

# Causes of Inadequate Housing in Malawi's Major Urban Areas

E. Chapinduka Nyasulu and Christiaan E. Cloete

Department of Construction Economics  
University of Pretoria, Pretoria, South Africa e-mail: chris.cloete@up.ac.za

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## Abstract

The provision of housing in Malawi is inadequate. The objective of the research was to determine how the physical provision of land, infrastructure and houses contributes to the housing backlog in the major urban areas (Blantyre, Lilongwe, Zomba and Mzuzu). It was found that there is insufficient land within the city boundaries (11%, 4%, 2% and 2.5% of district land for Blantyre, Lilongwe, Zomba and Mzuzu respectively), resulting in unaffordable serviced land. In addition, the land is controlled by different parties and this results in uncoordinated development. While the availability of water and electricity is adequate, the costs of connection and consumption deter most people from benefiting from the services. Most roads are unpaved and earth (dirt) roads. Restrictions on the development of formal houses render the costs of formal house construction very high, causing most people to resort to the informal sector where they construct semi-permanent houses (more than 60% in all the subject areas). These houses do not meet the definition of adequate housing. It is recommended that the government should empower local authorities to redefine their city boundaries to include more land within the city boundaries. Thereafter each city should ensure that land is used in a coordinated way by implementing forward planning and enforcing the extensive legislation at its disposal. Local authorities should compile a register of semi-permanent houses in areas of their jurisdiction and upgrade them with basic amenities of water, toilets and roads. In addition they should set aside land where further informal settlement should be allowed to take place in a legal way. Developers should go into partnerships with utility services providers in order to reduce costs of service provision.

## 1 Introduction

Malawi is a developing, land-locked country located in the central part of the Southern African sub-continent, bordering Zambia, Tanzania and Mozambique. It has a very limited industrial sector and agriculture contributes about 40% of the GDP. The total area comprises 118,234 square kilometers of land and water. According to the latest census, it had a population of 10.6 million in 1998 [1]. This is expected to increase to 16.8 million by 2014 [2,3].

The country faces a pressing housing problem in both its urban and rural areas [3; 4:xii; 5]. Although Malawi is one of the least urbanized countries in the world (about 17% in 1998), its urban population is expected to reach about 3.8 million by 2014 (about 23% of the total population). The major urban areas are Blantyre (the dominant commercial centre) and Zomba (the former capital city) in the southern area, Lilongwe (the capital city) in the central area and Mzuzu in the northern area. The largest city, Blantyre, has a population of more than half a million people, of whom more than 50% live in informal settlements [6].

Like in urban areas of other developing countries, the government and other stakeholders find it difficult to deliver adequate housing in the urban areas of Malawi.

Traditional housing areas (THAs), which comprise planned and unplanned settlements, form the largest category of urban housing in Malawi. In 1993 these settlements accommodated 82% and 78% of the populations of Blantyre and Lilongwe respectively. In principle, in these THAs plots are leased for 99 years. The majority of the residents are sub-tenants, making up more than 63% of households in Blantyre and Lilongwe [3:4].

The limited research done on the housing problem in Malawi includes the implication of demographic projections on urban and rural housing in the country [7]; a case study addressing urbanization and urban housing in Blantyre [8]; measures to reduce the country's poverty [9]; the status of the property industry in Malawi [10]; and factors contributing to the growth of informal settlements in Blantyre [6].

## **2 Data collection and research methodology**

Primary data was collected by means of questionnaires followed up by semi-structured personal interviews. These interviews were conducted with all major role players in the urban housing industry, at both their head offices as well as other relevant divisional offices. Secondary data was obtained through scrutiny of the stakeholders' relevant official records and reports kept at their offices and other relevant publications.

The study was restricted to the urban areas of Blantyre, Zomba, Lilongwe and Mzuzu and investigated both formal planned houses and those areas where the local authorities subdivided plots and sold them for beneficiaries to construct their own houses. The land referred to was limited to public and private land and customary type of land was not included except for comparative purposes when required. Infrastructure was restricted to water, electricity, roads and sanitation services.

### 3. Findings and Discussion

#### 3.1 Physical Provision of Land, Houses and Infrastructure

##### 3.1.1 Land Availability and Tenure System

Table 1 summarizes land available in each major urban area, how much land is available for each use and how much cannot be developed due to physical constraints.

Table 1: Land availability for different uses (Source: Blantyre City Assembly, Lilongwe City Assembly, Zomba Municipality and Mzuzu City Council - data from questionnaires)

Details	Remarks	Blantyre	Lilongwe	Zomba	Mzuzu
Total district land		2012sq km	6159sq km	2580sq km	10430sq km
Land within city boundaries		230sq km	340sq km	42sq km	85sq km
Tenure System within city boundaries		48% public	60% public	9% public	15% public
Amount of land per use	Commercial	95sq km	300sq km	6sq km	20sq km
	Residential	55sq km	13sq km	18sq km	35sq km
	Industrial	35sq km	5sq km	2sq km	15sq km
	Other	45sq km distributed between other uses and unavailable land since both are not determined.	22sq km distributed between other uses and unavailable land since both are not determined.	10sq km	10sq km distributed between other uses and unavailable land since both are not determined
Unavailable				3sq km	

Land within the districts in which the subject areas fall is generally much bigger than the land that has been allocated to fall within the city boundaries (11%, 4%, 2% and 2.5% for Blantyre, Lilongwe, Zomba and Mzuzu respectively). The little land in the city boundaries is subject to private, customary and public ownership, predominantly public and customary tenure.

##### 3.1.2 Provision of Infrastructure and Services

###### *Roads*

Legislation guiding the construction of roads include the Road Traffic Act 69:01 of 1997, the Urban Areas Act 26 of 1988, the National Roads Act 69:07 of 1997 and the Public Roads Act 69:02 of 1992. Of special relevance to the housing industry is the Urban Areas Act that regulates the making and

repair of public streets in urban areas, the construction of private streets in urban areas and their adoption by municipal councils and town councils and any other related matters.

The urban road network excluding the designated main roads is classified as residential, access, distributor, collector and industrial roads. In all the subject areas, most of these roads are earth (dirt) roads, followed by the unpaved category. Paved roads are mainly main roads and those in residential areas developed by housing authorities.

Road development is quite low [11:78] and there is only about a metre or two of road per person in most areas. The quality of the roads is being upgraded through maintenance and road widening programmes.

#### *Provision of Water*

Water Boards, which are wholly government owned and fall under the Ministry of Irrigation and Water Development, provide water in Malawi. Depending on affordability, urban populations may either have individual connections or standpipes for a group of households or water kiosks for a whole neighbourhood, or even make use of other sources (Table 2).

Table 2: Main Source of Drinking Water [1]

Source	Blantyre		Lilongwe		Mzuzu		Zomba	
	No of people	%	No of people	%	No of people	%	No of people	%
Total people	502053	100	440471	100	86980	100	65915	100
Piped inside House	75362	15.0	64469	14.6	14399	16.6	10860	16.5
Piped outside house	131612	26.0	100981	23.0	18354	21.0	12774	19.4
Communal standpipe	142625	28.0	119130	27.1	25011	29.0	13410	20.4
Protected well	45016	9.6	49731	11.3	6776	7.7	6909	10.4
Unprotected well	22820	4.5	11538	2.6	8046	9.2	10418	15.8
Borehole	63454	12.6	69965	15.8	7566	8.7	5913	9.0
Spring	6479	1.3	7116	1.6	2630	3.0	1086	1.7
Stream/river	16423	3.0	17541	4.0	4197	4.8	4545	6.8
Lake	-	-	-	-	-	-	-	-
Rainwater	-	-	-	-	-	-	-	-

The number of people using water boards' water is about 69% in Blantyre; 66.6% in Mzuzu and 64.6% and 56.4% in Lilongwe and Zomba respectively. Interviews with all the Boards' representatives showed that they are able to meet the demand with their average production and as such the possible explanation for the less people using the service could be the costs associated with the service connection and consumption. A further look at figure reveals that there are very few people who can afford to have piped water inside their houses while the majority benefit through communal pipes in all the urban areas under study. Other inhabitants source water from other sources like wells and boreholes (31%, 43.6% 35.4% and 33.4% for Blantyre, Zomba, Lilongwe and Mzuzu respectively).

#### *Provision of Electricity.*

Electricity in Malawi is provided by ESCOM (Electricity Supply Commission of Malawi). Until 2000 this Commission was solely responsible for generating, acquiring or supplying electricity, receiving licenses and investigating new or additional facilities for generation and supply of electricity throughout the country. The new Electricity Act, which was ratified in 2000, deregulated the

electricity industry to allow participation of independent power producers. Potential participants must get a license from the Electricity Assembly that was set up under the Act.

Efforts to get annualised demand and supply figures from the utility providers proved futile, as no accurate records were available. There is however similar information pertaining to electricity usage for cooking and lighting by the people in the areas under study [5]. The assumption can be made that people who are able to use electricity for lighting and cooking have been connected to such service.

Table 3: Number of people able to use electricity for lighting and cooking [5:133]

Use	Blantyre	Lilongwe	Mzuzu	Zomba
<b>Total no of people</b>	502053	440471	86980	65915
<b>Lighting</b>	167791	130965	27727	15556
<b>Cooking</b>	82511	76392	10388	7136

Only 49% of Blantyre residents, 44% of Mzuzu residents, 47% of Lilongwe residents and 34% of Zomba residents have access to electricity. The difference between the number of people who are using electricity for lighting and those using it for cooking can possibly be explained in terms of the cost implication emanating from high consumption associated with cooking using electrical appliances.

#### *Provision of Sanitation Services*

Local authorities are currently responsible for the provision, operation and maintenance of the sanitation services, i.e. water borne sanitation, solid waste disposal and rubbish removal. No outsourcing, commercialization or public-private partnerships are in place. However, the services of these local authorities are not reliable and as a result some individuals have their own septic tanks.

The urban population in the areas under study is privileged to have access to improved sanitation facilities because of the availability of piped water as well as economic capacity. The following table gives an indicative status of people who have an access to different types of toilet facilities.

Table 4: Number of Households by type of Toilet Facility [1]

Type Of Toilet	Blantyre	Lilongwe	Mzuzu	Zomba
Number of households	120923	98406	18607	14944
Flush toilet	67997	52233	7450	6309
Ventilated Improved Pit latrine	14467	8613	4704	3257
Traditional pit latrine	38459	37560	6453	5379

More than 50% of the people in Mzuzu and Zomba still use pit latrines (traditional plus ventilated) while in Blantyre and Lilongwe more than 50% of the households use flush toilets. The latter is possibly because of the high involvement of NGOs in trying to improve the conditions of living of the inhabitants of the two cities.

Water-borne sanitation, where available, (especially in Blantyre and Lilongwe) comprises of sewer treatment works and sewer pipe network. The treatment process include biological filters, aerated lagoons, waste stabilisation ponds, activated sludge and septic tanks

## **3.2 Housing Policy, Institutional Framework and the Delivery System**

### **3.2.1 Housing Policy**

According to Jambo [6:64] the Colonial Government did not put in place a coherent housing policy specifically targeted to the native low-income group. This may have been the case perhaps because of the small number of African population living in the urban areas. This view is supported by the fact that records prior to Second World War indicate that permanent residents of urban areas in Malawi were either state employees comprising of policemen, soldiers, clerks, messengers or servants of Europeans and Indians [7:1].

### 3.2.2 Institutional Framework

The Malawi Government, after realising the housing anomaly created by the pre-independent Malawi era, took it upon itself to be involved in housing delivery both directly and indirectly (Fig. 1).

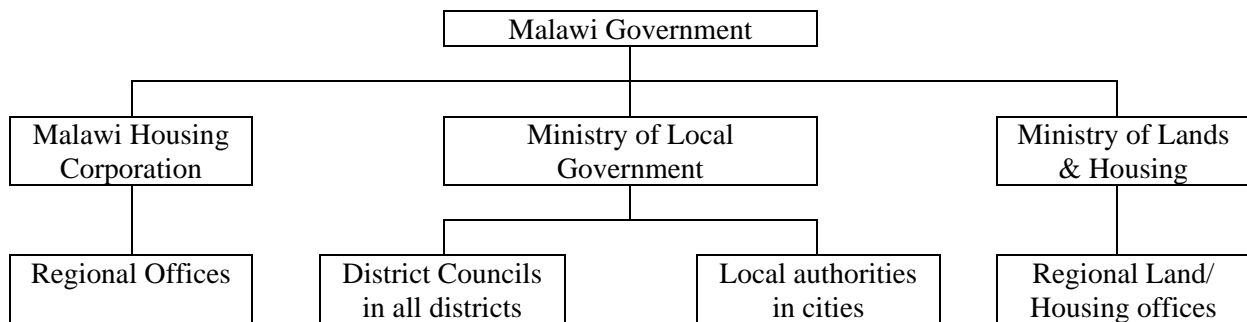


Figure1: Institutional Framework of Housing Delivery in Malawi's Urban Areas

Through the Ministry of Lands and Housing it continued to develop and maintain institutional houses and plots, while through the Ministry of Local government it created local authorities that took the responsibility of delivering plots especially tailor-made to medium to low income persons within the city boundaries and District Councils for the inhabitants of the district centres. For indirect involvement in housing delivery it created the Malawi Housing Corporation (MHC) under an Act of Parliament in 1964. The aim of the Corporation since inception was to be an agent for the state in the housing delivery process for the benefit of the civil service and medium to low income people. It is in view of this mandate that the said Corporation has been involved in the development and management of housing stock for the medium and low-income groups.

Development of housing is subject to a number of Acts of Parliament [12].

### 3.2.3 The Delivery System

The delivery process followed by the Malawi Housing Corporation is three phased: firstly the land is serviced and secondly top structures (houses) are constructed. Lastly beneficiaries are identified through the waiting list and a special allocation committee sits to allocate such houses based on the recommended names from the said waiting list if the houses are for rent. Houses constructed for sale are normally advertised and a special waiting list for prospective house buyers is compiled based on which the sale takes place. On the other hand, the Local authorities/district councils and the Ministry of Lands and Housing service the land that they already have and demarcate plots. Thereafter they sell the plots to applicants on their waiting lists. These plots are fully serviced, partially serviced or not even serviced.

### 3.2.4 Housing Types Delivered Through The System

Houses can be categorized as permanent, semi-permanent and traditional. A permanent house has a roof made of iron sheets, concrete, asbestos or tiles, walls of burnt bricks, concrete or stones and floor finished at minimum in cement screed. A semi-permanent house is the one lacking one of the construction materials of a permanent structure for wall or roof. A traditional house has a thatched roof with mud walls or walls made of mud or wattle.

It should be noted that the houses delivered by the housing institutions and those built by persons who buy plots from them are supposed to be permanent structures as all these have to comply with the National Building Regulations. Table 5 summarises the number of such houses by type of structure (note that the number of houses has been determined by dividing the number of persons in each house category by average number of people per household: 4 for Blantyre, Lilongwe & Zomba and 5 for Mzuzu).

Table 5: Number of Houses by type of structure [1]

Description	Blantyre		Lilongwe		Mzuzu		Zomba	
	No of persons	No of houses	No of persons	No of houses	No of persons	No of houses	No of persons	No of houses
Permanent houses	136814	34203	83651	20913	15652	3130	12923	3231
Semi-permanent houses	219397	54849	94038	23510	13661	2732	11470	2868
Traditional	149459	37365	264259	66065	61999	12400	45853	11463

From the table it evident that more people (households) stay in houses that fall under the semi-permanent category in all the subject areas. The people themselves mainly in the informal settlements normally deliver these houses.

Table 6: Number of Plots and houses in Planned Formal areas and Traditional Housing Areas vis-à-vis the number of households. (Source: MHC, Blantyre, Lilongwe & Mzuzu city assemblies; Zomba Municipality and Ministry of Lands - data from questionnaires)

Housing Authority	Blantyre		Lilongwe		Mzuzu		Zomba	
	Houses	Plots	Houses	Plots	Houses	Plots	Houses	Plots
MHC	6043	1127	3369	925	975	832	1279	453
Blantyre City		18542						
Lilongwe City				24000				
Mzuzu City						3932		
Zomba Mun								1200
Min. of Lands		3712		4532		1855		
Other	5885		6565		1519		586	
<b>Total(plots &amp; Houses)</b>		<b>35309</b>		<b>39391</b>		<b>9113</b>		<b>3518</b>
No of households		120923		98406		18607		14944
Difference		-85614		-59015		-9494		-11426

The number of households in each subject area far much outnumber that of houses and plots combined. Only 29%, 40%, 51% and 24% of households reside in these planned areas provided by these semi-governmental institutions in Blantyre, Lilongwe, Mzuzu and Zomba respectively. The

delivery of adequate serviced plots and houses by the state through Malawi Housing Corporation, Department of Lands and Housing and the local authorities are negligible as compared to the existing number of households.

The number of permanent houses as shown through the table on houses/plots provided by the said semi-government institutions is more than the number of the houses as depicted by the Statistical Office. The difference between the number of houses on Table 5 and that of permanent structures on Table 6 is possibly due to the fact that the Department of Lands and Housing and the local authorities do at times provide un-serviced plots whose development does not necessarily have to comply with the stipulations of the National Building Regulations, hence such structures most likely are not classified as permanent houses.

It can be seen that both tables reveal that more people live in houses that do not meet the definition of permanent houses hence housing is indeed inadequate in the subject areas.

#### **4 Conclusions and Recommendations**

The objective of this article was to determine how the physical provision of land, infrastructure and houses contribute to adequate housing backlog in the subject areas. The findings are that there is insufficient land within the city boundaries (11%, 4%, 2% and 2.5% of district land for Blantyre, Lilongwe, Zomba and Mzuzu respectively). This limited supply of land has to fulfill all the multiple uses of urban land, hence causing serviced land prices to be very high and beyond the reach of many. Different parties control this land and this results into uncoordinated developments. Furthermore the level of water and electricity production is adequate but costs of connection and sustainability deter most people from benefiting from the services. Developers find it very expensive to provide paved roads hence most roads are in unpaved and earth (dirt) categories. The legal form and type of houses render the costs of house construction very high, causing most people to resort to the informal sector where they construct semi-permanent houses (more than 60% in all the subject areas). These houses do not meet the definition of adequate housing.

It is recommended that government should not involve itself directly/indirectly in housing delivery as it is currently doing, but rather provide incentives for the private sector involvement in low cost housing. Government should empower local authorities to redefine their city boundaries to include more land falling within the city boundaries. After having done this each city should ensure that land is used in a coordinated way by implementing forward planning and enforcing the extensive legislation at their disposal. Local authorities should compile a register of semi-permanent houses in areas of their jurisdiction and upgrade them with basic amenities of water, toilets and roads. In addition they should set aside land where further informal settlement should be allowed to take place in a legal way. Developers should go into partnerships with utility services providers in order to reduce costs of service provision. Houses should take many legal forms and ways of producing high-density walk up flats by use of locally available building materials should be explored.

Further aspects to be investigated include additional forms of legal ownership - both individual (sectional title, share block) and communal forms (housing associations, housing cooperatives), the viability of alternative ways of housing delivery like site and service and materials loans schemes, and the scrapping of surtax on basic building materials.



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