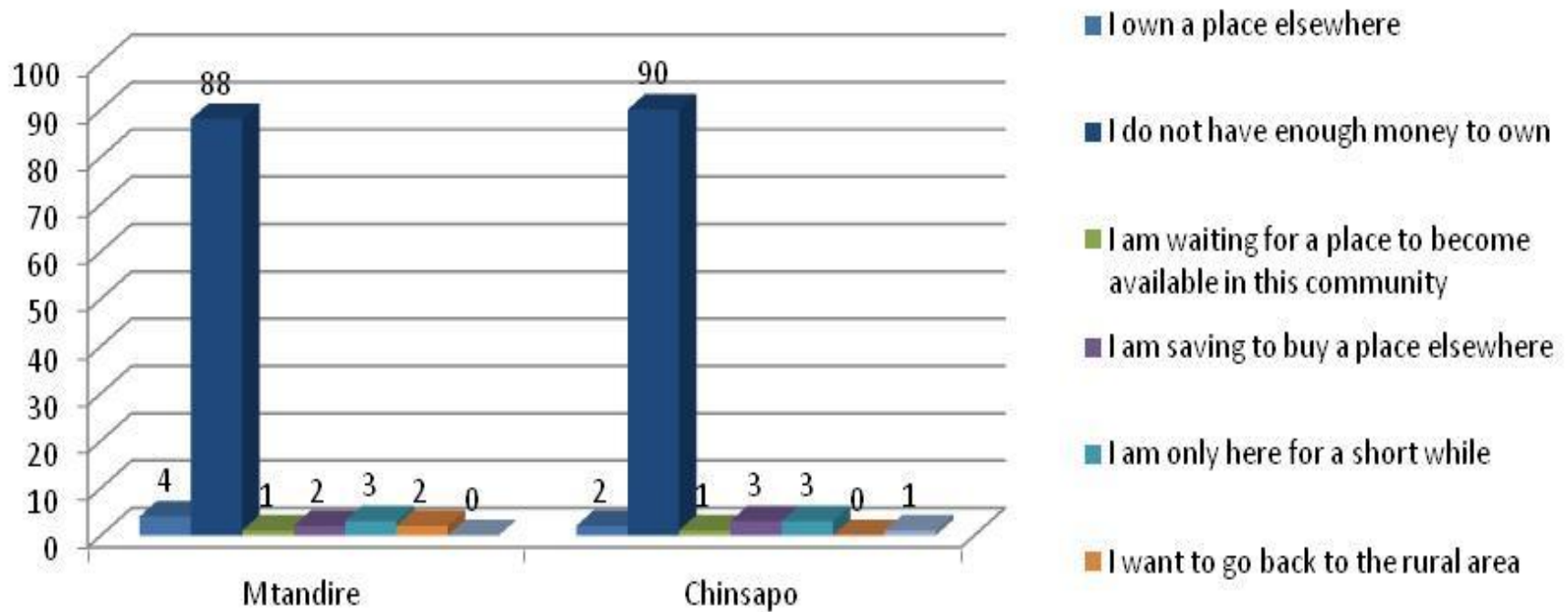
Moving

Percent of respondents that would lose their rights to the property if they moved (by settlement and tenure)

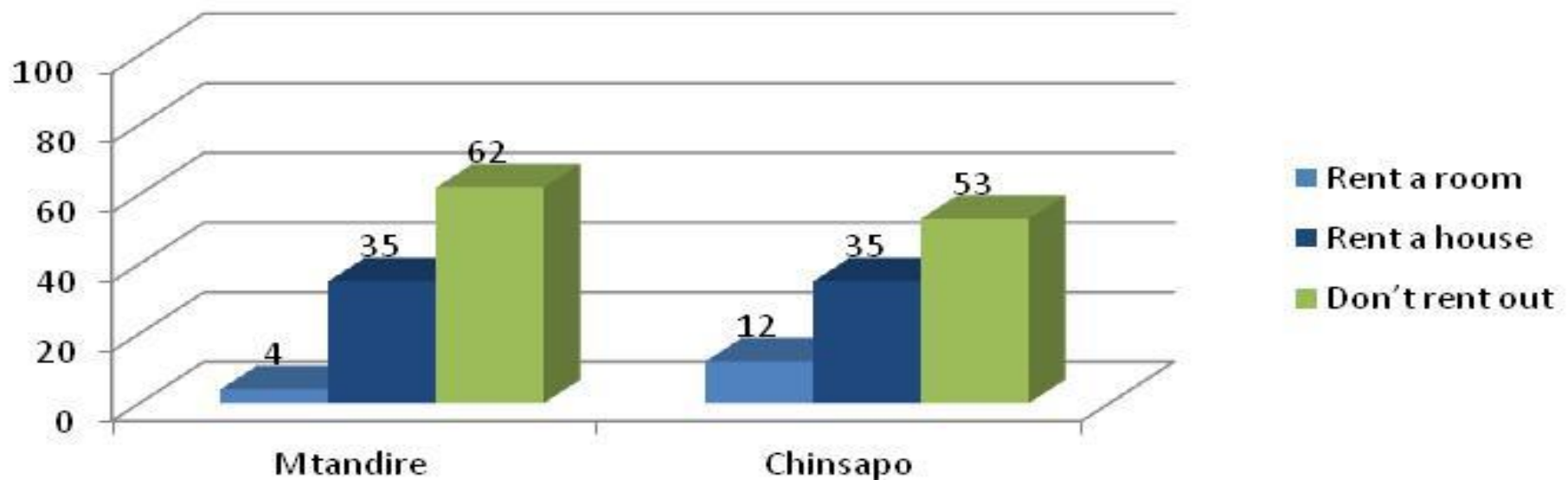


A note on renting and owning

Reason why renting and not owning (by settlement) (%)

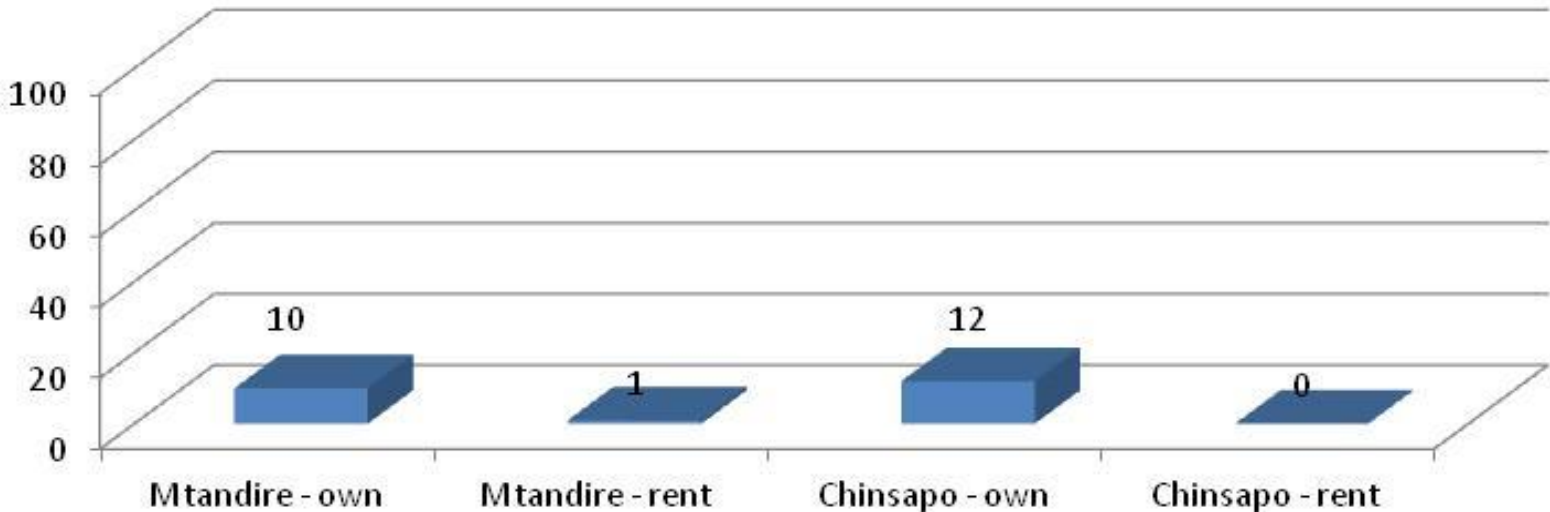


Whether respondent rents out a room or house (by settlement) (%)




Problems?

Respondents who Experienced Problems after the Agreement was Made (by settlement and type) (%)
















Perceptions about the process for accessing holding and trading land

The majority of respondents found the different activities pertaining to the process of accessing and holding land to be easy

Majority of respondents (over 70%) found the activity easy 

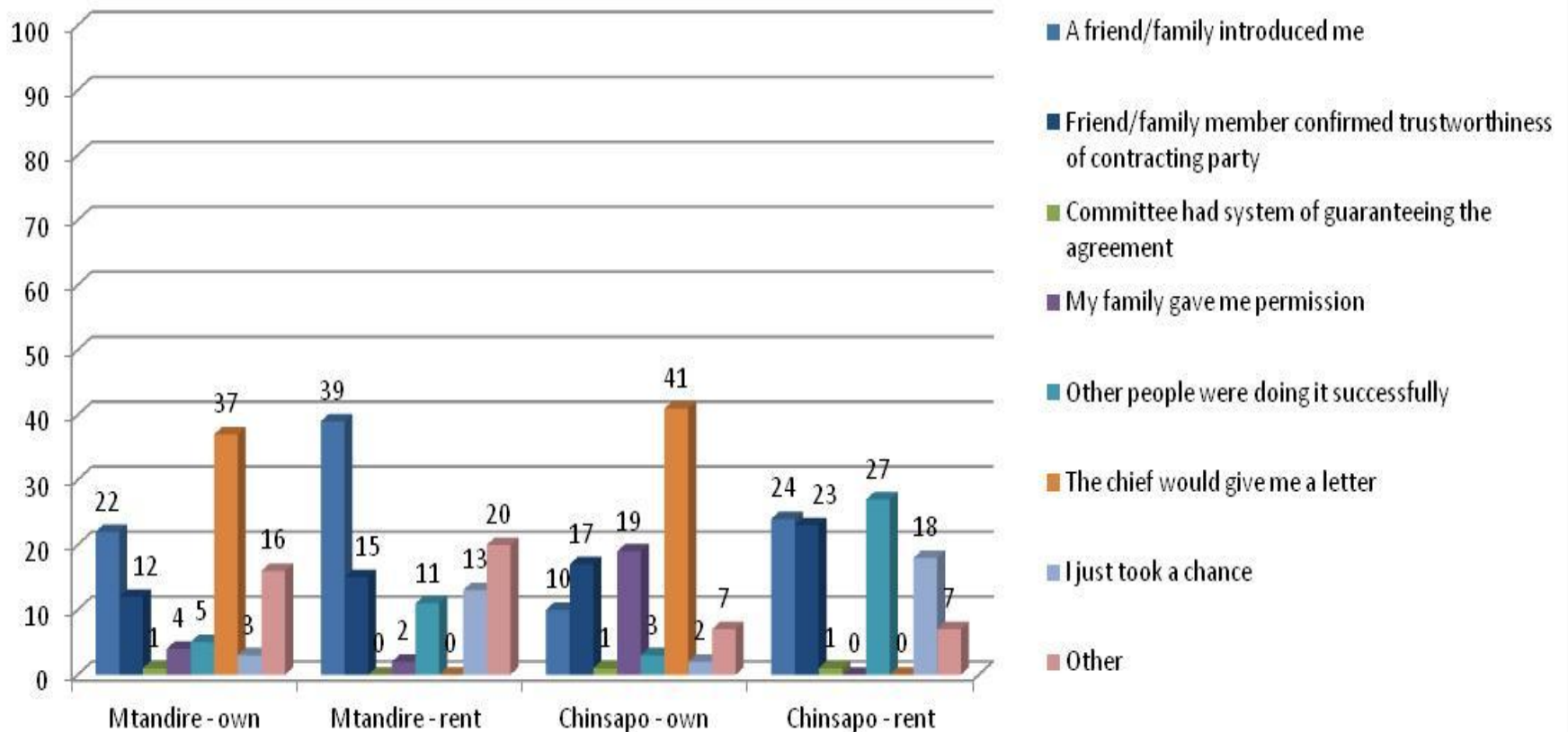
Majority of respondents (over 70%) found the activity moderate 

Majority of respondents (over 70%) found the activity difficult 

	Finding a place	Checking trustworthiness of seller /landlord	Deciding on a price	Negotiation of an agreement	Protecting rights to the property	Deciding what to do with the property when moving
OWN						
RENT						

Checking trustworthiness

Before Moving What Gave Confidence that the Agreement Would be Valid (by settlement and tenure) (%)



Tenure security?

- Almost all respondents have never had a title deed.
- Most respondents feel that now that they have lived in the settlements for a while, that their rights are stronger.
- The reason for this is that they have built social networks in the area and are becoming part of the community.
- The process of acquiring and holding land appears to be effective and there are very few respondents who have experienced problems.
- If problems did occur respondents who own would seek assistance from the Chief, whereas respondents who rent from their social network



What the Study Confirmed

- The study shows that an informal market exists which enables households to trade and hold land both on an ownership and rental basis. Key characteristics of this market are as follows:
 - Friends and relatives play an important role in identifying the place to live and in ensuring that contractual arrangements will be valid. In addition in resolving disputes.
 - The Chief plays a role in respect of the ownership market but significantly less so in respect of the rental market, which is between a landlord and tenant
 - In respect of ownership rights to properties are obtained for most respondents through an agreement witnessed by the chief or a document given to them by the chief



Implications?

- Renters and owners
- Authority – chiefs, social networks
- Ease of access
- Proximity to jobs
- Municipal demarcation?
- Official ways vs People's norms



IMPACT OF THE STUDY FINDINGS

- A Stakeholder tenure dialogue forum was held in Lilongwe City where all key urban stakeholders participated
- The forum created space for the urban poor to interact with policy makers and duty bearers
- The tenure dialogue forum discussions and study findings have fed into the National Urban Policy Framework-the urban poor consulted and the study findings highlighted in a draft report
- Ministry of Lands and Housing has collaborated with CCODE/Federation on informal settlement planning and slum upgrading financing



IMPACT OF THE STUDY FINDINGS

- Recommendations being put to use- Informal settlements developing. For example:
 - *“Minimum building guidelines should be developed that promote the development of safe structures and the proper layout of houses on a stand”* -Page 75 in report
- Informal settlements have started to develop guidelines through planning processes-Though the process has been sidelined by city planners though embraced by Universities and Central Government



WHAT WILL THE STUDY FURTHER IMPACT?

- Further inform the ‘*yet to be developed*’ National Urban Policy
- Topics which were highlighted will be picked and discussed at an ‘*Urban Talk*’-Urban Research Institute (URI) in collaboration with CCODE
- The data unearthed will be paramount in planning processes currently underway in Lilongwe and other urban centres

"Any informal settlement upgrading programme should recognise and build on the existing informal system. This needs to be carefully structured so as to retain the strengths of the existing system as detailed above, while addressing some of its inherent weaknesses."-Page 74 in report



WHAT WILL THE STUDY FURTHER IMPACT?...continued

- The report continues to be shared with stakeholders and proper reports will be shared online and as booklets/full reports
- It is also expected to inform any other policies affecting the urban poor



Conclusion

- CCODE/Federation and other stakeholders have taken key steps in implementation of recommendations
- Central Government has also taken some steps though there are varied levels of adoption of recommendations from such reports
- The poor are 'secure' and 'own' the land they are sitting on and with that it will provide a bigger challenge for the slum upgrading initiatives most cities are embarking on.





Thank you!
www.ccodemw.org