Low income housing options in Lilongwe in the context of urban migration and traditions

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Abstract

Traditional Housing Areas (THA’s) are officially designated neighbourhoods in Malawi which provide serviced plots and also allow traditional construction techniques in the city. This has the potential to alleviate some detrimental effects of urbanization experienced by many African cities. In August 2009, 251 households in three low income neighbourhoods in Lilongwe were surveyed. To provide perspective on the views of THA residents, comparison to residents of an informal settlement and a village are used. Questioned is whether THA’s, as a land use category, help absorbing low income migrants, and how migrants to Lilongwe cope with setting up a new livelihood within their framework of economic constraints and traditional customs. It was found that THA cater to a different group of people in comparison to informal settlements and peripheral villages, despite providing opportunities for traditional and low-cost construction within a legal framework.

Introduction

Traditional Housing Areas (THA’s) are officially designated neighbourhoods in Malawi which provide serviced plots and also allow traditional construction techniques in the city. This has the potential to alleviate some detrimental effects of urbanization experienced by many African cities. Previously unstudied is whether THA’s, as a land use category, help absorbing low income migrants, and how migrants to Lilongwe cope with setting up a new livelihood within their framework of economic constraints and traditional customs. By comparing the THA with an informal settlement and a peripheral village outside of planning regulations in terms of an inclusive environment for low income residents and migrants, one can ask the following question; does the THA provide an urban housing alternative to informal and customary construction and house occupancy?

In August 2009, 251 households in three low income neighbourhoods in Lilongwe were surveyed. To provide perspective on the views of THA residents, comparison to residents of an informal settlement and a village are used; these areas are likewise assumed to function as informal entry points for low income people to the city. 51 households were surveyed in a THA in southeast Lilongwe called Mchesi, another 51 were interviewed in the informal settlement Mtandile in west Lilongwe, and 49 were questioned in the village Matapa, which is a traditional chief area in the southwest periphery outside of Lilongwe city boundaries. For purposes of clarification, Mchesi will from now on be called the THA, the informal settlement Mtandile will be referred to as the informal settlement and the peripheral village Matapa is called the peripheral village.
Background

To date, house construction in Malawi is only regulated inside so-called ‘planning areas,’ of which there are few locations apart from 16 statutory planning areas in cities and towns. Small-scale construction with traditional materials (and without development permission) is legal outside of planning areas, i.e. construction on customary land. Planning areas may also contain zoning of “high density traditional housing”, which are assumed to include THA’s. In THA’s, construction with local materials is permitted and therefore offers a high potential of legal housing for average income and poor people; at the same time, this respects cultural values expressed by traditional housing typologies. Further housing options for low income rural-urban migrants, as well as the expanding inner urban population, are in informal settlements and in villages at the urban periphery, which are incorporated within the urbanized zone over time.

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Table 1: Comparison of settlement characteristics

Traditional Housing Areas

Traditional Housing Areas (THA’s) are derived from a traditional housing policy in place from the 1950s, which required provision of minimum services for people to build their houses (Kruse & Manda 2005). Serviced plots for THA’s were initially provided, owned, and managed by the Malawi Housing Corporation, a parastatal housing construction institution. The THA concept is considered successful especially in the late 1960’s and early 1970’s (Republic of Malawi 2007). While initially the THA controlled and minimized informal urban growth when compared to other African countries, much higher demand in recent decades was not met.

THA land property was eventually transferred to the Local Authorities starting with the cities of Lilongwe, Mzuzu, and Blantyre, for their decentralized administration and management. Lilongwe City took over administration from Malawi Housing Corporation in 1985 (Kawonga 2005). The City sought permission to supply unserviced plots and caused a change in the policy of THA’s, which initially required provision of basic infrastructure as a precondition for development (ibid). THA’s now accommodate about 44% of Lilongwe’s population (Mumba 2005).
Some inconsistencies are found in the usage of the term ‘THA.’ Both, Mumba (2005) and a UN-HABITAT report on Malawi’s housing situation (UN-HABITAT 2009) describe three different THA program types with plot sizes of up to 400m² and varying degrees of service: the typical THA contain basic pit latrines and tap stands. The lowest category allocates unserviced plots in legal subdivisions. The term is sometimes also used to describe housing outside of these programs, for example informal traditional inner city housing, as Sonke observes (2009). It can also be confused with peripheral villages characterized by traditional housing.

THA’s are generally seen as successful in providing options for affordable housing, despite not meeting demand and despite several constraints in their management. Sources speak of their demise in the 1980s when a failed World Bank Program, summarized as “a total disaster” (Sonke 2009, p. 2), changed strategies and required the construction of service cores and house shells, which “took the cost out of the range of low-income households” (UN-HABITAT 2009, p. 22). Currently, with Local Authorities responsible for housing and development control, few low-cost housing areas are being developed, but Local Authorities are now collaborating with NGO’s which continue facilitating low-cost constructions based on a sites and services approach, such as CCODE (Centre for Community Organization and Development) and Habitat for Humanity.

Informal settlements

Despite the initial absorption of low income citizens in sites and services projects of the THA’s, many people also settle informally in Lilongwe. According to Mumba (2005), about 34% of Lilongwe’s population lives in informal settlements or is squatting. However, all informal settlements and THA’s (accommodating 78% of the population) only account for about 20% of the city’s area. These invaded lands belong to the City Authority or are public government land. As informal areas expand, they may expand onto customary land outside the city boundaries, where simple construction is allowed without permit procedures through the government.
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**Villages at the urban periphery**

Peripheral villages are increasingly popular destinations for migrants to Lilongwe. They are usually characterized by an irregular and very open morphology, with several house clusters of families scattered over a wide area. Such villages occupy customary land, legally administered by traditional authorities.

These were initially intact traditional chieftainships at the urban periphery, but recently are locations of cultural conflict due to settlement by members of tribes not originating in the area. This problem is greater in these villages compared to urban neighbourhoods. Because they were originally inhabited by just one tribe on its own land, each village kept its traditional customs functional as part of daily life, whereas the “city” tends to accommodate people with different traditions and culture.

Photo 2: View of the informal settlement Mtandile

Photo 3: View of the village Mtandile at Lilongwe’s periphery
Openness outside of and within city boundaries

Integration

Integration in THA’s parallels the exclusion of low income earners from other legal residential zones within the city. Construction with local materials and techniques is only allowed in THA zones. The permitting of local construction is on the other hand an opportunity to react on urban growth and the low income of most of the population. More progressive recommendations to city planners and managers in developing countries often include proposals to declare inner-urban zones with affordable schemes outside the property market for the lowest income earners as land prices increase in many of the cities. The idea of THA is a basic and early example of such scheme. Typically, such areas cannot be kept out of the real estate market and the lowest income earners end up as tenants even in areas initially reserved for them. Tenant’s rights are therefore becoming an important subject to improve living conditions for the poorest.

Most people living in the THA and in the informal settlement were not born there, whereas half of the residents in the peripheral village were. This underlines the function of THA’s and inner-city informal settlements in migration to the capital. However, since the 1990s, the peripheral village increasingly absorbs migration, which is mainly work migration and accompanying a spouse or other family member.

Almost half the people in the THA and the informal settlement come from an inner-Lilongwe location or from the city’s outskirts. Inner-city moves are even more frequent to the THA than to the informal settlement; the informal settlement is a destination for more people from Lilongwe’s outskirts. The three main reasons of moving to the THA from within the Lilongwe area are *affordability, search for work* and *women following their husband*. The two primary reasons found why people move to the informal settlement from within Lilongwe area are *affordability* and *search for work*. For the peripheral village, the main reasons are marriage related: following the husband or wife (see matrilineal section below).

Most migrants to the THA and to the informal settlement come indirectly and not immediately after leaving their place of birth; this is predominantly with a stop within the Lilongwe area. It therefore seems that both neighbourhoods contain some improvement or situational change for the migrant to Lilongwe, which was not realized in the first neighbourhood. This may be explained by the predominant reason for the move: affordability. Another reason for moving is relocation to a more centrally located area, as many intermediate locations are at the outskirts of the city.

All recent newcomers (2008/09) to the THA and the informal settlement are renters. Of those residents having entered the neighbourhood between 2000 and 2009, tenants comprise about three quarters in the THA and in the informal settlement. People who came during this period to the peripheral village predominantly own their house. People who came before 2000, generally more often own their house, except for occupants in the THA, where more tenants than owners occupied houses already since the 1970s. This may confirm the observation that THA’s were not addressing the lowest income population, but it also shows that a stock of low income housing property was developed that is now rented out at an affordable price. In the end, THA’s are occupied by the targeted group through renting schemes, and it affirms the need for renting schemes for low income earners, many of whom are urban migrants.

Exclusion

Exclusion from *THA’s* is apparent due to the much higher demand than supply of serviced plots; high demand and inability to pay regular ground rent reportedly results in the sale of plots to higher income people, to absentee landlordism, and to unauthorized densification.

At the time when the THA plots were initially provided, they withdrawn due to their shortage if the beneficiary failed to construct a house within six month (UN-HABITAT 2009). The waiting list was open and did not depend on income level, to avoid income discrimination.
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Presumably, the lowest income earners did not register on the waiting list out of fear of an inability to finance construction. Also, allocation criteria were mentioned in one report, “which demand evidence of a level of income that can pay for the cost of the plot” (ibid.). The report further explains that the plots are leased for 66 or 33 years when permanent houses are built, but are leases on a monthly basis “where the dwelling is more rudimentary” (ibid.).

Both the THA and the informal settlement, have a similar number direct migrants which exceed the number of migrants to the village, and which confirms them to be important entry points to the city. Yet, most newcomers to the two locations arrive after an intermediate stop, mainly in another area in Lilongwe. Almost a quarter of the newcomers to the peripheral village come directly from their place of birth. The peripheral village, from the 1990s onwards, becomes one of the current locations for the first entry into the Lilongwe area.

The bigger part of people moving to the informal settlement, and especially to the THA, found it not so easy or found it difficult to settle. Conversely, the majority of the migrants to the peripheral village found it easy to find a place to live in the neighbourhood.

Searching for a plot for construction or a house for purchase within the THA is conducted mainly through family connections despite the official allocation scheme through either MHC (or later the city) or through the officially authorized chief. It is not verified whether this reflects of a badly functioning allocation scheme of THA plots, or if local family members were especially helpful to relatives migrating to the THA. In both the informal settlement and the peripheral village, search for house or land property is mostly through contacting the chief but through relatives as well.

### Diagram 1: Migration to the three surveyed neighbourhoods in Lilongwe

![Diagram showing migration to the three surveyed neighbourhoods in Lilongwe](image)

**Matrilineal rights in Malawi**

A matrilineal family system is predominant in central Malawi and in Lilongwe. It potentially ensures social and economic security for women in traditional rural settings. In the matrilineal system, lineage is traced through the mother and maternal ancestors, and an individual is considered to belong to the same descent group as the mother. In a matrilineal descent system, this usually includes inheritance of property and titles (Wikipedia). Cousins from mother’s side are considered brothers and sisters, whereas from father’s side, they are cousins in the Western sense (Boucher 2009).

The meaning of “matrilineal” or “patrilineal” can also be understood as definitions of who takes care of whom in the social system. Formal arrangements determine relocation after marriage, property rights, and the caring for children. Crucially, while the system defines
cultural responsibility in the extended family, the husband-wife relationship is separate, and the husband is the head of the family.

It is typical that a woman in the matrilineal system receives a house from her husband in her home village after marriage. This is often a condition even when the woman follows her husband to the city or another location away from her village, which was historically uncommon but the move can eventually be arranged accompanied by a defined ceremony (Interview, Malawezi 2009). Yet, social threats for women exist in the matrilineal system and in fact, the woman’s brother is in a position to interfere with his sister’s rights, possibly affecting her economic security. He de facto owns the land where her house is located, and cases of land sale without her participation, approval, or knowledge do occur (Interview, Sefu 2009).

Matrilineal system in the city

Matrilineal women interviewed in the THA and the informal settlement in most cases came to Lilongwe with their husband, or husband and children. Most live with husband or husband and children, but some have separated. The migrated matrilineal women in the peripheral village predominantly arrived alone but are now living with husband and children. The size of the household is more varied in the THA and in the informal settlement, where the households commonly integrate extended family including brothers, sisters, brothers/sisters-in-law, step-children, grand children, nieces and nephews, and parents. In the village, living with other family members is the exception.

When the family system is transferred to an urban setting through migration, patterns of dependencies between the family members inside and outside of the home village or between the spouses was assumed to change. No consistency is to be discovered even though most women do feel more dependent on their husband in a financial sense. Some women start a more independent and individual life, find work and perhaps even live separately. Their bonds to the family are unchanged and probably depend mainly on personal backgrounds of the migration. Half of those who went to the THA or to the informal settlement and all of those who went to the village miss their family in the village or home location.

For all interviewed, migrated, matrilineal women (with two exceptions in the informal settlement), their extended family is not living in the same area, but most often in their home location. Most of these migrants consider their village or birth location still their home, and their new place of living is where they earn money.

Of the few matrilineal women who feel at home in their new neighbourhood, most live in the THA. This speaks for it being a desired location by migrants. The peripheral village has the most women who feel attached to both places, may be for the neighbourhood’s nature of being a village similar to home.

Property Ownership

In the THA as well as in the informal settlement, the number of renters is greater than the number of owners; there are more tenants in the THA than in the informal settlement. In the peripheral village, the majority of the occupants own their house. Those born in the neighbourhood typically own their occupied house.

This substantiates the theory of “work migration” into town, which does not sever bonds to the home location. Approximately half of the migrants to the THA and informal settlement, and most of the migrants to the peripheral village, have an additional house back “home”, while the city is just a place to work but not settle permanently.

Property transfers are not frequent in the three surveyed neighbourhoods, and most owner-occupiers built their house themselves, instead of purchasing. A few owners in the informal
settlement bought their house. Especially in the peripheral village, property is also transferred through inheritance or as a gift. In the informal settlement, houses are also given as gifts.

The majority of owner-occupiers do not have ownership documents. In the peripheral village, only two of 49 interviewed owners have a proof of inheritance. In the informal settlement, inheritance papers, sales contracts, or documentation from the occupants’ company sometimes exist. In the THA, almost half of owners have no document. About a third have a permit from the town chief and a fifth have a title deed. Considering that the owner has usually self-built the house and not acquired it in a usually undocumented transfer, it is not clear why more owners do not have a title deed, as legal ownership is considered the main achievement from the THA policy.

In both the informal settlement and the THA, about a third of owner builders constructed their house without any permit. Slightly more than one third of those in the THA and in the informal settlement started construction with a development permit from the chief. Another third had a permit from the City. In the informal settlement, a small portion built with permission from their employer.

In the peripheral village, half built without permission. As the peripheral village is not part of the city or any planning area, the local administration has no authority to control housing development there. Involvement of the legally responsible chief is expected to be a lot higher.

Ownership uncertainties or conflicts in the context of migration of women (who are in the matrilineal system and leaving their home village) do not seem prevalent in any of the surveyed neighbourhoods. Only one interviewed women in the THA and one in the informal settlement considered the question of house ownership in town an important issue. Chilinde (2007) however, predicts land disputes becoming more common based on his research. In fact, it could become crucial with the implementation of the current land policy; any type of registration of customary land in the rural home locations will change traditional patterns of use, despite the policy trying to keep customary practice functional and recognized.

Construction Techniques

In Malawi, most common domestic construction materials are earth blocks in rural areas and burnt bricks in urban areas. Also used in rural areas is rammed earth, and wattle-and-daub or a simple wooden structure without soil-infill. For roofing, iron sheets or thatch are typical.

Construction characteristics in the THA are clearly different from those in the informal settlement and in the peripheral village. Up to two thirds of the houses in the THA Mchesi are built from burnt bricks, and almost all have a roof made of iron sheets. In both the informal settlement and the peripheral village, adobe blocks are the predominant wall material, approximately two thirds. In the peripheral village, only one house in wattle-and-daub construction was found. In the informal settlement, half of the houses have iron sheet roofs and the others half has thatch. In the peripheral village, thatched and iron sheet roofs are equally common and some roofs are tile covered. Despite the fact that “any” construction material is permitted in the THA, construction standards seem less traditional and more urban compared to the other two areas. As tenure security is not a problem in Lilongwe yet, this cannot be explained by the mechanism of more investment into legally recognized areas, but perhaps by a desire to invest into efficiently laid out areas, if not by simple economic differences between the respective residents.

Household economy

Economic differences between the THA and the informal settlement are apparent in income levels. Instead of surveying income information, a perception about the resident’s poverty in a descriptive way was used for reliable information. In the THA, a small portion of respondents consider themselves very poor and always struggling; the other residents are poor or have all
basic needs. Roughly a third can even save some money. About a third of respondents in the informal settlement consider themselves very poor but none of the four income groups is predominant, which suggests a place for everyone. In the peripheral village, about half of the respondents are very poor and always struggling. The peripheral village is therefore absorbing the poorest.

Generally, most respondents state to have permanent work as opposed to seasonal or day-to-day occupations with most in the THA, about a third is self-employed and a third is employed in a private business. Day to day occupations, however, contribute to the household income in the informal settlement and in the THA.

Work locations are mainly in the neighbourhood or within Lilongwe not far from the neighbourhood. Most of those from the peripheral village work in the neighbourhood. Few people work from their house. Some people from the peripheral village are still living from agriculture in their home village.

There are some significant differences regarding the type of work in the different neighbourhoods. In the THA, a number of people work in administration or education, an occupation which is almost absent in the other two neighbourhoods, where work in the construction sector is significant. However, in the village, agriculture is the most common occupation.

The THA is the only place of the three where unbuilt plots were purchased by the interviewed residents. Costs range between 240EUR and 2,400EUR. Plots in the informal settlement and in the peripheral village were given to the owner builders by their parents, by their company, or were inherited.

The little information on construction costs collected during the study shows that investments in the THA area are of a higher range than in the informal settlement and in the peripheral village. Whereas houses in the peripheral village were built for less than 480EUR and many for as little as 7EUR to 15EUR, and house construction in the informal settlement costs between 475EUR and 2,400EUR, and investment in house construction in the THA Mchesi can be as high as 7,000EUR or more.

The THA is the most expensive area for rent of the three, with monthly cost between 7EUR and 70EUR, and an average of 22EUR. Rent prices in the informal settlement range between 2.40EUR and 70EUR with an average of 11EUR. Renting is less common in the peripheral village and costs around 3.30EUR.

Tenure security

There is no significant fear of eviction in any of the three neighbourhoods, especially for house owners. In most cases, fears include possible eviction by the landlord, when he might raise rent, or because he is just acting unpredictably, which mirrors the unregulated rights of the tenants. When tenants are afraid of being evicted by their landlord in the peripheral village, it is for the reason that he might want to give the house to a relative. In the THA and the informal settlement, some residents are afraid of the people from the neighbourhood; these residents are usually foreigners, who may live there illegally. In the informal settlement, some people have concerns to be evicted by the city authority; in the peripheral village, one person fears eviction by the Ministry of Lands. In general, security from the side of the authorities is not a strongly perceived issue and in the THA, no issue at all.

Summary

It was found that Traditional Housing Areas cater to a different group of people in comparison to informal settlements and peripheral villages (in terms of their financial capacity and educational background), despite providing opportunities for traditional and low-cost construction within a legal framework. It was also found that the functioning of a
matrilineal family set up is not disturbed, even when a woman follows her husband into the city; instead, only in a few cases do personal and individual reasons for breaking family bonds exist, whereby the move to a city might help gaining independence. Further study should look in greater depth at the different categories of THA, explore their precise functioning and define their capacity to accommodate people.

The questions remain, if any degree of planning – even if such planning intends to include low income earners and local construction traditions – will always restrict a portion of people from these legal neighbourhoods, and can only informal neighbourhoods include all people?

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