December 2005

OFFICIAL OPENING OF THE AREA 49 SECTOR 7 HOUSING PROJECT

Speech by Chairman, Board of Trustees, CCODE

Mtafu A. Zeleza Manda

Hon Bazuka Mhango, Minister for Lands, Housing, physical Planning and Surveys, MP Hon Bonface Kadzamira MP for Area 49 which part of Lilongwe City Central Chief Executive, Lilongwe City, Prof Donton Mkandawire Principal Secretary for Lands, Mr Mkondiwa

Ladies and Gentlemen

Honourable Minister, welcome to Area 49 Sector 7. On 3rd October the World Habitat Day, when you were touring the areas within the vicinity, the construction of these houses was underway. The federation members had expected that you would visit them just as you visited other areas. They were worried and thought that their initiative was not being recognised by Government, by the Minister for Housing, and for that matter on World Habitat Day. That you have accepted to witness this occasion today makes them happy and proud.

Honorable Minister, the purpose of CCODE has been explained already by representatives of federations. As an NGO CCODE supports the federations so that they can reach out to policy makers and planners. Since its formation in 2003, We have federations in all the major urban areas and in some district centres. Total membership is nearly 30,000. One federation may comprise up to 70 people in one neighbourhood. These communities come together to find lasting solutions to their housing problems and poverty. They are assisted by CCODE trustees and staff members.

The Trustees are:

<table>
<thead>
<tr>
<th>Trustee</th>
<th>Organisation</th>
<th>Responsibilities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mtafu Manda</td>
<td>Alma Consultancy</td>
<td>Land and housing</td>
</tr>
<tr>
<td>Linda Milazi</td>
<td>Consultant Hydrologists</td>
<td>water and environmental sanitation</td>
</tr>
<tr>
<td>Chimwemwe Thole</td>
<td>Secretary MRTTP</td>
<td>Income generating activities</td>
</tr>
<tr>
<td>Esmie Kainja</td>
<td>Ministry of Gender, Child Welfare and Community Services</td>
<td>Community mobilisation /gender/HIV-Aids</td>
</tr>
<tr>
<td>Mike Moyo</td>
<td>Gitec Consult, P O Box 30725, Lilongwe 3</td>
<td></td>
</tr>
<tr>
<td>Mrs Jumbe</td>
<td>Peacock Investments, P O Box 2218, Lilongwe</td>
<td>Finance and administration</td>
</tr>
<tr>
<td>Sr Margaret Lupiya</td>
<td>Medical Missions Sisters, P O Box 30214, Lilongwe</td>
<td>Now out of Malawi</td>
</tr>
</tbody>
</table>

Honourable Minister, although the trustees are doing something to make things move for the NGO, what you are witnessing today could not be realised without the support and understanding of institutions and individuals.

I would like to mention here that we have had strong support from your PS, Mr Mkondiwa. Federation members are aware that Principal secretaries are high ranking officials in government and accessibility to them can be arduous. But, Mr Mkondiwa is so accommodating that he does not mind seeing a mob of federation members at Zowe House making demands directly to him. I had ample...
knowledge of how the government operates. If it was other PSs, they should have asked for appointments or made so many postponements, just to avoid meeting poor people; people in bare feet. Hon Minister, the PS indicated at one meeting that your ministry would draft a MOU to guide the relationship with CCODE on behalf of federations. We are looking forward to the document.

Hon minister, I should also thank the Chief Executive of Lilongwe City, Prof Mkandawire, and his director of Planning, Mr Mpoola for allocating the parcel of land to the federation members. We have 222 housing plots here.

The roads you see were also developed by the City of Lilongwe.

More important here is that the City accepted our request to reduce the standard plot sizes to accommodate more members and meet the requirement of the urban poor. The plots sizes are between 150 square m and 200 sq m.

I also want to thank Hon Boniface Kadzamira who is MP for this area. This man is practising politics of development. He has tirelessly worked with all federation members who are from various political parties. I only hope that Hon Kadzamira will continue that way.

I would fail in my duty if I forget the support and encouragement from SDI, WaterAid Malawi, DED Malawi and others. Such support has been moral, financial and material. We want to thank them most sincerely.

Honorable Minister, housing provision is one of the missions of your ministry. I and everybody else recognise the difficult task it is to provide adequate housing for the Malawians. The government does not have adequate resources. One way to meet the people’s needs is to harness their own potential. The federation members contribute K20 monthly to their Mchenga Fund. The members then get loans from the fund for repayment in 3-5 years. These houses are a result of Mchenga Fund loans. I would like to inform you Sir, that when we did test case loans, repayments were 100%. The individuals get loans and the groups are collaterals. This assures the repayments.

When we were launching the project in September and before, I had the difficult task of proving theoretically that through this initiative the urban poor can provide housing for themselves. I was trying to prove that if land is delivered the urban poor can develop houses in line with your ministry’s policy and the City of Lilongwe Urban plans. All they require is support. As a physical planner, can say that my friends both from your ministry and from Lilongwe City were very sceptical. At times I and Mrs Nkhoma were becoming frustrated.

Today, I do not have to explain much, but to point to the houses, houses built on planned land, houses built on land allocated officially. We want through CCODE to show that the poor can build houses for themselves. We also want to show that it is not necessary to invade land. The City Assembly can provide land for legal housing. To all others witnessing the launch what you see today is meant to show that alternative mechanism to land delivery exists. The authorities are ready to work with communities that are organised. Once more we thank the City of Lilongwe for the understanding they have for the plight of the poor in the City.

Honourable minister, to assist you deliver housing to the people of Malawi, we need more land in Lilongwe City, we need land in Blantyre City, we need land in Mzuzu City, we need land in Zomba Municipality, we need land in town assemblies and district centres. I know your ministry has the land. Please do not delay.

The urban population of Malawi is growing very rapidly. Malawi is presently the fastest urbanising country in the world followed only by Bhutan and Uganda. Malawi’s urbanisation is about 6.3 % per year.

Hon Minister, when we see the weak and poor invade land, they are not deliberate criminals. Those people are tired of rents. Those people are tired of being on the waiting list. Those people are tired of promises. At the breaking of the ground ceremony I made a request Sir, that if these points do not
give adequate answers to the issues of squatting, the Town and Country Planning Act mandates your 
office to institute studies. This is one area that you need informed advice. One of the issues likely to 
emerge is about delay in land delivery. A person waits too long to be allocated a plot, and when it has 
been allocated there are so many encumbrances before it can be developed. For the urban poor all 
these add up to costs.

I am informed that your Ministry is in the process of developing a housing policy. Sir, that policy will 
not make sense if it does not include a chapter on housing for the urban poor. The policy must 
address the issues of informal settlements, the issues of housing finance. We want to see something 
like a Malawi Urban Housing Fund- if it reaches K5 billion, the better. Please let cabinet discuss this 
issue. It is only Malawi that has no national allocation of funds for addressing urban housing 
problems. We know your ministry has rural housing programme. Your ministry gives the impression 
there is an urban housing programme for the country. Housing is not just a need, but also a right.

When we launched the project here, I mentioned that these federations are attracting more and more 
people. I want to repeat the invitation of other NGOs to the housing sector. Presently I know only 
Habitat for Humanity as the other NGO in the sector. Sir, one of the MDGs is about improving lives of 
people in slums or informal settlements. Two major approaches are advocated to realise this goal. 
One is what you are witnessing today- the construction of houses for the urban poor on virgin land. 
The other approach is to upgrade existing informal settlements. Sir, some if not most of the squatter 
settlements are on land controlled by your ministry. Something should be done. I know you might 
transfer the squatter areas to the City, but that is not sustainable. By allocating this land to federation 
members the City has shown its commitment to the MDGs. They have done this before in several 
locations. The city has provided nearly 26,000 plots to the public, of which 3000 plots were provided in 
nine new THA normal estates, 1500 plots in THA basic scheme, 12000 plots in THA layout scheme 
and 6000 plots in upgraded areas.

However, the problem is huge. You are aware that 34% of people in Lilongwe (nearly 240, 000) live in 
informal or squatter settlements. The government and the City of Lilongwe may not have adequate 
resources. The support being given to communities to help themselves is therefore commendable and 
should be followed by other urban assemblies.

Lastly Hon Minister, in Malawi the household size is estimated at 5. This means that with 222 plots 
over 1100 people are to benefit. There are over 240,000 people who need to upgrade their houses in 
Lilongwe alone. And the population is increasing. I plead with you to take measures so that the 
housing problem does not worsen. As I said last time Lilongwe City has land to accommodate its 
citizens comfortably. Your Ministry has land to address the problem. Your Ministry also has authority 
to do this. Why are you waiting for problems to compound?

Thanks you for your attention.

Mtafu A. Zeleza Manda

Chairman, Board of Trustees, CCODE