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THE PERFORMANCE OF CONDOMINIUM HOUSING PROGRAM IN JIMMA TOWN, ETHIOPIA: A CASE STUDY

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Abstract: This study was conducted in six condominium sites to assess the performace of condominium housing program in Jimma town, Ethiopia. 280 questinnaires were accidentally distributed among cono residents. Besides, two focus group discussions with 11 participants from two condo sites, and an interview with two officials from Jimma town Housing Agency were also conducted. Moreover, field observation in the condo sites was held. The study reveals that condominium housing is not affordable to the poor section of the town. Most of the houses are rented, and a significant number of houses are transferred to third parties as well. Above all, most of the houses are transferred to people who are not from Jimma town, to Jimma University and to rich people of the town, not to the intended beneficeries of the program. Furthermore,

residents of the houses are suffering lack of infrastructure, and basic facilities. Thus, the government shall revise its policy regarding the financial capabilities of urban poor to repay the housing loans; strict verification and coordination among cities and towns to avoid multiple registration is needed. Above all, the demand for condo housing is higher. Thus, the government should invest aggressively, and allow & encourage entrepreneurs to participate in supplying (affordable) houses to the poor.

Keywords: Affordable, Beneficeries, Condominum, Jimma town, Multiple registration**.**

JEL Classification: R1, R2, R3, and R5

1. INTRODUCTION

Ethiopia is one of the poorest countries in the sub-Sahara Africa with per capita income of $590 (World Bank, 2015). According to MoUDHC (2014), the country has been making significant progress in its urbanization process, and it is estimated to increase for the years ahead. The report stated in the 1960s the level of urbanization was only 6% while by the years 1984, 1994 and 2013 the figure increased to 11%, 14% and 17.2% consecutively. And, by the year 2025, about 30% of the country's population is expected to live in urban centres. Currently, based on the latest United Nations projection, in 2016 Ethiopia's population is about 102,803,038 out of which 19.65% (20,202,815) of the population is living in the urban areas.

Despite some progress in the urbanization process, Ethiopia's urban centres are characterized by over-crowding, insufficient housing, high density, sanitation problems, unsafe living conditions and insecurity of tenure. The majority of the urban people are dispossessed (or homeless). Demographically, the rural-urban migration is very high (Getachew, 2016). In addition, the country has failed to satisfy its citizens need for housing in the urban centres. Ethiopia is one of the fastest growing economies in the world where cities and towns are also growing along with the economy. This economic growth intensifies migration from rural–to-urban areas and causes increasing concentration of people in urban areas. All these contribute to the increasing number of homeless families and mismatch between the increasing urban population demand for–and-supply of housing (MoUDHC, 2014; Tesfaye, 2007).

The FDRE government in collaboration with the regional governments has already built hundreds of thousands of condominium houses throughout the country yet special focus is given to the federal capital, Addis Ababa. To this

end, through the Condominium Proclamation N^{O} 370/2003, the House of People's Representatives of the FDRE officially announced the launch of a program called ''Integrated Housing Development Program (IHDP)''primarily targeting to supply affordable houses to the lower and middle income urban dwellers where the Ministry of Urban Development and Construction aims at Constructing 500,000 housing units, creating 400,000 job opportunity and reducing the number of slum dwellers by half from 60% to 30% by the end of Growth and Transformation Plan One (GTPI) throughout the country (MoUDC, 2013). Besides, the program aims to upgrade the inner part of the city by demolishing former slum areas and constructing condominium blocks (Cherent & Sewnet, 2012). The IHDP has also envisages to create temporary job opportunities, encouraging people to develop saving habits and economically empowering urban residents, and helping domestic construction industry to develop their capacities (Mahder as cited in Getachew, 2016).

At regional level, the Oromia Regional State Housing Development Agency was established by the proclamation N^{o} 108/1998 in July 2006 to implement the Integrated Housing Development program in the region. Accordingly, Jimma Town office for Housing and Urban Development has already constructed 1510 condominium houses.

So far, some studies have been conducted regarding condominium housing program in Ethiopia. Among others, a study conducted in Mekelle town, Ethiopia, by Tesfamariam (2010), on about 14,647 condo houses built in the first cycle until 2010. The study aimed at assessing the main factor that determines the affordability of these houses. And, [he] found out that the income of the residents and the costs of each condominium units were the main factors that determine the affordability of the condominium houses. Another survey study from Merkabu (2014), conducted in Addis Ababa, concluded that

the houses are in poor quality and constructed from poor quality materials. According to the study, the houses are unaffordable to low income people due to price increase as a result of delay in construction and transferring coupled with a lot of corruption in both cases. However, all these studies gave little attention to issues like: the availability of basic services and facilities (i.e. such as waste management systems, playing grounds, road to-and-from the condo houses, and water provision problems etc… as incorporated in the housing program), and the suitability of the houses to children, pregnant, old people and people with disability to live in. Thus, this study aims to:

a. Assess the affordability of condominium houses to the dispossessed lower and middle income urban dwellers of Jimma town;

b. Examine whether the current dwellers of the houses are actual allotees/ not; and

c. Identify residents' perception on waste management and water provision.

2. RESEARCH METHODOLOGY

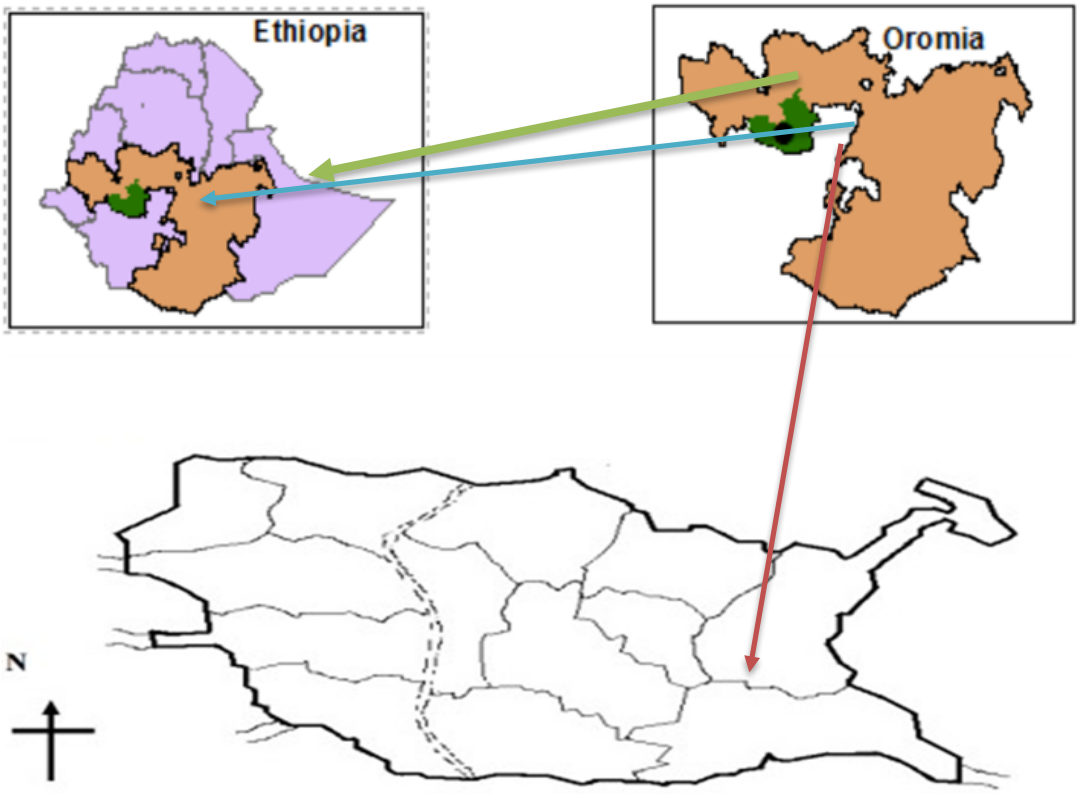
2.1. Description of the study area

Jimma town, the Capital of *Jimma* Zone, is located in southwest Ethiopia 350 km away from the capital, Addis Ababa. The town is located at an average altitude of 1700 meter above sea level. Its astronomical location is 7º 4' North Latitude and 36º 5' East Longitude. The town has a total area of 46.23 km2 (4623 hectares) with an average temperature ranges between 7.3 ^{0}C to 31 ^{o}C (JCASP, 2006). It was founded in 1837 by *Abba Jifar*, and has a city administration, municipality and 17 *kebeles* (N.B. *Kebelle* is the smallest administrative unit in Ethiopia).

According to the CSA (Urban population projection values of 2015), *Jimma* is the largest city in south-western Ethiopia and the 9thmost populous city next to Dese with an estimated total population of 177,943. Besides, *Jimma* town, *Oromia*, Ethiopia, is the place where various ethnic groups such as the Oromos, Amharas, Tigrians, Kaffa, Guraghes, Dawro, Konta etc…with various religions such as *Waqa feta*, Christians and Muslims are living in peace and tolerance for many years. As a result of which many people used to call the town as ‘‘the town of love’’ (JCASP, 2006).

Trade is the main economic activity followed by agriculture where people are employed. Very few section of the society are employed in industrial sector, government and private offices (Gelata, 2015; JCASP, 2006).

Figure 1. Geographical location of the study area



Legend	
- - - - - - - -	River boundary between adjustment *kebelles*
▬▬▬▬▬	Boundary of Jimma Town
▬▬▬▬▬	Boundary between *kebelles* of Jimma town

2.2. Population, Sample Size, Sampling Techniques/ Tools and Procedure

As it indicated in the tabe below, since the total number of population for the study is known (or is finite), the researcher adopted a formula from Krejcie & Morgan (1970), to determine the samples should be taken from a given finite population with the degree of accuracy expressed as a proportion (.05), and 95% level of confidence.

The formula is:

$$S = \frac{X^2 NP(1-P)}{d^2(N-1) + x^2 P(1-P)}$$

Where:

S = Required Sample size

X^2 = the table value of the chi-square for 1 degree of freedom at the desired confidence level (1.96 for 95% confidence level. $X^2=1.96^2 =3.841$)

N = Population Size

P = Population proportion (expressed as decimal) (assumed to be 0.5 (50%)

d^2 = Degree of accuracy (5%), expressed as a proportion (.05); It is margin of error.

Accordingly,

N= 1029

X^2=*3.841*

P=0.5

$d^2 = (0.05)^2 = 0.0025$

S= $\frac{3.84*1029*(0.5)*(0.5)}{(0.05)^2*(1029-1) +3.84*(0.5)*(0.5)} = \frac{987.84}{3.53}$ = 279.8413597, ≈ **280** samples

Thus, the total number of samples (participants) to be taken, according to the formula indicated above, from a total of **1029** households is **280**.

Table 1. Number of households with their corresponding samples taken

n^{o}	Site	No of households	Probability to proportional Size (PPS)
1	*Boche Bore*	285	78
2	*Kella*	291	79
3	*Yetebaberut*	183	50
4	*Ginjo Guduru*	96	26
5	*Kito Furdissa*	105	29
6	*Sar Safar*	69	18
Total		1029	280

Source: *Jimma* Town Office for Housing and Urban Development, 2016.

2.3. Data Collection Instruments

Both primary and secondary sources of data were used to collect the necessary data. Primary data were collected through questionnaire distributed among 280 participants where 210 (75%) are back fully and correctly filled while the rest 70 (25 %) are not either properly filled or not returned, FGD held with 11 condominium housing residents from 2 sites, key informants interview with key two informants from Jimma Town Office for Housing, housing transfer and Urban Development Agency and non-participant field observation conducted by the researcher in the condo sites. The secondary sources which are relevant to the study that include research papers, books, internet sources (or websites), different reports, Policy documents, published and/or unpublished government documents were reviewed for the purpose of the study.

Table 2. General Information about the key Informants

No.	Full Name	Occupation/ position	Date of interview	Place of Interview	Phone No.
1	Mr. Mohammed Nur	Head of Jimma Town Office for Housing, housing transfer and Urban Development	17/02/2017	Jimma Town	0917804570
2	Mrs. Belaynesh Ashenafi	Main Coordinator in Jimma Town Office for Housing, housing transfer	17/02/2017	Jimma Town	0917001336

		and Urban Development			

Table 1. General Information of participants of FGDs

No.	Full Name	Occupation/ position	Discussion date	Place where the discussion was held
1	Mr. Habib Mohammed	Teacher	17/03/2017	Kella site
2	Mr. Abdissa Ayana	Teacher	17/03/2017	Kella Site
3	Mrs. Meselech Birhanu	Teacher	17/03/2017	Kella site
4	Mrs. Meseret Bayisa	Trader	17/03/2017	Kella Site
5	Mr. Lenin Kuto	Teacher	17/03/2017	Kella site
6	Mr. Chalachew Yhune	Lawyer	17/03/2017	Kella Site
7	Mr. Hussein Abdella	Water supply Officer	23/03/2017	Boche Bore
8	Mr. Andinet Gebre	ICT Technician	23/03/2017	Boche Bore
9	Mr. Mohammed Jibril	Trader	23/03/2017	Boche Bore
10	Mr.Youzersif Tegen	Student	23/03/2017	Boche Bore
11	Mrs. Abrehet G/Mariam	House wife	23/03/2017	Boche Bore

2.4. Method of Data Analysis and Interpretation

The data collected through questionnaire are encoded, processed and analysed quantitatively using simple bar chart and Statistical package for Social Sciences (SPSS) version 20.0 in the form of frequency distribution table and percentage to summarize, present and analyse the data collected. Qualitative data collected from interviews were triangulated by their content from *Affan Oromo* and *Amharic* to English.

3. DISCUSSION, DATA ANALYSIS AND INTERPRETATIO

3.1. Socio-demographic characteristics of respondents

Table 2: Socio-demographic characteristics of respondents'

Items	**Frequency**	**Percentage (%)**
1. Sex		
Male	123	58.57%
Female	87	41.43%
Total	**210**	**100%**
2. Age Category		
Less than 18	24	11.43%
18-35	82	39.05%
36-64	94	44.76%
65 and above	10	4.76%
Total	**210**	**100%**

3. Marital status		
Married	53	24.24%
Divorced	15	7.14%
Widowed	21	10.00%
Single	121	57.62%
Total	**210**	**100%**
4. Family Size (Including dependents)		
Less than 3	132	62.86%
3 -7	71	33.81%
8 and above	7	3.33%
Total	**210**	**100%**

Own survey, 2017

The above table shows that 123 (58.57 %) of the participants are male while 87 (41.43%) of them are female condo residents. This indicates condo houses are less preferable by women than their men counterparts. In terms of age distribution, 24 (11.43 %) of the participants members of households are less than 18 years old while 82 (39.05%), 94 (44.76%), and 10 (4.76%) of the participants are aged between 18-35, 36-64, and $\geq$ 65 respectively. The number of respondents aged less than 18 and $\geq$ 65 is smaller comparing to the number of participants of other age groups. This implies that condominium houses are less suitable to reside for minors aged less than 18 and for older people who are physically weak.

The table above also shows the marital status and family size of the respondents. Accordingly, 53(25.24%), 15(7.14%), 21(10%) and 121(57.62%)

of the respondents are married, divorced, widowed and single respectively. The greater number of unmarried people living in the condo houses indicates that the houses are less preferable to people who have a family like a wife/husband, children etc.

Finally, 132(62.86%) of the participants have a family size of less than 3 members while 71(33.81%) of them have 3-7 family members, and the remaining 7(3.33%) of the participants have a family size of 8 and above. The higher proportion of residents with smaller family size in the study area reveals that condominium houses are not suitable for people with a large number of family size.

3.2. Owners' Perception on the Affordability of Condominium Housing in Jimma Town

Based on the data collected through questionnaire, 78(37.14%) of the participants are condominium house owners.

As the next pie-chart reveals that most, 28, (35.90 %), of the participants who possess and reside in condo houses are engaged in their own private business. Government employees took the second place. They constitute 26.92 % (21) of the total participants condo owners. The number of house wives constitutes 16.67% (13) of the overall number of condo owners who live in the houses. Besides, the number of participants hired in NGOs constitutes 3.85 % (3) of the respondents who own a condominium house. But, the number of unemployed, and those who work on family businesses is very small. Their number is 5(6.41%) and 8 (10.26%) of the participants respectively.

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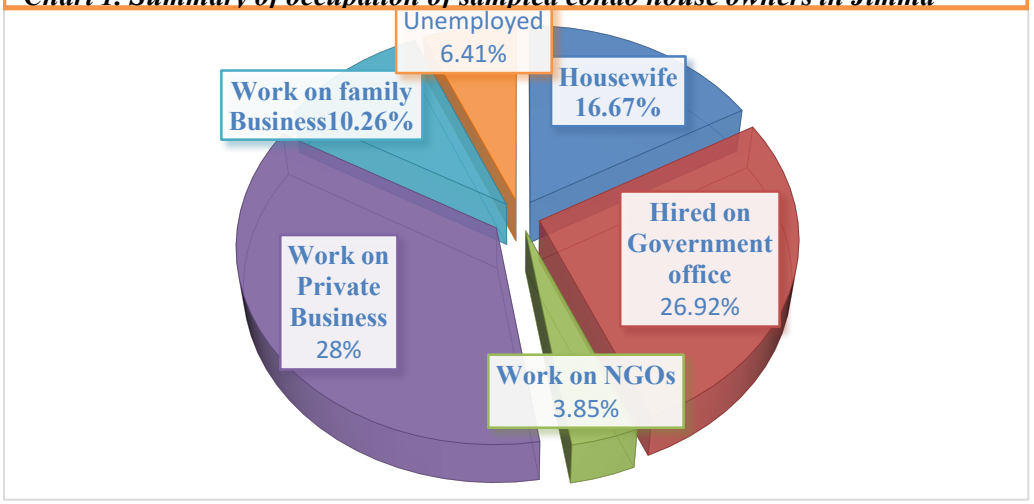
Chart 1. Summary of occupation of sampled condo house owners in Jimma



Own survey, 2017.

Table 3. Average monthly income, Housing typology, source of income and Monthly payment of condominium house owners in Jimma town

List of Items	**Frequency**	**Percentage (%)**
Average monthly income		
Less than 1000 ETB	11	14.10%
1000-2000 ETB	21	26.92%
2001- 4000 ETB	28	35.90%
4001-6000 ETB	10	12.82%
6001 ETB and above	8	10.26%
Total	**78**	**100%**
Housing Typology		
Studio	9	11.54%
One bed room	26	33.33%
Two bed room	20	25.64%
Three bed room	15	19.23%

Shop	8	10.26%
Total	**78**	**100%**
Monthly payment		
Less than 400 ETB	9	11.54%
401-800 ETB	13	16.67%
801-1200 ETB	41	52.56%
1201 ETB and above	15	19.23%
Total	**78**	**100%**
Source of Income to repay the monthly required amount		
Own personal income from employment	49	62.82%
From family and relatives	13	16.67%
Income from renting other condo house(s)	16	20.51%
Total	**78**	**100%**

Own survey, 2017.

Based on the above table, most of the condo owners live in one, two and three bed rooms. This shows owners prefer studios and shops to rent than to live themselves in these houses. That's why only 9(11.54%) and 8(10.26%) condo owning participants live in studio and shops use for business purposes respectively. However, 26(33.33%) live in one bed room condominium house while those who own and reside in 2 bed room and 3 bed room condo houses are 20(25.64%) and 15(19.23%) owners and residents respectively. In this regards, a data obtained from focus group discussants of Kella site, revealed the reason why most of the studios are currently resided by tenants. That is: due to the fact that studio houses are small in size, it is very difficult to live in them for a long period of time. A bed and all the other staffs have to be in a single room. Even there is no a separate space for kitchen. What is separated in the class is

only a toilet. The rest of the things, they need to put them on the same room. It seems to be a store house than a place they are going to live in. Above all, if residents have a family and live in a studio, life would be too hard to them. These and other factors force owners to rent studio condo houses.

The table above also indicates the average monthly income of the respondents who own and live in the study area, and the amount they have to pay per month to the Commercial Banks of Ethiopia including the interest of the principal loan. Accordingly, 11(14.10%), 21(26.92%), 28 (35.90%), 10(12.82 %) and 8(10.26%) of the participants who own and live in the condo houses earn less than 1000 ETB, 1000-2000 ETB, 2001-4000 ETB, 4001-6000 ETB, and above 6000 ETB per month respectively. Besides, 13(16.67%) of the owners reported that they earn their income from the support of families and relatives while 16(20.51%) and 49(62.82%) of them are renting other house(s) and generate personal income from employment respectively.

3.3. The identity of dwellers: Who is residing in the condos-owners or tenants?

Based on the data collected from questionnaires among condo residents, the next table summarizes the actual residents of the condos.

Table 4. Condo residents of sampled households in Jimma town, Ethiopia

Items	**Frequency**	**Percentage (%)**
How did you get in to the house you are living in?		
originally transferred to me	21	10.00%
You bought it from someone	45	21.43%
rented it from the owner	132	62.86%
Resettled due to redevelopment	0	0.00%

A gift from family, friend	12	5.71%
Total	**210**	**100%**
Where is the owner of the house you are living in?		
I myself, who is living in the house, is the owner	78	37.14%
I am a tenant, and the owner has another houses in *Jimma* town	32	15.24%
I am living on rent bases, and the owner is not from *Jimma*	63	30.00%
I am living on rent bases, but I don't know who and where the owner is. I rented the house by a broker , and simply give the rent money to the agent of the owner or simply make the payment by bank	30	14.29%
The owner of the house is a tenant in Jimma	7	3.33%
Total	**210**	**100%**

Own survey, 2017.

The above table indicates condominium houses have become a means of generating income for the owners of the houses than serving for sheltering to themselves. That's why most of condominium residents, 132(62.86%), are tenants. Those residents bought the houses from someone to whom the house is originally transferred amounts 10% (21) of the participants. However, unlike Addis Ababa and some cities & towns of the country, there is no one in Jimma Town who is in the condo houses as a result of redevelopment.

In addition, the number of condo owners to whom the house was not originally transferred, but bought from someone are 45(21.43%) of the total participants. This indicates the houses are transferred to those who are not either

financially capable of repaying the housing loan or transferred to people who are not from Jimma Town. Besides, the number of participants residing in the houses who got the houses as a gift from family/friends constitutes 5.71% (12).

Besides, most of the tenants (63), (i.e. 47.73%) of the total tenants who participate in this study responded that they know the owner is not from Jimma while 30 (22.73%) of the tenants are not aware of who and where the owner is. In addition, 32(24.24%) of the tenants who are in the house are due to the fact that the owners have own additional house (Condo and other) in Jimma town. These figures indicates the execution housing program in Jimma Town has missed one of the basic objectives of the program .i.e. "to supply affordable house to the poor and middle income residents of a given town who don't have a house." And, the remaining 7(5.03%) of tenants replied that the owners of the houses they are living rent the house due to various reasons such as safety, health and other issues they prefer to rent their houses while they are tenants in some parts of the town. Furthermore, as it is indicated in the table above, the condo houses in Jimma Town are not transferred to the beneficiaries without any limit so long as they are financially capable of buying a number of condo houses at the time of transfer. This leads to some people able to have 2 and above condo houses in their name while others own nothing.

4. RESIDENTS' PERCEPTION ON AVAILABILITY OF BASIC SERVICES AND FACILITIES IN THE STUDY AREA

4.4.1.1. Water provision in the study area

Table 5. Residents' perception on water provision

Items	**Frequency**	**Percentage (%)**
Are you satisfied with the supply of water on the		

condos?		
Absolutely satisfied	0.00	0.00%
Not bad	161	76.67%
Absolutely dissatisfied	49	23.33%
Total	**210**	**100%**
In average, how many days per week can you get access to the supply of water?		
No access at all	21	10%
1-2 days	28	13.33%
3-5 days	158	75.24%
6-7 days	3	1.43%
Total	**210**	**100%**
If you are not happy with the provision of water supply, what do you think of about the cause for the problem?		
The pipe lines are poor in quality/broken/ stolen/ properly not installed	159	75.71%
Due to less power to reach up floor	51	24.29%
Totally, pipe lines are not installed	0.00	0.00%
Total	**210**	**100%**
On what floor you are residing in the building?		
Ground floor	83	39.52%
First floor	62	29.52%
Second floor	65	30.95%
Total	**210**	**100%**

Own Survey, 2017.

Although access to water is the common problem of the town these days, being in the condominium houses has its own additional problems. That's why no respondent is fully satisfied with the provision of water in the condos. Besides, being on the ground floor gives you a privilege to get an access to water than those who are in the upper floors. This is due to the reason that the water loses a power to go up. Since majority of residents are living in the upper floor (i.e. 1st and 2nd floor), based on the above table, most of the residents (161), (i.e. 76.67%) are neither absolutely satisfied nor totally dissatisfied while 49 (23.33%) of the participants are totally dissatisfied with the provision of water in the condos. However, majority of the (158) (i.e. 75.24%) have an access to water from 3-5 days in a week while 28 (13.33%) and 3(1.43%) of the participants have an access to water between 1-2 and 6-7 days of a week while 21 (10%) of the participants don't have access to water

4.4.1.2. Residents' practices on waste management in the study area

The data on the practice of waste management in the selected condo sites of Jimma town, is presented as follows.

Table 6. Residents' Practices on Waste management in the study area

Items	**Frequency**	**Percentage (%)**
How do you perceive the waste management practice of the people residing in the condos?		
Very good. Residents have good practices of discharging wastes properly	5	2.38%
Satisfactory. Most residents have good practice of discharging wastes, but only few fail to do the same	55	26.19%

Very bad. People just discharge wastes on the fields, in front of their doors etc.	93	44.29%
Very bad though residents are well informed on the need for proper discharge of wastes.	57	27.14%
Total	**210**	**100%**
If you have expriened overflow of sewage, what do you think causes the overflow?		
Blocked due to various solid wastes such as chat, plastics etc… that causes flooding	86	40.95%
There is no periodic sucking of the sewages	58	27.62%
Due to leakage in the sewage tubes as a result of either the tubes are not well installed or broken	66	31.43%
Total	**210**	**100%**
Which one of the following explains the condition of the safety ditches, sewage holes in your site?		
They are functioning very well	0	0.00%
They are nearly stopping functioning	51	24.29%
They are buried/ open not getting proper protection, and functioning unsatisfactory	159	75.71%
Total	**210**	**100%**

Own survey, 2017.

According to the above table, majority of the respondents, 150(71.43%), believe that most condo residents have a bad habit of waste management practices. This indicates that the living environment of Jimma condos is not suitable to live in. This could have negative impact on the health of residents. In this regard, it is only 5(02.38%) of the participants replied that there is a very

good practice of waste management practice while 55(26.19%) of them are to the opinion that majority of the residents discharge wastes properly. The bad waste disposal habits of residents is manifested in various ways. The most common habit, according to the majority (93, i.e. 44.29%), of the respondents is to discharge wastes on the fields, in front of their doors.

However, some respondents thought that the point of discussion has to be whether a functioning waste management system exists in the condos or not. In this regard, 57(27.14%) of the respondents think that though residents are not good in discharging wastes properly, the problem is not about know how to discharge or they don't bad waste disposal practice affects their health. Rather, there is no proper and functioning facilities/ or infrastructure by which they can discharge wastes properly. Some throw away wastes in to the diches. This results sewage overflow and blocked.

Figure 2. Improper waste discharge by residents in some selected site

Solid waste out of containers in *Yetebaberut* condo site,

Besides, based on the above table, 86(40.95%) of the participants replied that blocked due to solid wastes such as chat and plastics causes flooding and sewage overflowing while 66(31.43%) of them attribute the problem to the poor installations of sewage tubes/tunnels are not properly installed or broken in which this results in the overflow of sewage. But, only 58 (27.62%) of the participants think that the non-existence of periodic sucking of the sewages is the main cause for the problem indicated.

Figure 3. Liquid waste overflowing in some selected sites, Jimma Town

5. CONCLUSION AND RECOMMENDATIONS

Despite a number of condominium houses are built in Jimma town, almost the progam fails to meet its objectivies. First of all, the houses are built with the intention of benefiting residents of the town, not residents from elsewhere. The housing, housing transfer and urban development agency did almost nothing to upgrade residents' awareness on the importance of the housing program to the poor and middle income sections of the society. This results in the houses are transferred to people who are not from Jimma, to people who rich either have their own houses in the town, and to Jimma University which is not in the scope and intention of the housing program.

Besides, the houses are poor in all aspects of infrastucture and basic facilities which are necessary to live in. Thus, the researchers recommend:

1. The demand for condominium housing is increasing these days. This shows there is potential market for the government. So, the government has to work aggressively to satisfy the demand for housing, and encourage real state and private construction companies to participate in constructing condo houses.

2.The government need also to revise the affordability of condominium housing to the poor section of urban dwellers, and devise other mechanism to help the poor to own houses unless residents tend to continue selling the houses transferred to them.

3. To avoid multiple registration, the housing agency need to work hard to verify the identity of people who registered to benefit from the program.

4. The houses before transferred to beneficiaries, all concerned bodies must realize the quality of the houses, the availability and functioning of basic facilities (or social infrastructures) such as water provision, power, and road etc.

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