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The Performance of Condominium Housing Program in Jimma Town, Ethiopia: A Case Study

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A Thesis submitted to the Department of Governance and Development Studies in partial fulfillment of the requirement for the Degree of the Master of Arts in Development Management

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June, 2017
Jimma, Ethiopia

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Declaration

I declare that this thesis work entitled “*The Performance of Condominium Housing Program in Jimma Town, Ethiopia: A Case Study.*” is my original work, has not been presented earlier for award of any degree to any other university and that all sources and materials used for the thesis have been duly acknowledged. I have produced it independently except from the guidance and suggestions of my research advisors.

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Abstract

This study was conducted in six condominium sites to assess the performance of condominium housing program in Jimma town, Ethiopia. Adopting a formula from Bernard (1995,) and Krejcie & Morgan (1970), out of 1029 households, 280 condominium residents participate in the study, and among whom 280 questionnaires were accidentally distributed. Besides, out of six selected sites, the researcher selected 2 site only for FGD because the size of the respondents is comparatively greater to other site. Accordingly, two focus group discussions with 11 participants from Kella and Bocho Bore condo sites, and an interview with two officials from Jimma town Housing and Urban Development 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 beneficiaries of the program. Furthermore, residents of the houses are suffering from problems related to infrastructure, and basic facilities such as access to road, water provision, waste management system etc. Some residents fail to dispose wastes properly, build fences, merge houses and grab extra spaces that affect the living environment, and beauty of the houses. Thus, the housing agency of the town in coordination with condominium committees, residents and other stakeholders shall take actions on those who act against the goals of the housing program. Moreover, the government shall revise its policy regarding the financial capabilities of urban poor to repay the housing loans; there should be strict verification and coordination among cities and towns to avoid multiple registration for condo housing. Above all, the demand for condo housing is higher than the supply. Thus, the government should invest aggressively, and allow & encourage entrepreneurs to participate in supplying (affordable) houses to the poor with best possible quality.

Keywords: *Affordable, Beneficiaries, Condominium, Jimma town, Multiple registration.*

Acknowledgements

First glory and praise to God for giving me the patience in handling my research. I would like to express my gratitude to my research advisors Mr Ermiyas Admasu and Mr Kaso Teha for their valuable comments and efforts to correct my research.

I also express my heartfelt gratitude to Mr Milkesa Edae who helped me in translating the questionnaire from English to *Affan Oromo*. Besides, I would like to thank Mr Mohammed Nur and Mrs Belaynesh Ashenafi, officials of Jimma town Housing, Housing transfer and Urban Development Agency, for providing me all the required information about the housing program and its performance in Jimma town.

My deep appreciation also goes to my beloved wife, Sara Asmera, for providing me moral support during my study at Jimma University.

Last but not least, I would like to extend my gratitude to my friends and staff members of the Department of Governance and Development Studies, Jimma University who support me morally throughout my study.

List of Abbreviations

AD: *Anno Domini*¹

BC: Before Christ

CSA: Central Statistical Authority

Condo: Condominium

EPRDF: Ethiopian People's Revolutionary Democratic Front

ETB: Ethiopian Birr

FGD: Focus Group Discussion

FDRE: Federal Democratic Republic of Ethiopia

GRD: Great Renaissance Dam

GTPI: Growth and Transformation Plan One

GTPII: Growth and Transformation Plan Two

JCASP: *Jimma* City Administration Strategic Plan

ID: Identification Number

IHDP: Integrated Housing Development Program

LDCS: Least Developing Countries

MoUDC: Ministry of Urban Development and Construction

MoUDHC: Ministry of Urban Development, Housing & Construction

SPSS: Statistical Package for Social Sciences

SW: South West

UN: United Nations

USD: United States Dollars

¹ AD: Anno Domini (Medieval Latin- meaning "in the year of our Lord," referring to the year of Christ's birth)

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CHAPTER ONE

1. INTRODUCTION

1.1. Background of the Study

Housing is one of the three basic necessities (coupled with food and clothing) for human survival. Strictly speaking, housing is primarily about sheltering. Many people thought that housing is the first place where human interactions and socialization begins. But, for Yousuf and his colleagues, housing is beyond a physical matrix where human interactions occur. Rather:

.....For a citizen, owning a house provides significant security and status in society, since a house endows him with a social identity, thus integrating him with his immediate social milieu... (Yousuf et al, 2013).

Other literatures bequeath different interpretation of housing. For instance, the 12th Annual Demographic International Housing Affordability Survey (2015), pointed out that housing has become a good symbol for social and economic equality across countries and societies. Culturally, in some societies, for instance in Tigray, Ethiopia, housing is a symbol for dignity, sovereignty, and represents one's own territory (Inquay, 2007).

Though no one can deny the fact that housing is basic for human survival, shortage of housing is still one of the worst problems in the world. Over 100 million people throughout the world are dispossessed, and over 1 billion people are having inadequate housing out of which half of these people are from less developed countries (Dejene, 2007). Besides, half of world population is living in urban centres. However, one third of these people are living in slums and in informal settlements . Worst of all, the number is estimated to rise by a billion within a decade unless 35 million housing units are made available per annum (Yewoineshet as cited in Tesfamariam, 2010).

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).

Most of urban houses in Ethiopia are below the required average standard and lack sufficient space in which 70% of the houses need total replacement. In other words, 30% of the urban housing stock is in good condition yet the provision of basic facilities such as water supply, electricity, and drainage is very minimal (Getachew, 2016; Merkabu, 2014).

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).

When condominium housing program was first launched in 2004/05 in Addis Ababa, It basically aimed at solving housing problem of the city. 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 housing a tool of promoting urban development, creating temporary job opportunities, energising the local urban economy through micro and small enterprise development, encouraging people to develop saving habits

and economically empowering urban residents by owning a house, 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. According to Jimma town Office for Housing, Housing transfer and Urban Development (2016), the town is one of the cities that benefited from the program as a result of which 1510 condominium houses were constructed on the seven sites of the town and people are already living in the houses. However, the houses are too expensive to the low and middle income sections of urban dwellers of Jimma town (Alemu, 2010). Thus, this study examines the overall performance of condominium program in *Jimma* town, Ethiopia, and identifies the gaps upon which recommendations are given based on the findings.

1.2. Statement of the Problem

Housing is not merely a matter of need but also it is a matter of right, too. Various international human rights acts, Covenants and Instruments, Constitutions etc have a separate section for housing Vis-a-Vis human right. For instance, the United Nations Universal Declaration of Human Rights 1948 on its Article 25 (1) states that:

Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing and medical care...

Since Ethiopia is one of the signatory states of the stated declaration, it is obliged to ratify and adopt the elements of the declaration to its laws. Accordingly, the 1995 FDRE Constitution on Art 13(2) makes it clear that “the fundamental rights and freedoms specified in this chapter shall be interpreted in a manner conforming to the principles Universal Declaration of Human Rights, International Covenants on Human rights and international instruments adopted by Ethiopia.” Hence, it is valid to conclude that housing is one of the fundamental rights of citizens.

In Ethiopia, there is a huge gap between the growing urban population, and the supply-and-demand for affordable housing. Taking the economic condition of citizens into considerations, it has been very difficult for majority of urban residents to own a house. That’s why the government of the Federal Democratic Republic of Ethiopia in

collaboration with the regional states continue to construct condominium houses on some selected cities and towns throughout the country as of 2004/05 (MoUDC, 2013).

Jimma Town office for Housing and Urban Development has already constructed 1510 condominium houses on seven sites of the town namely: *Kito Furdussa, Agriculture College* (also known by the name *Sar Safer*), *Kebelle Amist, Yetebaberut, Ginjo Guduro, Kella, and Boche Bore*. Some condominium houses in *Kito Furdussa* and *Sar Safer*, and all condos in *Kebelle Amist* are already transferred by a sale-agreement to *Jimma University* and are reallocated among some staffs of the university.

It's now a long time since the construction of condominium housing taken place in *Jimma Town*. The population of *Jimma town* is increasing, the demand for condominium house is increasing as well. These days, there is no any condominium house to be transferred to beneficiaries. The regional government has stopped building additional condominium houses in the town. But, in this GTP II, the government plans to construct additional condo houses in *Jimma town*.

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. Furthermore, a study conducted in *Jimma town* by Alemu (2010), in his study entitled “An Assessment of Urban Housing Supply and Affordability in *Jimma Town*: With special reference to Condominium Housing” found out that supplying of standard low cost housing for low and middle income groups are affected by high cost of local construction materials, low level of income of the majority of the residents, high housing costs and low capacity of the majority of the residents to afford for condominium housing in *Jimma town* condominium housing.

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. Above all, the only research work done in *Jimma* town by Alemu, (2010), gave no attention in revealing the identity of the residents (i.e. whether the dwellers in these condo houses are actual allottees or not?). Thus, this study aims to assess how the condominium housing program is carried out in Jimma town, Ethiopia, and identifying the gaps and /or challenges so that possible recommendations would be forwarded.

1.3. Research Objectives

The study has the following general and specific objectives.

1.3.1. General Objective

The general objective of the study is to assess the performance of condominium housing program in *Jimma* town, Ethiopia.

1.3.2. Specific Objectives

To realize the general objective of the study, the study attempts to meet the following specific objectives:

- a. To assess the affordability of condominium houses to the dispossessed lower and middle income urban dwellers of Jimma town;
- b. To examine whether the current dwellers of the houses are actual allottees/ not;
- c. To identify residents' perception on basic services and facilities; and,
- d. To examine sort activities that residents or/ and condo owners are undertaking that possibly result changes on the original structure, set up and beauty of the condo houses in Jimma town.

1.4. Basic Research Questions

Among others, the research project tried to address the following basic research questions:

- a. Are the condominium houses **affordable** to the intended beneficiaries of Jimma town?
- b. Are the current residents of condominium houses the **intended beneficiaries** to whom the houses are transferred?
- c. What are the perceptions of condominium residents regarding **basic services and facilities** in the selected sites?, and

- d. What sort of **activities** do condo residents are undertaking that possibly result **changes on the original structure, set up and beauty** of the houses?

1.5. Scope and Limitations of the Study

1.5.1. Scope of the Study

Due to the interest of time, it is very difficult to study each and every aspect of the condominium housing program in Ethiopia. Therefore, the study merely concerned with the actual practices of condominium housing program in *Jimma* town, Ethiopia. Besides, the study didn't incorporate non-condominium residents as well as residents in condo houses already transferred to Jimma University. Rather, the study is limited only to the residents who are residing in the condominium houses transferred to-and-owned by individual beneficiaries, not owned by Jimma University or any other institution(s).

1.5.2. Limitations of the Study

One of the constraint of the study was lack of sufficient time. Besides, low level of cooperation on the part of the participants was the utmost challenge that make the study difficult to collect necessary data. Some accidentally selected participant were not willingness to fill the questionnaires due to various wrong perceptions they have. Among others, some people thought the researcher as a government agent spying the community's political affiliations and report to higher officials. As a result of which some of the respondents weren't willing even to take the questionnaire. To overcome these challenges the researcher tried his level best to explain the purpose of the study as if it does not have any political intention, and promising not to disclose their name to any other body. Just the data would be used for the purpose of this study. Accordingly, residents a number of residents changed their mined express their willingness to fill the questionnaires, and back to the researcher.

1.6. Significance of the Study

The construction of condominium houses in Ethiopia is going on, and is expected to continue for decades (MoUDHC, 2014). To the researcher's opinion, there has been no exhaustive researches conducted so far on the performance of condominium housing program in *Jimma* town, Ethiopia. Therefore, this study would contribute a lot to the existing shortage of literature on the area, and would serve as springboard for other studies on similar topics and issues related to condominium housing.

Above all, the findings and recommendations of the researcher would be significant to the city Administration office for Housing Housing transfer and Urban Development, to the

region as well as to the FDRE Housing Development Agency as a whole. It would help other stakeholders to identify the gaps of the program and take possible measures as soon as possible. Besides, Jimma is one of the towns in Ethiopia selected where 40/60 condominium houses program is going to construct by the end of GTP II (source: Interview conducted with Mr Mohamed Nur, Head of Jimma office for Housing, Housing transfer and Urban Development agency, 2017). So, this study would be helpful to avoid similar problems in the future.

1.7. Organization of the Paper

This paper consists of five chapters. The first chapter deals with the background of the study, statement of the problem, objectives of the studies, research questions, scope and limitations of the study, and paper outline. The second chapter, reviews various literatures on the meaning of some terms such as housing, condominium housing and so on. Besides, the chapter reviews various literatures on the history and challenges of urbanization in Ethiopia, condominium housing in Ethiopia, the challenges and opportunities of condominium housing, and history of housing policy in Ethiopia.

The third chapter is all about the research methodology of the study. And, sources of data, research design, ethical consideration, pilot test, population size, sampling techniques and procedures are part of this chapter. The fourth chapter discusses, analyses and interprete the data collected through the tools indicated in the third chapter of the study. Finally, the last chapter presnts the conclusion and recommendations.

Besides, bibliography, questionnaires, interview checklist and other important documents are attached to the last part of this thesis.

CHAPTER TWO

2. REVIEW OF RELATED LITERATURE

This chapter is devoted to discuss issues like the concepts of housing, condominium house, and Urbanization. Besides, trend of urbanization in the world, history and challenges of urbanization in Ethiopia, housing policy in Ethiopia and challenges and opportunities of condominium housing in Ethiopia are briefly presented.

2.1. Concepts and Definition of terms

2.1.1. Housing

Though people agree that Housing/ shelter is basic for human survival, still there are disagreements on the meaning of the term. Various definitions from cultural, social and economic basis are given. For instance, in Tigray, Ethiopia, 'Housing' equates with 'a Mother'- it is a metaphor to denote your home (house) welcomes you with whatever you have like a mother. At the same time, housing is the place where your freedom, your Identity and your dignity is manifested without a limit (Inquay, 2007).

Likewise, other societies, scholars, and institutions have their own way of understanding the concept of 'housing.' For example, Merriam-Webster (2016), defines housing as "dwellings provided for people" while CSA (1994), define housing as "a separate and independent place either intended...or not intended for habitation but occupied as a living quarter by a household." However, the UN (1978) understood the concept beyond simple shelter. According to the organization, "housing is the first place where social relations begins." In line with this, Rapoport (1969), thought housing as not just an object where it has four walls and a roof. Rather, it is an institution in a given community that reflects the social, economic and cultural phenomena of that particular society/ community.

In pure economic terms, house is a commodity which has a value to be sold and bought in a market. In some context, housing can also reflects a person's social, economic and cultural status. Housing is also a source of income (Tesfaye, 2014). Generally, housing is a residential environment where it provides shelter, security, and other services which are basic for the wellbeing of a family and an individual.

2.1.2. Condominium House

These days, the term "condominium/ or condo house" is very common especially in urban Ethiopia. Despite this popularity, there are some confusions among many people on the

meaning of the term. So, the question is: what does it mean by condominium or condo house? (N.B. “condominium” and “condo” can be taken interchangeably). Various literatures define the term from different perspectives as a result of which it is difficult to find out a uniform and universal definition of the term. Among others:

A). The Canadian Housing Observer (2013), define the term etymologically. Accordingly, the term “condominium” (also known as “strata corporation” in British Columbia) refers to a type of tenure or legal form of ownership that combines elements of both private and shared possession.

B). Economic Commission for Europe (nd^{2?}), defines condominium as “the real property aspects, the division into multiple privately owned units, and common parts of the property, which may be owned by all or some of the parties. Such real property is described under the general terms “condominium” and the ownership form as “condominium ownership”.

C). More relevant to our context, in Ethiopia, a working definition is given to the term by the Condominium Proclamation No 370/2003. According to the proclamation:

Condominium" means a building for residential or other purpose with five or more separately owned units and common elements, in a high-rise building or in a row of houses, and includes the land holding of the building.

In most cases, condo houses have a warfare effect. Primarily, condos are built to address to the needs of the lower and middle income section of a society who failed to have the financial capacity to own a house on their own way. These people badly need a house for shelter, and on a long term loan with a certain interest rate, they can pay the debt through [first] down payment, then through a continual fixed repayment so that they would own a house of their own. However, condos are not merely aimed at satisfying the housing need of the poor. Rather, condos also aimed at expanding urbanization, reducing slums, improving the living conditions of the urban population, and are one of the ways by which citizens share the fruits of a country (UN-Habitat, 2010).

In Ethiopia, the Integrated Housing Development Program (IHDP), also known by the name “Condominium Housing Program” is a kind of government-led welfare

² nd stands for no date of publication is indicated

program for the low-and middle-income urban dwellers (households). The government continues to invest a lot of capital on condominium housing despite critics from the western governments and their financial institutions (Merkebu, 2014). In terms of its financial magnitude, the housing project is one of the biggest projects of the country next to the Great Renaissance Dam (GRD) which consumes US \$ 4.2 billion (Ibid).

The Ministry of Urban Development and Construction of the FDRE in collaboration with Commercial Bank of Ethiopia has designed different housing registration and payment modes such as 10/90, 20/80 and 40/60. The procedure is, [firstly], people are expected to have a minimum expected amount of money deposited in Bank accounts called “down payment.” [Then] winners are expected to pay the remaining principal loan with the corresponding interest rate within certain fixed period of time per month, unless the contract entered between the winner of a condominium house and the housing agency will be terminated according to the law (Ibid).

2.2. Empirical Framework

2.2.1. Trend of Urbanization in the World

According to the United Nations, Department of Economic and Social Affairs, Population Division (2014), globally, more than half (54% i.e. 3.9 billion people) of the world population is living in urban centres. The same report indicated, by the year 1950 around 30% (744 million) of the world population was living in urban areas where by the 2050 this figure is expected to grow to 66%. But, the number of urban population in comparison to the population who live in the rural area varies from continent-to-continent, and from country-to-country. For example, by the year 2014, 82% of the North American people were living in urban areas where as in Latin America and the Caribbean (80%), and Europe (73%) of their total population are urban dwellers. In contrast, Africa and Asia still remain mostly rural, with 40% and 48% of their population respectively living in urban areas. However, in the coming years, it is these two continents (Africa and Asia) are expected to experience high level of urbanization than the other continents. It is projected to become about 56 and 64 per cent of their population to be urban dweller, respectively, by 2050 (Ibid).

According to Baqui (2009), the world is at a fastest rate towards urbanization. He come up with a striking figures that compares the growth of urban-rural population from the year 1930-2050. He indicated that by the year 1950 the number of urban population was around 740-50 million while that of rural population was 1.77 billion. These number increased by additional

2.52 billion rural and 1.54 billion urban population by 2007 where both urban and rural population was equal at a number of 3.3 billion each. Besides, the number of urban dwellers is projected to be 5 billion while that of rural population will decrease to 3.29 billion by the year 2030. This indicates the world population is expected to increase by 1.8 billion and the rural population will decrease by around 20 million between the years 2007-2030. Besides, it is expected that the less developed urban population growth rate between the years 2000-2030 would be around 2.4%, and the number of urban population in LDCs will double in 29 years (Ibid).

In Africa, as Emanu (2014), noted the number of urban population who would live in the 2050 would be 4 times larger comparing to the number of total urban population who lived in the 1950s. Numerically, it is projected that 56% of the African population would live in urban centres by the year 2050. Regarding other continents, the same writer indicated the following:

[T]he case of Asian continent, the urban population which was 17.5% in 1950 will be 64%, one hundred years later in 2050.... [In] European countries ...82.2% of the population of the continent will be living in urban areas by the year 2050. In Latin America and the Caribbean, although less than half (41.4%) of its population was living in urban areas in 1950, it is expected that 86.6% of the population will be urban dwellers by 2050...North America and Oceania had almost similar size of urban population in 1950. Yet, the projected urban population for both areas is to be larger, 88.6% for North America and 73.0% for Oceania.

In Africa, it is Nigeria with the largest number of urban population (212 million). Globally, Nigeria is one of the top-three countries in the world next to India and China to experience a fastest growth of the urban population between 2014 and 2050 (Op.cit). So, it valid to conclude that the level of urbanization and the number of people living in the urban areas is increasing from time to time, and is the same is true in Ethiopia as well.

Ethiopia is one of the least developed and least urbanized countries not only in the world but also in the sub-Saharan Africa. Most of its population lives in rural area where agriculture is still the main economic sector that employees the majority section of the working population.

Though there are some improvements in the number of urban population, according to Teshome (2012), it is not more than 20% of its entire population who live in the urban centres. Even the so called urban population is not equally distributed across cities and towns. According to CSA (Urban population projection values of 2015), Addis Ababa alone is a home to around 3,273,000 people while 323,999 people are expected to live in Adama, the 2nd most populous city next to Addis Ababa (see the next Table1).

Table 1. Rank of Ethiopian cities or towns in terms of population size

Largest cities or towns in Ethiopia							
CSA (Urban population projection values of 2015)							
Rank	Name	Region	Pop.	Rank	Name	Region	Pop.
1	Addis Ababa	Addis Ababa	3,273,000	11	Shashamane	Oromia	147,774
2	Adama	Oromia	323,999	12	Bishoftu	Oromia	147,064
3	Gondar	Amhara	323,875	13	Sodo	SNNPR	145,092
4	Mek'ele	Tigray	323,700	14	Arba Minch	SNNPR	142,908
5	Hawassa	SNNPR	301,514	15	Hosaena	SNNPR	133,764
6	Bahir Dar	Amhara	282,017	16	Harar	Harari	129,000
7	Dire Dawa	Dire Dawa	277,000	17	Dila	SNNPR	112,874
8	Dessie	Amhara	187,917	18	Nekemte	Oromia	110,640
9	Jimma	Oromia	177,943	19	Debre Birhan	Amhara	102,114
10	Jijiga	Somali	159,252	20	Asella	Oromia	9,895

Source: CSA (2015).

2.2.2. A Short History of Urbanization in Ethiopia

If someone asks the question: ‘where and when urbanization did begin in the world?’ It is difficult to find out a clear and distinct answer to the question. Regardless the differences on the views and evidences may be forwarded, Archaeologists and historian agree that the first human civilization and urban centres were emerged in the Middle East known by the name ‘Mesopotamian Civilization’ with the capital ‘Babylon.’ It is mostly known by a king named ‘Hammurabi’ dating back to 9000 BC and 6000 BC (Gutking, 1974). And, later on the Nile valley (Egyptian civilization), Indus valley (Indian civilization) and Hoang-ho Valley (Chinese

civilization) emerged as early as 5,500 years ago cities were developed (Frey & Zimmer, 1998). What is common in all these early cities was, all the civilizations developed around rivers and the societies were predominantly agrarian.

Later, in the medieval period, the number of cities increase mainly in Europe though their size was small and most of the population was agrarian (Davis, 1969). However, a dramatic change in terms of population size and pattern of urbanization came about in post British Industrial revolution. The centre of the movement was Europe where Europeans were agrarian societies until the revolution where in 1600 AD only 1.6% of the population was living in urban areas. The figure grew to 2.2% by the year 1800 AD. From 1800-1900, urbanization and Industrialization began to expand beyond Europe such as to Japan, and Australia. As a result between these years, globally, the number of urban dwellers increase up to 30% (Ibid).

After the two world wars, the level of urbanization in the entire world began to expand at a very dramatic way. This results did not only change in the life style of humans but also a revolutionary change in social, economic, cultural, intellectual and political setups of societies. If we trace back at the history of African cities, it is more or less highly influenced by the colonial eras. However, Ethiopia, the state successfully defended its sovereignty from colonial aggression, it has its own unique history of urbanization (Mulugeta, 1997). But, the level of urbanization is not as such good, and the country is not well urbanized even by the standards of Africa yet, with only 17% of its population was living in urban areas in the year 2012 (Teshome, 2012).

In fact there are some improvements in the level of urbanization. According to MoUDHC (2014), the country has been making significant progress in its urbanization process, and it is estimated to increase this figure in 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% respectively. 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 19.4% (20,202,815) of the population is living in urban areas.

Many literatures show that Ethiopia's urban settlement and city formation have highly linked to the political, religious and commercial centres (Emana, 2014). As writers such as (Zewudie 2005) and Pankhurst (1968) argue that urban settlements is not a new phenomenon in Ethiopia, rather people were living in urban centres dated back from the Axumite

Civilization, 5th BC. In the absence of the so called unified “Ethiopian empire” -the country before it has unified to take its current shape- various dynasties, rulers in various parts of the country found their own capitals serving as centres for their political and economic movements following the overthrow of their predecessors. To recall capital cities for various rulers and dynasties such as Axum, Gondar, Debreberhan, Lalibella, Mekelle, and Debre Tabor etc... from the Abyssinians side, and others such as Jimma (Abba Jiffar’s centre in South Western Ethiopia), Harar in the east, and so on... (Ibid).

However, a turning point in Ethiopian political, economic and urban history happened when Menelik II took power. Menelik II through his expansion project successfully form the so called “Ethiopian empire” where Addis Ababa became the centre and the capital for his political, economic and military movement. From then onwards, all the three successive regimes (namely, Haileselesie I, Dergue and The EPRDF), centred on this city. This is good evidence to the fact that urbanization and urban centres are closely linked to political factors (Emana, 2014).

But, some other cities are established alongside infrastructures such as roads, railway and etc. Dire Dawa, Adama, and Awash are best evidences (Zewudie, 2005). It is not good not to mention the role of the 5 year Italian occupation in Ethiopian urban history. Italians were good especially in constructing roads, and establishing urban centres though serve their own colonial interest (Emana, 2014). And, some of the Italian buildings are still existing with good quality. For instance, in Niguse Palace, Jimma town Municipal Old Building and others are empirical evidences. Generally, urbanization is expanding throughout the country, and the number of urban population is increasing from time to time. Yet Ethiopian urban centres characterized by lack of capacity to meet the needs of their dwellers, full of slums, high degree of unemployment, and squatter settlements.

2.2.3. Challenges of Urbanization in Ethiopia

Urbanization is not an overnight phenomenon. Rather, it is an ongoing long process which has been for millennia as old as humanity, and it will continue to be an ongoing process forever so long as humankind exists. As a process, there would be many challenges that would hinder the process. The nature and type of the challenges would vary from time-to-time, from society-to-society, from country-to-country and from town/ city-to-town/city as well. Accordingly, it is valid to conclude that the challenges in the process of urbanization that existed in the Axumite period differs from the challenges happened and would possibly happen

in post Axumite period. In fact some similar challenges would sustain for a long period of time may be for decades/centuries or for millennia. For instance, lack of or poor infrastructure is the most common problem in all urban centres in Ethiopia's history of urbanization (Zewudie, 2005).

Surprisingly, in the most developed city in Ethiopia, Addis Ababa, the sewerage network covers only 3 per cent of the city's area (UN-HABITAT, 2010). It is very easy to imagine on what situation do the other urban centres of the country would be if the capital city is in such condition. Ethiopian cities and towns are suffering from poor Infrastructures, and basic urban service provision is very low. Many urban *Kebeles* either they don't have access to pure water and electricity supply or there is high degree of interruption in the delivery of these and other services. Above all, Ethiopian cities and towns have limited access to adequate sanitation systems.

According to the report from Ministry of Urban Development and Housing, up to the year 2013 over 950 Ethiopian cities and towns are officially registered (MoUDH, 2013). Though this number seems to be good, some of the so called city or town may not be the same in some other country for the fact they may fail to fulfil the criterion to be in some countries for instance in the USA, Europe or Australia. These cities and towns have their own problems. Some cities and towns may have some peculiar problems, and a given problem in a certain city/town may not exist/happen in some other city/town. Regardless of the level of development, nature and geography they are, all these urban centres are suffering from pressing slum condition, housing shortage, and unemployment condition, poor Land Development and Management policy, absence or failure in the implementation of Urban Planning strategy, poor Housing policy and strategy etc...(Ibid).

Besides, our urban centres failed to have good infrastructures in their life time. These include lack of roads, health centres, schools, water and sanitations services, telecommunications, electric power etc... without referring the pre-Ethiopian empire era, if just talking to the time after the state of Ethiopia came into being (Emana, 2014).

According to the UN-HABITAT (2010), yet most of Ethiopia's population is in the rural areas, the country is rapidly urbanising. However, the survey report stated:

The combination of high population and urban growth rates coupled with a high prevalence of urban poverty have

placed enormous strain on Ethiopian cities. 80 per cent of the population lives in sub-standard slum housing that needs either complete replacement or significant upgrading. Ethiopian cities suffer from a high degree of homelessness, environmental degradation, and urban decay, shortage of infrastructure and basic services, and high unemployment.

As we can understand from the report above, Ethiopian cities and towns are not comfortable to live. Almost 70% of urban housing units are in need of total replacement. Besides, the demand for and supply of housing is not balanced due to the increasing urban population, and lack of affordable housing. Even the existing *kebele* houses are poor in quality, some are beyond repairable level and corruption is rampant in the cities (Ibid).

A lot of people are homeless and rental housing is the dominant tenure mode in Ethiopian cities. The majority of the urban population is poor. Most of the urban dwellers can't afford for formal housing supplied by the private market. This in turn leads to another critical problem (i.e. Informal settlement). Therefore, there is a greatest need for affordable housing, and this needs a potential market for the government to transfer houses for the poor and middle income people on a long term loan. To this end condominium housing is the best solution.

2.2.4. Condominium Housing in Ethiopia

The issue of housing has been one of the most critical issues in human history. And, governments have tried to come up with various rules, regulations and declarations deal with housing. Some countries established a separate independent body that could be an agency or ministry for this end. For example, at federal level, in Ethiopia, it is the Ministry of Urban Development and Construction empowered to guide, support and oversee Ethiopia's urban development.

Though housing is basic, not all people satisfied this need. And governments, the private sector and other concerned bodies try to help the poor to possess a house. Among the best possible mechanisms, condominium housing is the most known tool by which governments provide houses to the poor and middle income urban dwellers on a long term loan agreement. Condominium is a form of home ownership that individual units of a larger complex are transferred or sold, not rented primarily for the purpose of residence (Tesfamariam, 2010). It is a multiple dwelling unit in which there is distinct possession of individual and joint ownership of common areas.

Because of its unique nature, condominium housing is ruled by its own rules and regulations. And, these rules and regulation consists of basic guidelines on how to own the house, how to transfer it to a third party, how to live in the house without affecting others' right and so on. Sometimes, the rules may set possible restrictions such as limitations on changing the colour, the appearance or unit space of the houses, noise and so on (Ashrafedin, 2009).

Condominium is a generic name. It has a number of sub-types of houses within it. The most common types of condominium are residential condominium, non-residential condominium and standard condominium. Residential condominium is a kind of condo house where an individual or a households own for the mere purpose of living. While unlike residential condos, non-residential condos (but the structure is similar with residential condos) are owned for the sake of not to live there rather for business such as hotel, shopping or for other purposes (which includes office, schooling). The only thing that makes non-residential condos different from residential is the purpose of the building. The other type of condo house is 'Standard condominium.' This the most common type of condo that would found everywhere and in Ethiopia. This type of condo is even the most prominent type of condo where it has mixed purpose. It has a separate units for residential and non-residential goals in a single building (Mehader, 2013 as cited on Getachew, 2016)

If we trace back at the history of condos in Ethiopia, as a housing program, it is carried out after the FDRE government adopted a federal condominium proclamation No. 370/2003. This Integrated Housing Development Programme is a large scale government investment in which the government (i.e. Federal and regional governments) spends billions of Birr and avails land for the construction of condo houses with the following housing strategies:

- ✓ To guide the government intervention and participation of stakeholders in the sector.
- ✓ To Integrate and coordinate efforts to enable access to housing by the poor and mid income level households.
- ✓ To integrate the sector with employment creation.
- ✓ To encourage saving and arrange financial schemes (MoUDC, 2013).

Following the proclamation hundreds of thousands of condo houses were built and are being built throughout the country's urban centres. For instance, about 105,000 housing units are delivedred to beneficieries in Addis Ababa alone in the last 10 years, and 860,000 are registered in the city. Besides, in the GTP II about 750,000 housing units is planed to construct throughout the country in the 10/90, 20/80 and 40/60 housing schemes (addisbiz.com, 2016).

In Jimma Town, Ethiopia, in 7 sites (*Kito Furdissa, Sar Safar, Kebelle Amist, Ytbaberut, Kella, Bocho Bore, and Ginjo Guduru*) 106 blocs consist of 1510 houses were constructed, and out of which 71 blocs (1029 houses) are already transferred to individual residents while the remaining 35 blocs that consist of 481 houses are transferred to *Jimma* University by sale-agreement (*Jimma Town Housing and Urban Development Agency, 2016*).

Figure 1. A Picture from Kella condominium Site in Jimma town, Ethiopia



2.2.5. Challenges of Condominium Housing Program in Ethiopia

In fact the housing program played vital role in reducing slums, creating a short term employment, help the poor and middle income people to own a house of their own and so on. Despite these achievements, the program has many challenges that hinder the program not to meet its goals. Among the challenges, some are briefly discussed below.

When a house is constructed, just constructing a physical object with four walls and a roof is not enough in itself. Some other facilities must be there that ease life. There must be an infrastructure/ facilities such as road to and from the condos, power lines, water provision, sanitation-and-sewerage networks, parking services and so on. Though these are basic to live a comfortable life in the houses, some of these social goods are not fully constructed (Wudineh & Kuke, 2015). Poor sanitation facilities and bad sewerage system continues to be a critical problem in the houses. It is a daily happening that sewages from septic tanks and pit toilets explode/ or leak to pollute living environment and affects the health of residents. Floor drainage ditches are open and release a bad smell and are dangerous to children-they may sink.

Above all, sewerage system failures inside the houses is very common. Leakage on main track (soil pipe) due to poor quality of the plastic tubes or a problem during construction/installation sewer lines and fittings on the sewer is very common. Besides, outside the condos, most condos failed to have good or accessible solid waste management. This will intensify the problem of the existing bad sewerage system. It causes obstruction of sewer lines as a result of which surcharge of the flow on the floor. There is no periodic sucking of waste. This results leakage and over flow of sewage from septic tanks. Drainage ditches, manholes and septic tanks are fully buried under solid wastes so that they easily enter to the box and block the out let pipe frequently and fill manholes and block the flow line. And, surcharge of wastes, over flow to the ground surface and too difficult for sewer supervision (Ibid).

Some researchers like Getachew (2016), conclude that the program failed to address its targets-the poor and middle section of the society. In reality, the poor never benefited from the program, rather it is the 'have' section of the society still get benefited. Corruption on the allocation of these houses is rampant. Poor verification made as a result of which the poor is excluded from benefiting from the program. Besides, though the program aimed at providing an affordable housing for the poor, taking in to consideration the total cost and down payment for the houses it is unsound to conclude the houses are affordable. Since most of the people who get registered and to whom the houses are transferred are poor that can't afford the required payment (Ibid).

Besides, most of the condo houses are built at the periphery of cities and towns, life became hard for people who live there. They have a limited job opportunity there. So, they need to go in to the down or the other part of the city to work. This will incur the residents additional cost. This has an implication on their ability to pay the monthly mortgage and service payments. As a result so many households were forced to move out of their unit and rent it out. So, the program failed to meet one of its basic goal- primarily the houses was transferred to the households to live there (UN-Habitat, 2010).

And finally, security is the other major concern in the condos. Many residents were stolen their properties, some are hanged. This would scared its residents not to live in peace. While others make some kind of change in the setup of the houses. They built a kind of protection Iron-fence next to the original gate of the house. This has an implication on the beauty of the houses (Teshome, 2102).

Nonetheless, with all these problems, there are some possible opportunities of condominium housing. When the program began to execute, at first, people were confused on the purpose of the houses. And so many people were sacred on the quality and survival of the houses. But through course of time, the demand for these houses increases at an alarming rate. These days, the demand for and supply of these houses is totally mismatched. This indicates, there is a potential market for the government, and is another means to generate income for the poor (UN- Habitat, 2010).

Moreover, condos have played and will continue to play a great role in improving slums settlements and change the (inner)images' of many cities and towns. The construction of these houses will bring many facilities and services together such as water, power, road, sanitation services (Getachew, 2016).

2.3. An overview of Housing Policy in Ethiopia

Ethiopia as it did to the other sectors, it has had a separate housing policy across regimes. In Ethiopia's urban history, real and deliberate attempt to shape and improve urban centres was made during the 5 years of Italian occupation. In the post-Italian occupation, when the emperor regain power, feudalism revives. And, the government almost made no effort for the provision of houses to the poor. The then feudalists were busy in grabbing additional agricultural lands, and leasing urban lands for the purpose of constructing houses to the feudalists/tenants. In principle, the country adopts a free market economic system so that there was no any state restriction on construction of houses. More than 90% of the population was in rural areas where agriculture was the backbone of the economy and main source of employment for the youth. It was the time when there was no any clear formal housing policy (Tesfaye, 2007).

But, in the post 1974 revolution, when Dergue took power, a clear housing policy was in place. The 1975 proclamation of government ownership urban land and extra houses is a good example for this. The proclamation has played a major role in solving urban housing problems particularly for low income households by taking away extra houses from the 'haves' and re-distributing among the poor. The proclamation sets a restriction on the maximum number of houses that someone can own, unless to be seized by the state in the name of nationalization. The regime adopted a socialism as the leading ideology where there were restrictions on all social and economic lives of the state and its citizens. Citizens can't produce a wealth with their full capacities. Investment was lead and directed by the state. The private

sector almost played no role in the economy. Accordingly, together with the bloody civil war, urbanization wasn't expanded to the expected level and only few houses were built. Shortage of housing was very clear and evident throughout the regime (Tesfaye, 2007 & UN- Habitat, 2007).

After the down fall of the military government and the transition government led by coalition of parties took power. From the first day, the government was behind free market ideology where citizens are free to purchase and sell houses and urban lands-no more restrictions. For example, proclamation No 80/1993, land lease proclamation, gave people the right to purchase and use land for residential purpose or any other goals up to the years of 99 (Emana, 2012).

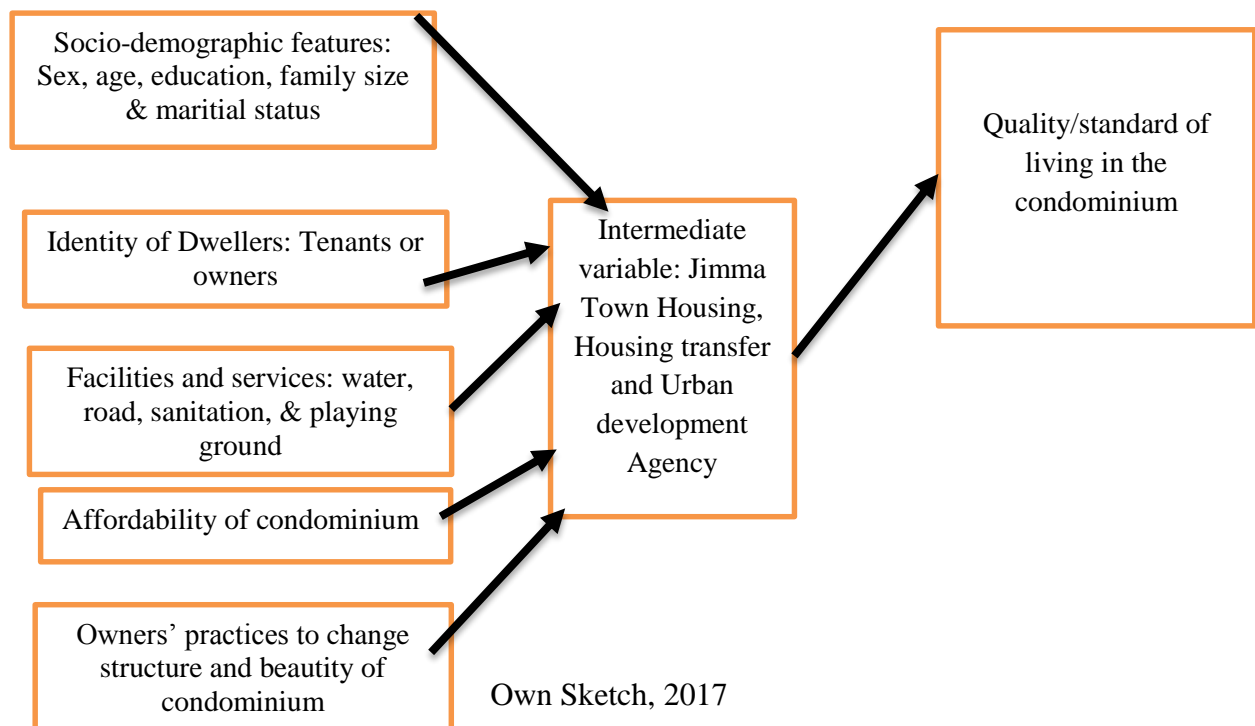
Then after some other housing policies come in to being. But the most prominent law under EPRDF regime is the 2003 Integrated Housing Development Program where by law the need for affordable condominium housing is declared.

Mind You! In this paper, there is no any dependent and independent variable as a result of which the researcher didn't frame any conceptual frame work. In this regard, the paper is different from any other papers establish conceptual framework.

2.4. Conceptual Framework

Independent Variables

Dependent Variable



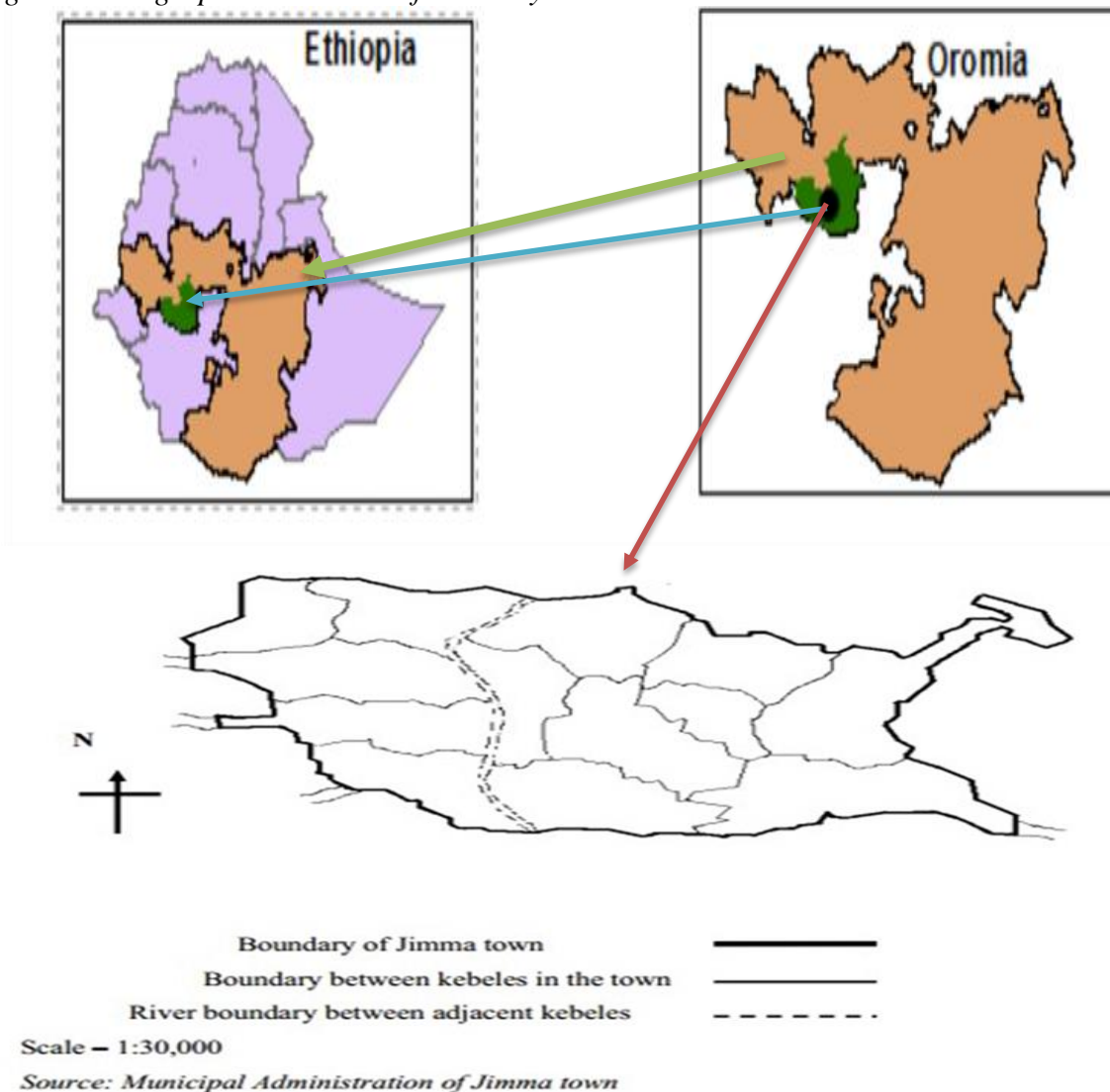
CHAPTER THREE

3. RESEARCH METHODOLOGY

This chapter discusses the research design used in the study, the methods and tools used to collect data, description of the study area; population, sampling size, sampling procedure and sampling techniques; method of data analysis and interpretation, and pilot test.

3.1. Description of the study area

Figure 2. Geographical location 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 7° 4' North Latitude and 36° 5' East Longitude. The town has a total area of 46.23 km² (4623 hectares) with an average temperature ranges between 7.3

⁰C to 31 °C (JCASP, 2006). It was founded in 1837 by *Abba Jifar*, and has a city administration, municipality and 17 *kebeles* (N.B. *Kebele* 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 9th most populous city next to Dese with an estimated total population of 177,943. The same report further indicates that 137,760 (64,432 male and 73,328 females) of the town's population is aged ten years and above, and 42,363 of male are employed and 4,041 are unemployed while 32,841 of female are unemployed and 8,881 are unemployed.

In Oromia Regional National State, though the people are largely Oromos, a lot of other ethnic groups are living there. That's why the late Prime Minister Meles Zenawi said the following concerning the Oromo people:

In Ethiopia, unlike the other ethnic groups, the Oromos are the most assimilated people with other ethnic groups. Though their land is thought to be the land of the Oromo people, those who inhabit in the land are not merely the *Oromos*. Rather, people from *Tigray*, *Amhara*, the SNNPR and so on have been living together with the *Oromos* for a long period of time.”
(Meles's words, 2010, translated by the researcher).

In line with this, according to CSA (2007), the region was expected to have a total population of 26,993,933 of which 13,595,006 were males and 13,398,927 females. The rural residents of the State accounts for 87.7% of the total, and the remaining 12.3% are urban dwellers. In terms of religious composition the residents are mostly Muslims (45.7% of the region's total population) followed by 30.4% Orthodox Christians, 17.7% Protestants, and 3.3% *Waqaa fattas* (traditional Oromo religion). Besides, out of the total population of the Oromia state 87.8% are Oromos, 7.2% Amharas, 0.9% Gurage and the remaining 4.1% constitute other minority ethnic groups.

Similarly, *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 *Waqaa fetta*, 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). Besides, it is the place where Jimma University and JU Specialized Hospital, the only Referral Hospital in the SW of the country are found.

3.2. Research Design

As Kumar (2011), stated that “the selection of an appropriate research design is crucial in enabling the researcher to arrive at valid findings, comparisons and conclusions.” The research design constitutes the blueprint for the collection, measurement and analysis of data (Kothari, 1990). In other words, research design explains how to answer the basic questions and meet research objectives.

Accordingly, this study is evaluative research type with mixed research approach in which both quantitative and qualitative research methods are used to assess the performance of condominium housing program in *Jimma* town. It evaluates the program’s performance from the perspective of what is actually done on the ground. In doing so, the researcher employed a semi-structured questionnaire (open and close ended questionnaire), FGDs, Non-Participant field observation and key informants interview to collect a wider data for the purpose of explaining and analysing the problem identified.

Quantitative method was used to analyse data from primary sources, mainly from questionnaire, to collect in-depth information from participants, and tabulated in the form of frequency and percentage based on the responses of the participants using SPSS version 20.0. Besides, qualitative approach was employed to analyse the data collected from FGDs, non-participant field observation and key informants interview (i.e. officials from *Jimma* town office for Housing, Housing transfer and Urban Development Agency). Especially, the data collected from interview of key informants was analysed by the researcher as articulated by the utterances of the informants. Furthermore, secondary data analysis which includes analysis of data that has previously been collected and tabulated by other sources such as data from government agencies, policy documents, websites, other researches on Journal articles, magazine, newspapers and so on are considered.

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

The researcher employed purposive sampling technique to select the sites. According to the data from *Jimma* town’s Office for Housing, Housing transfer and Urban Development Agency (2016), the condos are constructed in seven sites (i.e. *Kito Furdissa*, *Agriculture College* (also known by the name *Sar Safar*), *Kebelle Amist*, *Ginjo Guduru*, *Boche Bore*, *Yetebaberut*, and *Kella*). In total, 1510 condominium houses were constructed. However, all

these condominium houses are not transferred as it was primarily intended by the program. To make it clear, some condominium blocks in *Kito Furdussa* and *Sar Safar*, and all condos in *Kebelle Amist* are transferred by a sale-agreement to *Jimma* University, and are reallocated among the staffs of the University. But, all the condo houses in the other four sites are transferred to the beneficiaries as indicated in the condominium housing program. Accordingly, the households who are residing in the houses that are transferred to-and-owned by *Jimma* University are not included in this study. In other words, the population of the study are those households who are residing in the condo houses which are transferred to the beneficiary as indicated by the law. The table below summarises the number of target population of the study, and the corresponding samples taken from each site.

Table 2. Number of households with their corresponding samples taken

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

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

As it indicated in the above table, since the total number of population for the study is known (or is finite), the researcher adopted a formula from Bernard, (1995) and 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

X² = the table value of the chi-square for 1 degree of freedom at the desired confidence level (1.96 for 95% confidence level. X²=1.96² =3.841)

N = Population Size

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

d² = Degree of accuracy (5%), expressed as a proportion (.05); It is margin of error.

Accordingly,

$$N = 1029$$

$$X^2 = 3.841$$

$$P = 0.5$$

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

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

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

3.4. Data Collection Instruments

Both primary and secondary sources of data were used to collect the necessary data. Primary data were collected through questionnaire, FGD, key informants interview and non-participant field observation. 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. In addition, primary data were collected through Interview and questionnaire as indicated below.

3.4.1. Key Informants Interview

Interview is one of the most commonly used methods to collect first-hand information (Kumar, 2011). The researcher employed a semi-structured interview to collect an in-depth information about respondent's perception, feeling and opinion. Semi-structured interview provides the researcher the freedom to change the sequence of questions, formulate and ask new supplementary questions and raise issues on the spur of the moment of the discussion

(Kumar, 2011; Kothari, 1990). By the same token, through interviews clarification of issues is easily achievable, people are also willing to speak instead of writing/ or filling out questionnaire, in which this results in obtaining relevant and clear data for the study. Not only this, but also respondents can say something in which the researcher may miss in the questionnaire, and participants love to speak about themselves and their experiences. The researcher having this in mind, conducted a separate face-to-face personal interview with key two informants from *Jimma* Town Office for Housing, housing transfer and Urban Development Agency.

The interview was held in Amharic language on February 17th, 2017 for about 1:30 hour.

3.4.2. Questionnaire

Questionnaire is another method by which primary data will be collected. It is a written and printed list of questions orderly which are to be replied by the respondents where the answers are recorded for further interpretation and analysis.

Questionnaire is quite different from interview schedule in that in the latter the interviewer who asks the questions (and if necessary, explains them) and records the respondent's replies on an interview schedule, and in the former, in most cases, replies are recorded by the respondents themselves (Kumar, 2011).

Most of the quantitative data were gathered through semi-structured questionnaire (open and close ended questionnaire) to obtain the necessary information for the study from the residents of the condo houses in the study area. The questionnaire was prepared in English language and translated in to *Afan Oromo* and Amharic languages so that the questionnaire become more understandable to respondents since the residents are predominantly *Afan Oromo* and Amharic speakers (CSA, 2007). Those who can speak and read fluently these languages, gave the chance to choose any of the questionnaires prepared in any of the 3 languages. Those who can't read and write either of the three languages, an enumerator helped them to fill the questionnaire by reading the questions to them.

The questionnaires were distributed among the 280 sampled households (participants) accidentally in the 6 selected sites because the researchers may not be available on the time of distributing the questionnaire. To distribute the questionnaire, the researcher applied systemic

random sampling from the given list of the households. Therefore, every of the 4th household, researcher distributed the questionnaire.

The questionnaires were distributed and collected with the help 6 enumerators (one enumerator for each site). Out of 280 questionnaire distributed, 210 (75%) are back fully and correctly filled while the rest 70 (25 %) are not either properly filled or not returned.

3.4.3. Non-participant Field Observation

Observation is one of the methods to collect primary data in which it is a purposeful, systematic and selective way of watching and listening to an interaction or phenomenon as it takes place (Kumar, 2011).The researcher, therefore, conducted a non-participant observation in the condo sites. In other words, the researcher did not get involve in the activities of the residents but remains a passive observer, watching how people are living in the houses, how do the houses look like, and take pictures based on the consent of residents. This observation was a critical one, not just watching and visiting the sites, rather observing the status of the houses, and the problems the residents in the condo houses are facing. This helped the researcher to collect the necessary data and draw conclusions thereof.

To this end, a check list was prepared to indicate the major issues to be observed such as the quality of the houses constructed, the facilities there, and so on so as to give focus on what the researcher is doing or has to do.

3.4.4. Focus Group Discussions (FGDs)

Two separate FGDs with 11 condominium housing residents from 2 sites (namely 6 participants from *Kella* and 5 participants from *Boche Bore* where most condo residents are residing) were conducted to collect a wider data on the topic. The participants are residents who live in the condo houses for more than 4 years. The discussions were conducted to capture a wider qualitative data and to increase the validity of the research instruments by which this is one way to fill information gap that may not be covered by other methods of data collection. The discussions specifically focus on the perceptions of residents regarding the services provided at the condominium sites and their views towards the quality of the houses.

The discussions were conducted in Amharic language on 17th of March, 2017 in *Kella* and on March 23rd, 2017 in *Boche Bore*.

Table 3. 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

3.5. Pilot Test: Validity & Reliability of the Research Instruments

Many scholars agree that it is very difficult to measure attitudes of participants' in mathematical terms. That's why different researchers use different methods to deal with their own context. The question here is 'how much and to what extent does the method of data collection applied by a researcher is Valid and Reliable?' Validity is all about "the ability to measure what is designed to measure while reliability refers to the consistency and predictable reaserch instruments" Kumar (2011).

For this end, the researcher distributed the questionnaire, the questions for FGDs and Interview checklists, and the research instruments to his advisors and his colleagues. This includes whether the questions have something to add/ or omit, and to say something on the grammar, vocabulary selection, content validity (i.e. the items and questions cover the full range of the issue being studied), face validity (i.e. each question or item on the research instrument must have a logical link with the stated/ or intended objectives), and message of the items.

3.6. Method of Data Analysis and Interpretation

The study is an evaluative type in which descriptive methods were employed to describe the results. 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.

3.7. Ethical Considerations

Ethical issues are also considered. As many scholars such as Kumar (2011) and Quinn (2002), stated that in the research process while collecting data and after, the researcher has to keep the confidentiality, privacy and rights of their respondents. All participants were informed well first about the purpose and significance of the study, and asked their consent before the interview was conducted and the distribution of questionnaires was held.

In all cases, identity, address, and name of participants are kept confidential and anyone who wants to withdraw from participation is acceptable without any precondition. Besides, in conducting an observation and taking some pictures of the houses, the researcher asked the consent of resident. Finally, throughout the research process, the researcher is neutral in collecting and interpreting the data collected.

CHAPTER FOUR

4. DISCUSSION, DATA ANALYSIS AND INTERPRETATION

This chapter discusses, analyses and interpreters the data collected from different sources as stated in the previous chapter. The Socio-demographic characteristics of the respondents, and the data collected about the overall performance of condominium housing program in Jimma, Ethiopia, are analyzed through frequency distribution table and percentages using SPSS Version 20.0, and a simple bar chart.

4.1. Socio-demographic characteristics of respondents

The socio-demographic characteristics of respondents in relation to their sex, age, highest level of education completed, current marital status and family size is presented as follows.

Table 4: 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. Educational Background		
Illiterate	0	0.00%
Primary School (1-8)	45	21.43%

Secondary School (9 th -12 th grades)	40	19.05%
Certificate/ or Diploma	59	28.10%
BA/ BSc	38	18.10%
MA/MSc and above	28	13.33%
Total	210	100%
4. Marital status		
Married	53	24.24%
Divorced	15	7.14%
Widowed	21	10.00%
Single	121	57.62%
Total	210	100%
5. 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 ≥ 65 respectively. The number of respondents aged less than 18 and ≥ 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.

Furthermore, most of the participants, 59(28.10%), are Certificate/ or Diploma holders followed by those who study their primary education (1-8 grades) constituting 45(21.43%) of

the total respondents. 40(19.05%) of the respondents have studied secondary education (9th-12th grades) while 38(18.10%) participants are BA/BSc Degree holders, and MA/MSc and above degree holders constitute 28 (13.33 %) of the total participants while no respondent is illiterate. Thus, the survey findings highlights that the literacy level is high in sampled condominium sites of Jimma Town. The study assumes literacy as a person's ability to read and write a statement using a given language (s). In this case, all (100%) of the respondents are literate.

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 (single) 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.

4.2. The Performance of Condominium Housing Program in Jimma Town, Ethiopia

This section of the study is devoted to analyze the overall performance of condominium housing program in Jimma, and explores the gaps and challenges that hinder its success.

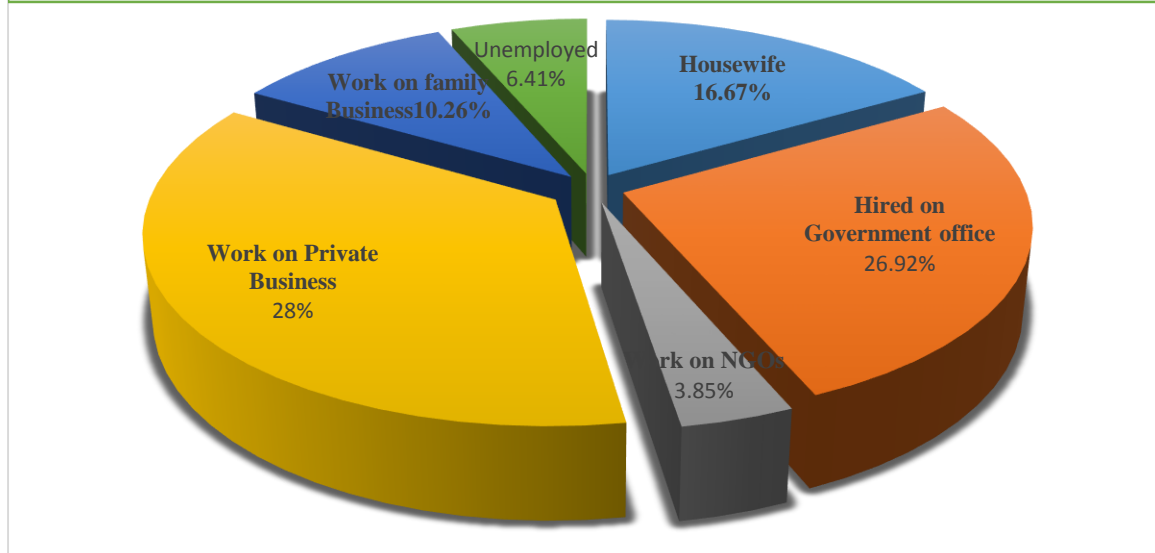
4.2.1. Owners' Perception on the Affordability of Condominium Housing in Jimma Town

Based on the data collected through questionnaire, 78(37.14%) of the participants are condominium house owners. And, for the purpose of this section of the study, data is collected from condominium house owners through accidently distributed questionnaires and FGDs and key informants interview.

As the next pie-chart reveals that those who work on their own private businesses are more capable of owning a condo houses than those who are working in government offices, NGOs, family buisnesses and doing house works. Statistically, 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.

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



Own survey, 2017.

Besides, the next table 4 clearly summarizes the average monthly income of condominium owners who are participants of the study alongside with the type of house there are living in with their corresponding amount of monthly payment they made at the Commercial Banks of Ethiopia.

Table 5. Average monthly income, Housing typology, source of income and Monthly payment of condominium house owners in Jimma town

List of Items	Frequency	Percentage (%)
A. 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%
B. 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%
C. 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%
D. 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%
E. Have you been facing financial challenge to repay the monthly required amount		
Yes	65	83.33%
No	13	16.67%
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: though studio houses are expensive, especially these days studios are being sold at a price of up to 75, 000 ETB, due to the fact that the 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. Besides, if they want to buy additional staffs, it is hard to live in the 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.

However, most of the owners who are participants of the study (83.33%) indicated that they are facing financial problems to repay the monthly required amount. This is due to the fact that, as indicated in the table above:

- 1) Most of the owners are living in one bed room condo house need to pay minimum 800 or 921 ETB per month, and
- 2) $41\% + 15\% = 56\%$ of them are expected to 800 and above while only $10\% + 8\% = 18\%$ are earning 4000 Birr and above. This shows the houses are not affordable to the majority of the beneficiaries.

In this regard, an interviewee from Jimma town Office for Housing, Housing transfer and Urban Development in an conducted with the researcher said the following regarding the affordability of the houses to the beneficiary:

Residents are humans. They do have a lot of demands. Nothing is free in urban areas except sunlight and oxygen, may be. If you want to live, you need to pay. Besides, residents have families. They have to pay for schooling, for food, for water, for electricity, for housing facilities/materials and so on...Honestly

speaking, the houses are not affordable for the poor. The program aimed to address the poor as well as the urban middle class dwellers. But, given the current price of goods and service coupled with the 9.5% Bank interest rate of the loan and required monthly payment to be made at the Bank, unless the government do something, may be decreasing the interest rate or lengthening the time for repayment, the houses are not affordable for the poor. Many of the houses are either transferred to a third party or rented due to the fact that the poor beneficiaries can't afford to pay the monthly payment (own translation).

Furthermore, the non-affordability of the houses to the beneficiaries forces condo owners to rent their condo house to generate income to repay their loan and support their families. That's why (20.51%) of the respondents generate income for repayment of loan by renting other condo house(s) other than the house they are living in. In line this point, focus group discussants from Kella site, a condo site with a larger number of households in Jimma Town, stated that: the most common way of generating income for repayment of loan for the houses is, to own additional condo house or a condo house so that you can rent it to some one else. Currently a studio is rented for 800 ETB-1000ETB; one bed room between 1000 ETB-1500 ETB; two bed room between 1600-1800 ETB; and three bed room between 1900 ETB and 2000 ETB. So, taking the monthly payment in to consideration (i.e. 317 ETB or 367 ETB for studios, 800 ETB or 921 ETB for one bed room, 815 ETB for two bed room and 1503 ETB for three bed room), owners prefer to rent their houses.

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

In this part of the study, an investigation was made to identify as to whether the original beneficiaries are residing in the houses or the houses are transferred to other people or rented to tenants. Based on the data collected from questionnaires among condo residents, the following result was found. The next table summarizes the actual residents of the condos.

Table 6. Condo residents of sampled households in Jimma town, Ethiopia

Items	Frequency	Percentage
A. 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%
B. 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 <i>Jimma</i> town	32	15.24%
I am living on rent bases, and the owner is not from <i>Jimma</i>	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 <i>Jimma</i>	7	3.33%
Total	210	100%
C. The number of condo houses you have in your name, in the name of your spouse, or in the name of your kids (less than 18 years of age) in <i>Jimma</i> town?		
I don't have any house at all	132	62.86%
One	43	20.48%
Two	22	10.48%
Three	10	4.76%
Four and above	3	1.43%

Total	210	100%
D. Do you have a condo houses somewhere out of Jimma?		
Yes of course	58	27.62%
Not at all	88	41.91%
Not at all, but Just registered waiting for the chance	64	30.48%
Total	210	100%

Own survey, 2017.

The above table explicitly 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).

There are lot of reasons why majority of condominium residents are tenants. According to the data collected through interview, some of the reasons are:

After completing constructing the houses, we invited residents of the town to register for the housing program. But, the biggest problem we faced in that time was, residents were not willing to handover the houses from the office. In fact the houses were not attractive to live in. Residents are expected to furnish the houses, no road. The housing sites were full of slums. Besides, people didn't had the experience of living in a single

apartment. We informed the community through templates, posters, FM radio, through their government offices and so on. But, very few people were interested. As a result we transferred some houses to those interested residents. Some of them buy more than one house. The other option was, to invite Jimma University (JU) to buy certain houses. As a result 35 blocs consists of 481 houses in three sites were sold to JU. We wait for more than 4 months for the remaining houses. But, no one came. Finally, we invited anyone who can buy the houses. As a result many people came from Addis Ababa, Wellega, Adama and the surrounding areas. That's why the houses are not owned by residents from Jimma town, and are mostly rented (own translation).

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.”

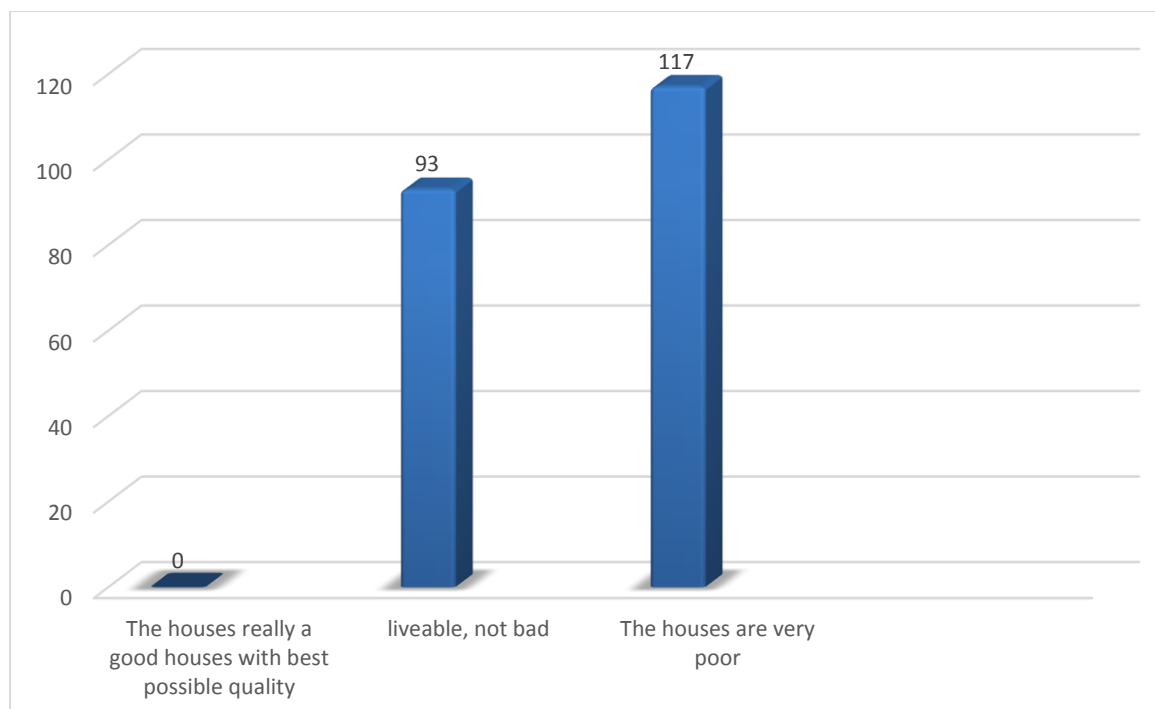
And, the remaining 7(5.03%) of tenants replied that the owners of the houses they are living rent the house due to various reasons such as safety, health and other issues they prefer to rent their houses while they are tenants in some parts of the town. Furthermore, as it is indicated in the table above, 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. Only 43(20.48%) of the participants have one condo house in their name while those who have 2 condo houses of the same case are 22(10.48%) of the total participants. Besides, 10 (4.76%) of the participants have 3 condo houses in the name of their wives or their children aged less than 18 years of old. And, 3(1.43%) of the participants own 4 and above house in their name, in the name of their spouse, or in the name of their kids less than 18 years of age.

Finally, the housing program is also open to some rent seeking behaviour from the side of residents. In other words, though most of the participants (152), (i.e. 72.39%) own no condo house out of Jimma, out of 210 participants 64(30.48%) of the participants are get registered in some other cities just waiting for a chance to get a condo house. A point of discussion in this regard should be “why do some people residing in Jimma Town are getting registered for a chance in some other cities/towns of country?” The reason, according to the interview conducted with the officials from Jimma Town Housing Development Agency, and the FGDs, is “people used to have a number of residents ID cards from different areas.” This is clearly affects the program not to address its beneficiaries and meet its objectives.

4.4. Residents’ perception on the availability of basic services and facilities in the study area

One of the repeatedly asked question about condominium housing is “Are the houses suitable to live in?” In fact, living in a condominium houses is not an exceptional phenomenon to Ethiopia. It has been there for decades in the developed world. The houses have both private and common elements. Condo residents who are participants of the study in the selected sites of the town have the following perception on the suitability of the houses to live in (see chart 2 below).

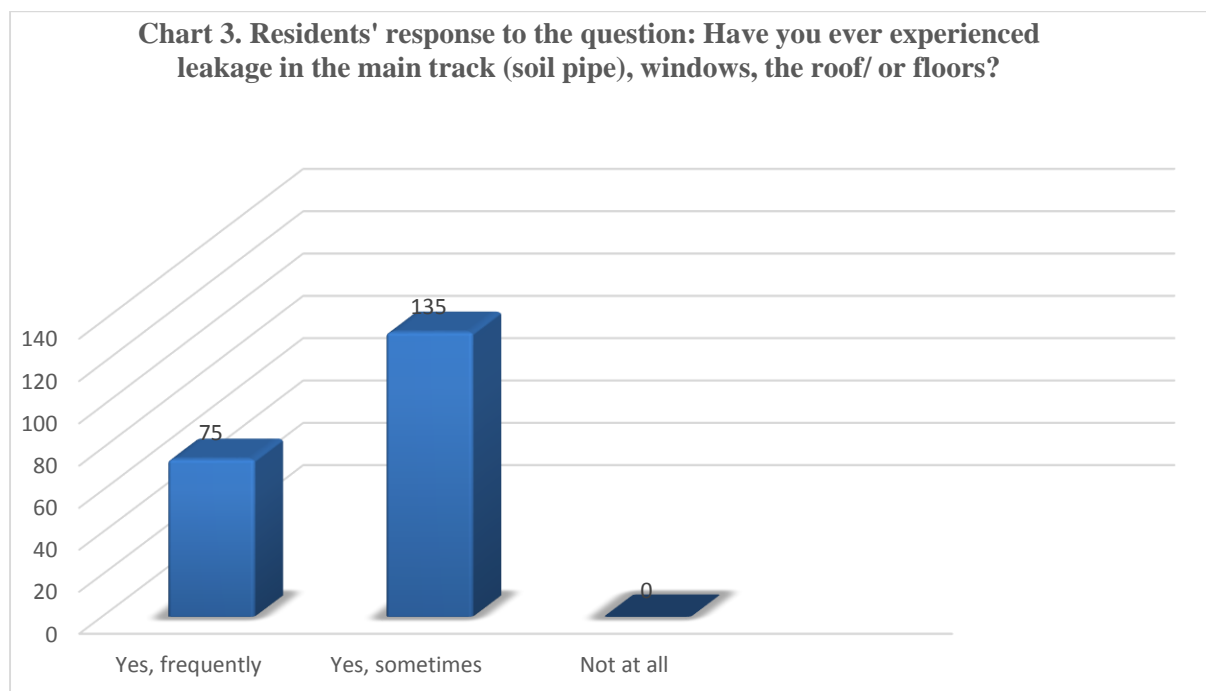
Chart 2. Residents’ perception on the suitability of the houses to live-in



Own Survey, 2017

As you can see from the above chart, 100% (210) of the participants are not fully happy with the quality of the houses they are living in. There are a number of reasons for thhe fact that residents are not happy living in the houses. Some reasons are related with the quality of the houses while some facts are related to the behaviour of residents. In other words, based on the information collected through FGD conducted with the participants from Boche Bore, leakage in the main track (soil pipe), windows, from the roof/ or floors is very common. After all, low quality materials are used in the construction. Besides, some of the materials are not properly installed within or outside the houses. Sewage overflowing is a daily happening. Solid and liquid wastes are not properly discharged. Condos are not the best places to live. They are in the houses since they don't have avialble choices. If someone is disabled, or is a pregnant, or have a child, things would be complicated. The house are not built taking in to consideration the needs of such people.

With regard to leakage, most of the participants have similar experience (see the next chart 3).



Own Survey, 2017

The same is true with what the Focus Group Discussants indicate. Leakage is very common in the houses, and all 210(100%) of the respondents have experienced leakage. This shows there is something wrong in the construction of the houses. Furthermore, as you can see

from the images below, really it horrible to live in such of houses. Based on the data collected from FGD conducte with the participants from Kella site, it is very hard to live at any of the floors in the condos. If some one is on the ground floor, or first floor, he/she quarrel may quarrel with people living on the upper floor. While a water is released at any part of the floor in the upper fouses, it will penetrate the floor and goes to the next house under that house. As a result, many materials are out of service. The materials used (for instance for window, door and sanitation tubes) are poor in quality and some are not properly installed. That's why they do not providing necessary facilities.

Figure 3. Leakage on different parts of the houses in some selected Blocs/houses in Kella site



4.4.1. The availability and functioning of basic facilities in the selected condo sites

Any house should have at least certain basic facilities such as water, electricity, and waste management system and so on. In this section of the study, the researcher has assessed the availability and functioning of basic facilities in the selected condo sites in the town, and results are discussed below.

4.4.1.1. Water provision in the study area

Table 7. Residents' perception on the water provision

Items	Frequency	Percentage (%)
A. 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%
B. 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%
C. 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%
D. 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.

Besides, based on the information from the FGD with participants from Boche Bore, those residents who have a good access to water are those who are mostly in the ground floor. But, those who are in the first or in the last floor, it is hard to them to have an access to water in during the day time. Water is available only during the nights when so many people in the ground floor are not making use of it. The problem is, the water needs power to go up or there is no any tanker in the floor for reserve. They are only waiting for the pipe. In fact, these days, pipeline are also stolen by adding more problem to residents who are obliged to buy a new water pipe each time stolen by thieves.

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

One of the aims of condominium housing is to change the internal image of Ethiopian cities/towns by reducing urban slum from 60% to 30 % in the GTPI, building houses according

to the master plan of a given time (MoUDC, 2013). This section of the paper examines the practice of waste management in the selected condo sites of Jimma town, and the data is presented as follows.

Table 8. Residents' Practices on Waste management in the study area

Items	Frequency	Percentage (%)
A. 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%
B. Have you experienced an overflow of sewage in the ditch holes, safety tanks or in your home?		
yes, frequently	53	25.24%
yes, some times	157	74.76%
Never at all	0	0.00%
Total	210	100%
C. 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%
D. 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 shouldn't be about how are residents discharge wastes. Rather, the question 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. In this regard, the focus group discussants in Kella site, for instance, stated that: above all, in their site (*Kella* site), there is no any container by which residents can discharge solid wastes at all. Most of the residents are dumping wastes using plastics or *Madaberia*, and some

people has to pay to dispose the wastes while some others put their wastes including chewed chats in front of their doors on the steps while others throw away wastes in the night time. Some throw away wastes in to the diches. This results sewage overflow and blocked.

Figure 4. Improper waste discharge by residents in some selected site



Besides, based on the above table, despite the difference in the frequency of overflow of sewage among residents, the figures shows that condo houses are not comfortable to live in. All of the respondent have experinced an overflow of wastes while living in the condo houses. 53 (i.e. 25.24%) experience frequent overflow of sewage in the ditch holes, safety tanks and at their homes. Only 157(74.76%) of the participants replied that they have a limited overflow of sewage in the ditch holes, safety tanks and at their homes. There are anumber of factors that cause the overflow. In this regard, 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.

Wherever you go in the codo sites in Jimma town, there is something common regarding liquid wastes. That's overflowing is common to all sites (see the next image 4). From the images below, one can infered that sewage discharging ditches are not functioning well and mostly are

buried getting no proper protection. During raining times, these ditches are going to be out of service for the fact that they are going to be filled by dust as a result of flooding. Besides, buried ditches have caused various problems related to health and lives of residents. In this case, during one of the FGD held in Kella sites, some discussants said that in the last year alone 3 children died entering in to the buried ditches in this [kella] site. Residents of ground floor of Bloc 57 leave their house due to health related problem. The most common disease is coughing and asthma. Bad smell from the overflowed sewages and buried dich is very disturbing scene in the site.

Figure 5. Liquid waste overflowing in some selected sites, Jimma Town





Finally, like the discussants above, the data collected through questionnaire indicated that most of the diches are not functioning well. Table 7 shows 51(24.29%) of the respondents confirm the same, and 159(75.71%) of the respondents opined that the diches are buried/ open not getting proper protection, and functioning unsatisfactory. That's why none of the respondents (0.00%) are fully satisfied with the service and functioning of the diches in the study area.

4.4.1.3. Other facilities on condo sites: Access to road, parking areas and playing grounds

In this part of the study, the researcher assess the availability and function of other basic services such as road, parking and playing ground for residents. And, the researcher come up with the following images as indicated below.

As you can see from the images below, some sites have road to and from the condos while other not. For instance, from the field observation the researcher understood in Yetebaberut and Sar sefer condo sites there is no any road to-and-from the condos. Besides, some sites have cobble stone roads but no parking or/and playing grounds. For example, Boche Bore and Kella sites have cobble stone road. But, none of these sites have playing grounds. The only site with a parking area is Kella site that can serve 6 cars at a time, according to the information from an interview with Mr Mohammed Nur.

Figure 6. Road, parking & playing ground services in some selected condo sites, Jimma town

No road in-and-to the houses, no playing ground & parking area in *Yetebaberut* site



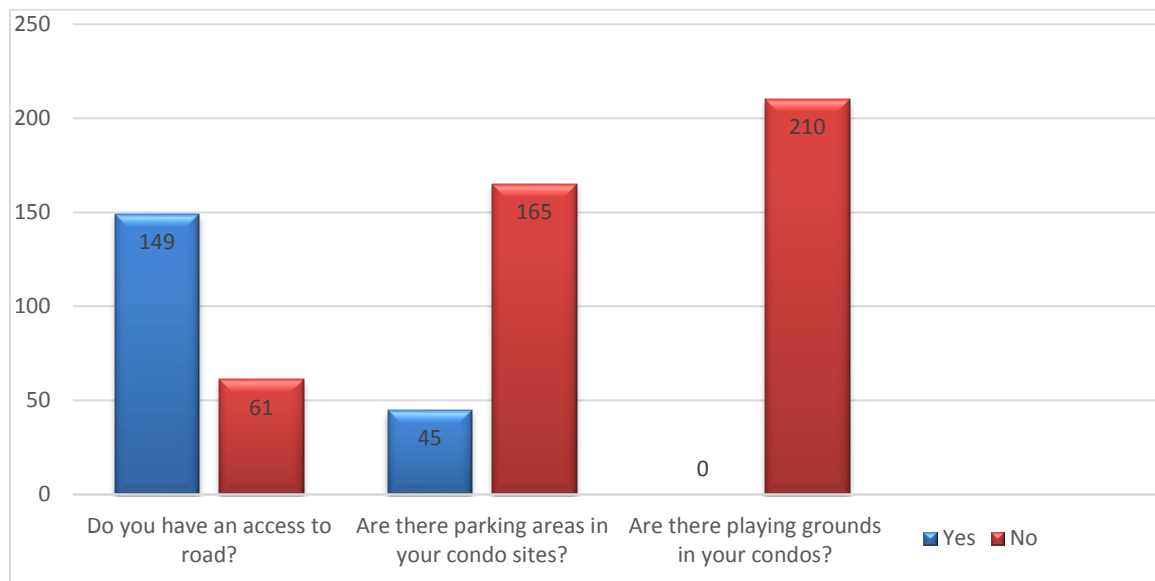
Cobble stone road in *Kella* site

However, as you can see from the images above, the quality of the cobble stone roads is not good. Some of the paths are running out of service. This shows that the cobble stone roads are not up to the standard. Thus, residents should report to concerned stakeholders the problem, and take action as soon as possible.



To sum up, based on the following chart, 149 (70.95%) and 45(21.43%) of the respondents have an access to road and parking services respectively while 61(29.05%), 165(78.57%) and 210 (100%) of the respondents have no access to road, parking service and playing ground respectively. With regard to the non-existence of playing grounds in the condos, one can think that the houses are not good residential places not only to those who have children who want to play with their counterparts but also to residents who want to make some kind of physical exercise such as playing football, tennis or athletics.

Chart 4. Summary of condo residents' perception on access to road, parking and playing grounds in the study area



Own survey, 2017.

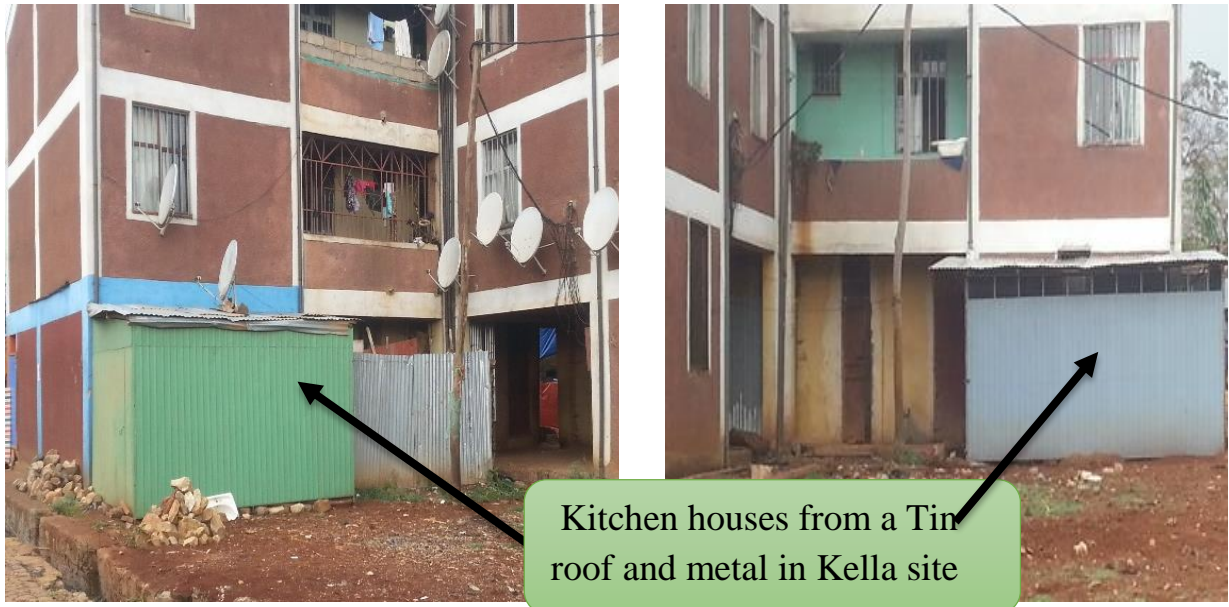
4.5. Residents' or owners' practices in reference to changes on the original structure, set up and beauty of the houses

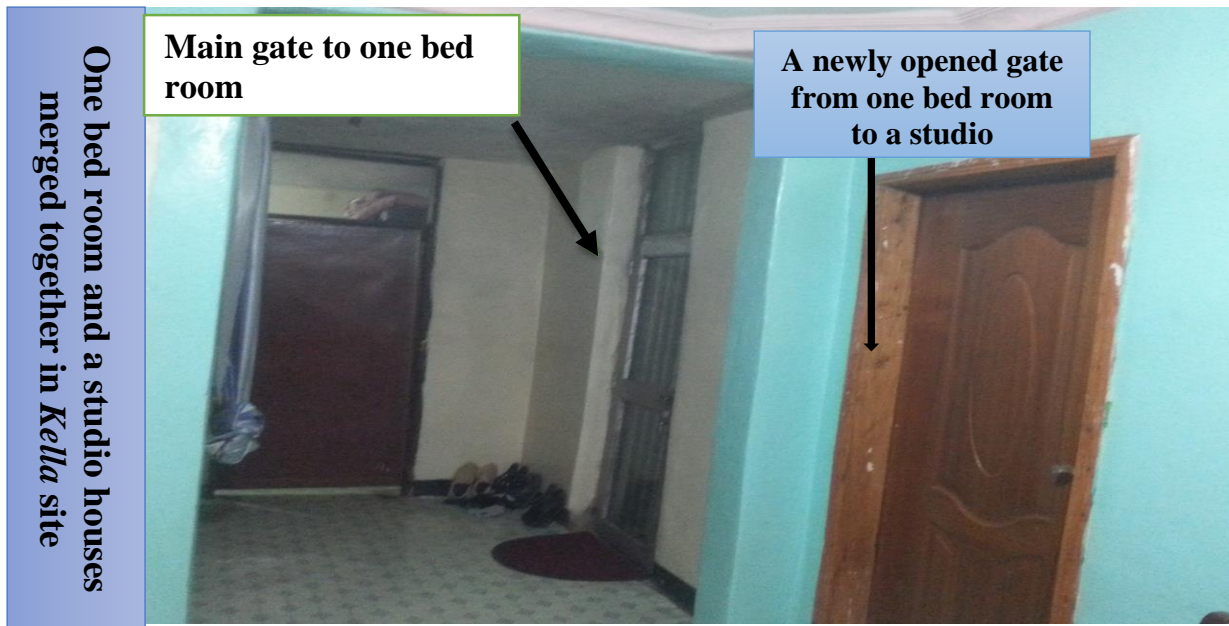
Condominium housing is a recent phenomenon in Ethiopia. While people living together in a single or groups of buildings, there are a lot expectations that residents have to do or not to do. In other words, residents should prohibit from activities that disturb neighbors (Pro No 30/2003 Art 9 (1-5) proper usage of common units such as water, electricity 27(1-3) to repair and maintain the house. These houses have their own design, and residents should not involve in activities that might results in alteration of the original makeup of the houses is another kind of expectations from owners and residents in the houses. Bearing this idea in mind, the researchers conducted an assessment on various sites of the town, and come up with the following results.

As the next images clearly demonstarate, some residents are involving in activities that can badly affect the beauty of the houses. Some residents scramble extra space outside the houses and build houses for kitchen and other purposes. While some residents deconstruct windows, and made them a door by closing the original door. And, others who own two condo houses in the same building and floor do merge them together and change the doors. For instance, as it is indicated in one of the above pictures, the owner have a one bed room and studio houses, and he make a new entry/ or door from one to the other houses internally in which these two houses

were totally separated one from the other by a wall. All these are totally in contradiction with the design and structure of the houses.

Figure 7. Residents practices against the original structure of the houses in some selected sites





Newly opened door against the designed & constructed doors by deconstructing windows in Kella

Besides as you can see from the images below, some residents are acting against the original structure of the house. One of the aims of condo housing is to reduce urban slums, and minimize informal settlement. But, residents are still controlling additional spaces outside the houses, building fences in front of their doors which is totally against the aim of the program. With regard to this, the researcher asked the focus group discussants from Boche Bore, why residents are making fences and control extra spaces in the condos. Their stated that: In fact, one of the utmost challenges in the condos is making fences. There is one clear reason behind this. That is-the issue of “security.” The only way residents can feel secure from theft is by making fences unless they wouldn’t find their materials in their home in the next day. Besides, there are

other motivating factors especially if someone builds a fence in some other building, owners get motivated to do the same. Since no one can stop/ or punish them from doing so. Furthermore, there is no any clearly known and authorized body to monitor the behaviors and activities of residents, and take measures against wrong acts.

Figure 8. Residents' grabbing extra spaces in some selected condominium sites





The following table summarizes, residents’ perception towards the activities that condo owners and/or residents in relation to the beauty, structure and set up the houses.

Table 9. Residents’ perception towards the activities that condo owners and/or residents in relation to the beauty, structure and set up the houses.

Items	Frequency	Percentage (%)
1. How do you perceive resident’s security from theft in these condo houses?		
Very safe	0.00	0.00%
Good	35	16.67%
Threatening	175	83.33%
Total	210	100%
2. Have you experienced amalgamating of houses or building fences in front of the houses?		
Very often	26	12.38%
Sometimes	165	78.57%
Never at all	19	9.05%
Total	210	100%

3. What is your attitude towards owners' practices changing the physical setup of condo houses?		
It is their right to change the setup, space the doors, windows whatever in the houses is so long as the house is theirs	78	37.14%
They know it is not right to make any changes in the physical setup, colour, space unit of the houses, but they believe that no one can stop them from doing this	115	54.76%
I don't know	17	8.10%
Total	210	100%
4. Don't you think that making fences in front or outside the houses has negative effect on the beauty of the houses		
Yes in did, But we don't have any choice to defend themselves from theft and robbery	178	84.76%
Yes. But, I think that no one can stop me from doing so and get me punished	32	15.24%
I am totally ignorant about the overall effect of these acts on the beauty of the house	0.00	0.00%
Total	210	100%

Own survey, 2017.

The table above revealed that to live in the condo houses is too threatening. 175(83.33%) of the respondents totally agree that it is hard to live in the houses due to security concern. Only 35 (16.67%) of the respondents believe that it is not as such threatening. But, none of the participants feel safe living in the houses. That's why 178(84.76%) of the participants thought that though residents known that building fences can negatively affect the beauty of the houses, doing the same is the only way to protect themselves from any potential theft and robbery. And, 32(15.24%) of the respondents think that residents/ or owners make fences since they thought no one can stop me from doing so and get them punished.

CHAPTER FIVE

5. SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1. Summary

The major findings of the study are:

- The houses are not affordable to the poor section of urban dwellers of Jimma town.
- Majority of the houses are transferred to 3rd party from the 1st beneficiary to whom the houses were handedover.
- Most of condominium residents are tenants.
- Most of the houses were transferred to residents who are not from Jimma, some significant number of condo houses are transferred to Jimma University and some houses are transferred to rich people from Jimma town regardless of their economic capabilities due to the fact that residents of the town showed little interest to buy the houses.
- The houses are not comfortable to live in due to:
 - a. The materials from which the houses are built are poor in quality;
 - b. Sanitation system in the condo sites is very poor;
 - c. Leakage from the side of the windows, roofs, soil pipe (main pipe) is common to almost all condo houses;
 - d. Residents' poor solid and liquid wastes management practices coupled with lack of infrastructure to discharge wastes properly;
 - e. The houses are built without taking the case of children, old people, people with disability and pregnant women in to consideration;
 - f. Water provision in the houses is not not satisfactory. Especially, residents in the 1st and 2nd floor have very limited access to water due to the water lacks power to goes up, and no water tankers in the houses;
 - g. No playing grounds, no green areas, almost no parking areas in the condo sites; and,
 - h. Residents' safety, especially from theft, is too threatening. This encourages residents/owners to take measures such as building fences mostly from metal and tin roofs which affects the beauty and physical set up of the houses.
- Finally, a number of owners or/and residents are involving in various illegal activities that are affecting the program's aim, objectivises and beauty of the houses. It includes amalgamation of houses, building additional houses and grabbing additional land out side the houses.

5.2. Conclusion and Recommendations

Housing is basic for human survival. And, in countries like Ethiopia where there is high level of urbanization and rural-urban migration, housing problem is and would be one of the most challenging problems in urban Ethiopia unless the government manages the problem as soon as possible. The price of housing in urban areas is increasing from time to time, and living in urban areas become very difficult for the poor section of urban dwellers these days. Most of Ethiopia's urban residents are suffering from shortage of affordable housing. And, condominium housing program emerges to minimize the existing housing problems in urban Ethiopia. Since the commencement of this program, hundreds of thousands of condominium houses are built throughout the country, and Jimma is one of the urban centres that benefit from the program.

Despite a number of condominium houses are built in Jimma town, almost the program fails to meet its objectives. 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 infrastructure and basic facilities which are necessary to live in. Though, the program aims to reduce land grabbing and informal settlements in the town, residents still continue to grab lands and built additional houses outside the houses. The housing agency did nothing to stop residents from acting against the program's objectives, and beauty of the houses. Despite all these problems, the demand for condominium housing increases from time to time. Residents are conscious enough to buy condo houses these days. To solve the existing problems, and to avoid from repeating similar problems in the future housing programs, the researcher recommends the following:

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 government need to encourage real state and private construction companies to participate in constructing condo houses.
2. Condominium housing will not solve urban housing problems. Rather, government shall also encourage people who are not interested in condominium housing to built houses on their own way by supplying them with credits and land.

3. The government need also to revise the affordability of condominium housing to the poor section of urban dwellers. The government shall devise other mechanism to help the poor to own a houses unless residents tend to continue selling the houses transferred to them.
4. To avoid multiple registration, the housing agency need to work hard to verify the identity of people who registered to benefit from the program.
5. Giving continuous capacity building programs to encourage the saving culture of the society so that urban dwellers can improve their financial capabilities.
6. The housing agency, condominium committees and condominium residents need to work hand in hand to make condo sites a lively place to live in, and take coordinated legal action against those who act in contradiction to the objectives of the program, and affect the beauty of the houses.
7. The houses before transferred to beneficiaries, the government, housing agency and other 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.
8. In the future condo projects, the houses need be built by taking the interest of various groups such as pregnant, children, people with disability etc.

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Appendix A
Questionnaire
Jimma University
College of Law and Governance
Department of Governance and Development Studies
Post Graduate Programme

Introduction

Dear respondents,

I'm **Fesseha Mulu**, a Masters Student at *Jimma* University in the Department of Governance and Development Studies, currently conducting a research on the title: 'The Performance of Condominium Housing in *Jimma* Town, Ethiopia: A case study.' You are, therefore, one of the selected households, and I need your kind cooperation in filling this questionnaire so that I, the researcher, can collect the necessary data for the study. The researcher, will only use your responses as an input to meet the goals of this MA Thesis. So, feel free! The information you provide will be kept confidential, and it could by no means be used for purposes other than conducting the current study.

Fesseha Mulu

Email: fmulat647@gmail.com or fesseha.mulu@ju.edu.et

Tel: +251 945662207

Thank you very much in advance!

General Instruction

- Please don't write your name;
- Put a tick (✓) mark against your choice for items with alternative;
- Please write your answer briefly for open ended questions

Section One: Socio-Demographic Information of Respondents

1. Sex:

A. Male B. Female

2. Age:

A. Less than 18

B. 18-35

C. 36-64

- D. 65 and above
3. What is the highest level of education you have completed?
- A. Illiterate
- B. Primary School (1-8)
- C. Secondary School (9-12)
- D. Certificate / or diploma
- E. BA/ BSC
- F. MA/MSc and above
4. Which of the following categories best describes your marital status?
- A. Married
- B. Divorced
- C. widowed
- D. Single
5. Family size (including dependents):
- A. Less than 3
- B. 3- 7
- C. 8 and above

Section Two: Assessing the Performance of Condominium Housing in Jimma Town

6. Owners' perception on the **Affordability** of Condominium Housing In Jimma Town
(**Question 6.1 to 6.6 are only to be filled by Condominium House owners**)
- 6.1. Which of the following best describes your current occupation?
- A. Unemployed
- B. House wife
- C. Hired on government office
- D. Work on NGO
- E. Work on private Business
- F. Work on family business
- G. If any other, please specify: _____
- 6.2. How much is your average Monthly income?
- A. Less than 1000 ETB
- B. 1000-2000 ETB
- C. 2001-400 ETB
- D. 4001 ETB-6000ETB
- E. 6001 and above

- 6.3. How much bed room is the house you own?
- A. Studio
 - B. One bed room
 - C. Two bed room
 - D. Three bed room
- 6.4. How much money are you expected to pay per month?
- A. Less than 400 ETB B. 401-800 ETB C. 801-1200 ETB D. \geq 1201 ETB
- 6.5. What is (are) the main source(s) of your of finance to pay the monthly down payment?
- A. Own personal income from employment
 - B. From family and relatives
 - C. Income from renting other house(s)
 - D. If any, _____
- 6.6. Have you been facing financial challenge to repay the monthly required amount?
- A. Yes B. No

7. The Identity of dwellers in the condo houses

- 7.1. How did you get in to the house you are living in:
- A. originally transferred to me
 - B. you bought it from someone
 - C. rented it from the owner
 - D. Resettled due to redevelopment
 - E. A gift from family, friend
- 7.2. Where is the owner of the houses you are living in?
- A. I myself, who is living in the house, is the owner
 - B. I am living on rent bases, and the owner have another houses in *Jimma* town
 - C. I am living on rent bases, and the owner is not from *Jimma*
 - D. 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
 - E. The owner of the house are living in a tenant in *Jimma*
- 7.3. How many condo houses do you have in your name, in the name of your spouse, or in the name of your kids (less than 18 years of age)? (only to be filed by house owners)
- A. I don't have any house at all

- B. One
- C. Two
- D. Three
- E. More than four

7.4. Do you have a condo house somewhere out of *Jimma*?

- A. Yes of course
- B. Not at all
- C. Just registered waiting for the chance

8. Residents' perception on the suitability of the houses to live-in

8.1. What is your perception regarding the suitability of the house you are living in?

- A. It is really a good house with best possible quality
- B. It is liveable, not bad
- C. It is very poor

8.2. Have you ever experienced leakage in the main track (soil pipe), windows, the roof/ or floors?

- A. yes, frequently,
- B. yes, some times
- C. Not at all

8.3. What do you think of the cause of the leakage?

- A. Due to low quality materials used in the construction/ or installation of the houses
- B. Due to the fact that the materials are not properly installed
- C. Both of the above
- D. I don't have an idea at all

8.4. Do you believe that the condos are suitable for children, elders, pregnant women and people with disabilities to live in?

- A. I strongly agree
- B. I agree
- C. Undecided
- D. Disagree
- E. Strongly Disagree

8.5. Basic facilities

8.5.1. Water provision

8.5.1.1. On what floor you are residing in the building?

- A. Ground floor
- B. First floor
- C. Second floor
- D. Third floor

8.5.1.2. Are you satisfied with the supply of water on the condos?

- A. Absolutely
- B. Not bad
- C. Totally Dissatisfied

8.5.1.3. In average, how many days per week can you get an access to the supply of water?

- A. No access at all
- B. 1- 2 days
- C. 3-5 days
- D. 6-7 days

8.5.1.4. If you are not happy with the provision of water supply, what do you think of about the cause for the problem?

- A. The pipe lines are poor in quality/broken/ stolen/ properly not installed
- B. Due to less power to reach up floor
- C. Totally, pipe lines are not installed
- D. If any _____

8.5.2. Practices on Waste management in the study area

8.5.2.1. How do you perceive the waste management practice of the people residing in the condos?

- A. very good. Residents have good practices of discharging wastes properly
- B. satisfactory. Most residents have good practice of discharging wastes, but only few fail to do the same
- C. Very bad. People just discharge wastes on the fields, in front of their doors etc they residents are well informed
- D. Very bad though residents are well informed on the need for proper discharge of wastes, but no facilities

8.5.2.2. Have you experienced an overflow of sewage in the ditch holes, safety tanks or in your home?

- A. yes, frequently
- B. yes, some times
- C. Never at all

8.5.2.3. If your answer to the above question is yes, what do you think that causes the overflow?

- A. Blocked due to various solid wastes such as chat, plastics etc... that causes flooding
- B. There is no periodic sucking of the sewages
- C. Due to leakage in the sewage tubes as a result of either the tubes are not well installed or broken
- D. If any other case: _____

8.5.2..4. which one of the following explains the condition of the safety ditches, sewage holes in your site?

- A. They are functioning very well
- B. They are nearly stopping functioning
- C. They are buried/ open not getting proper protection
- D. B and C

8.5.3. Other facilities/ Services

8.5.3.1. Do you have an access to road? A. yes B. No

8.5.3.2. Are there parking areas in your condos? A. yes B. No

8.5.3.3. Are there playing grounds in your condos? A. yes B. No

9. Residents or Owners’ practices in reference to changes on the original structure, set up and beauty of the houses

9.1. How do you perceive resident’s security from theft in these condo houses?

- A. Very safe
- B. Good
- C. Threatening

9.2.Some people make metal or any other fence in front of their doors. Don’t you think that this has negative effect on the beauty of the houses?

- A. Yes in did, But we don’t have any choice to defend themselves from theft and robbery
- B. Yes. But, I think that no one can stop me from doing so and get me punished
- C. I am totally ignorant about the overall effect of these acts on the beauty of the house

9.3. Have you experienced amalgamating of houses or building fences in front of the houses?

- A. Very often
- B. Sometimes
- C. Never at all

9.4.Which one of the following options describes your attitude towards owners’ practices changing the physical setup of condo houses?

- A. It is their right to change the setup, space the doors, windows whatever in the houses is so long as the houses is theirs.
- B. They know it is not right to make any changes in the physical setup, colour, space unit of the houses, but they believe that no one can stop them from doing this
- C. I don’t have an idea
- D. If any _____

Appendix B

Interview

Jimma University

College of Law and Governance

Department of Governance and Development Studies

Post Graduate Programme

Interview check lists for the interview with Head of Jimma Town's Office for Housing and Urban Development

1. How do you assess the overall performance of condominium housing in Jimma town in reference to:
 - a. The **affordability** of the houses to the target population (**lower and middle income** sections of urban dwellers).
 - b. Benefiting **lower and middle income** residents of Jimma town.
 - c. **the Suitability to live in and availability and functioning of basic services** such as water, power lines, sewerage and solid waste management systems, roads etc, in the condo sites.
2. What kind of activities do your office has done in **creating awareness on residents' or Owners' practices that could result changes on the original structure, set up and beauty of the houses.**
3. Finally, do you have any further comments or opinion

Thank you very much for your time!

Appendix C
 Jimma University
 College of Law and Governance
 Department of Governance and Development Studies
 Post Graduate Programme

Points for Focus Group Discussions (FGDs)

1. The issue of **affordability**
 - In reference to the **capacity of the poor and the price of the houses**
2. Who is the **beneficiary?**
 - **The poor/ the rich**
3. The **suitability** of the houses to live-in
 - availability and functioning of basic facilities**
 - suitability of the houses for **children, pregnant, old people and people with disabilities**
4. The practices of residents and owners vis-a-vis **residents’ or Owners’ practices that could result changes on the original structure, set up and beauty of the houses.**
 - 4.1. Changing the physical setup of the houses
 - 4.2. Building fences
 - 4.3. Amalgamation of houses
 - 4.4. Changing windows and doors

Thank you for your cooperation and time!

Appendix D: 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 and Urban Development	17/02/2017	Jimma Town	0917001336

Appendix E. General Information of participants of FGDs

No.	Full Name	Occupation/ position	Discussion date	Place where the discussion was held	Phone No.
1	Mr. Habib Mohammed	Teacher	17/03/2017	Kella site	0913889093
2	Mr. Abdissa Ayana	Teacher	17/03/2017	Kella Site	0912181630
3	Mrs. Meselech Birhanu	Teacher	17/03/2017	Kella site	0917012171
4	Mrs. Meseret Bayisa	Trader	17/03/2017	Kella Site	0912013010
5	Mr. Lenin Kuto	Teacher	17/03/2017	Kella site	0910021215
6	Mr. Chalachew Yhune	Lawyer	17/03/2017	Kella Site	0911051982
7	Mr. Hussein Abdella	Water supply Officer	23/03/2017	Boche Bore	0917002060
8	Mr. Andinet Gebre	ICT Technician	23/03/2017	Boche Bore	0910551607
9	Mr. Mohammed Jibril	Trader	23/03/2017	Boche Bore	0913284358
10	Mr. Youzersif Tegen	Student	23/03/2017	Boche Bore	0923130721
11	Mrs. Abrehet G/Mariam	House wife	23/03/2017	Boche Bore	0964820123

Appendix F

መጠይቅ

ጅም ዩኒቨርሲቲ

ሕግ ና ኢኮኖሚክስ ኮሌጅ

የኢኮኖሚክስና ልማት መካኒ ጥናት ት/ት ክፍል

የድህረ ምርቃ መርሃ ግብር

መግቢያ

የተከበራቹ የጥናቱ ተሳታፊዎች

ስሜ ፍስሃ ሙሉ እባላለሁ በ ጅም ዩኒቨርሲቲ ሕግ ና ኢኮኖሚክስ ኮሌጅ በኢኮኖሚክስና ልማት መካኒ ጥናት ት/ት ክፍል የድህረ ምርቃ መርሃ ግብር የሁለተኛ ዲግሪ ተማሪ ነኝ። በ አሁኑ ጊዜ በ መንግስት የኮንዶሚኒየም ቤቶች ልማት መርሃ ግብር አፍፃሚ በ ጅም ከተማ ምን ይመስላል በሚል ጥንት በማድረግ ላያ ነኝ። በመሆኑም እርስዎ የዚህ ጥንት ተሳታፊ በመሆንዎ የሚሰጡኝን መረጃ ለዚህ ጥንት ዓላማ ብቻ የሚውል መሆኑን ላረጋግጥሎት አወዳለሁ። የሚሰጡኝን መረጃ ሚስጥርነቱ የተጠበቀ ነው።

ፍስሃ ሙሉ

Email: fmulat647@gmail.com or fesseha.mulu@ju.edu.et

Tel: +251 945662207

ከወዲሁ ለሚያደርጉልኝ ትብብር ምስጋናየን የላቀ ነው!!!

አጠቃላይ መመሪያ

- ሥምዎ መፃፍ አየጠበቅብዎትም
- ለመረጡት መልስ (✓) ያድርጉ
- አማራጭ ያልተሰጣቸው ጥያቄዎች በተሰጠ ክፍት ቦታ ላይ እባክዎ ሃሳብዎን በሚነበብ መልኩ ይጻፉ።

ክፍል አንድ:- ተሳታፊዎችን በተመለከተ አጠቃላይ መረጃ

1. ያታ:-
 - ሀ. ወንድ
 - ለ. ሴት
2. ዕድሜ:-
 - ሀ. ከ 18 በታች
 - ለ. 18-35
 - ሐ. 36-64
 - መ. 65 ና ከዛ በላይ
3. የት/ት ደረጃ:-
 - ሀ. ያልተማረ

- ለ. ከ 1-8 ክፍል
- ሐ. ከ 9-12 ክፍል
- መ. ሴርተፊኬት ወይንም ዲፕሎማ ያለው
- ረ. BA/ BSC ዲግሪ
- ሰ. MA/MSc ና ከዛ በላይ

4. የትዳር ሁኔታ:-

- ሀ. ያገባ/ች
- ለ. የፈታ
- ሐ. የፈታች
- መ. ያላገባ/ች

5. የቤተ-ሰብ ብዛት:-

- ሀ. ከ 3 በታች
- ለ. ከ 3-7
- ሐ. 8 ና ከዛ በላይ

ክፍል ሁለት:- የመንግስት የኮንዶሚኒየም ቤቶች ልማት መርሃ ግብር አፍፃሚ በ ጅም ከተማ በተመለከተ

6. የኮንዶሚኒየም ቤት ባለቤቶች ስለ ቤቶቹ አዋጪነት በተመለከተ ሃሳብዎ ምን ይመስላል (ጥያቄ 6.1 እስከ 6.6 በኮንዶሚኒየም ቤት ባለቤቶች ብቻ የሚሞሉ ናቸው)

6.1. በአሁኑ ጊዜ የሚሰሩት ስራ ዓይነት:-

- ሀ. ስራ አጥ ነኝ
- ለ. የቤት እመቤት
- ሐ. በመንግስት መ/ቤት ተቀጣሪ ነኝ
- መ. መንግስታዊ ባልሆነ መ/ቤት ተቀጣሪ ነኝ
- ረ. የራሴ የግል ስራ እሰራለሁ
- ሠ. በቤተሰብ ድርጅት ውስጥ እሰራለሁ
- ሸ. ከዚህ ሌላ ከሆነ:- _____

6.2. በአማካኝ የወር ገቢዎ ምን ያህል ይሆናል?

- ሀ. ከ 1000 ብር በታች
- ለ. ከ 1000-2000 ብር
- ሐ. ከ 2001-4000 ብር
- መ. 4000 – 6000 ብር በላይ
- ረ. 6000 ና ከዛ በላይ

6.3. የኮንዶሚኒየም ቤትዎ ምን ዓይነት ነው?

- ሀ. እስተድዮ

ለ. ባለ 1 መኝታ

ሐ. ባለ 2 መኝታ

መ. ባለ 3 መኝታ

6.4. በየወሩ ለባንክ የሚከፈል የኮንዶሚኒየም ክፍያ ከየት ነው የሚያገኙት?

ሀ. ተቀጥራ ከማገኘው ገቢ

ለ. ከ ቤተ ሰብ ና ከ ወዳጅ የሚገኝ

ሐ. እቤቱን አከራይቼ ከማገኘው ገቢ

መ. ከዚህ ሌላ ከሆነ:- _____

6.5. በየወሩ ለኮንዶሚኒየም ክፍያ ምን ያህል እንዲከፍሉ ይጠበቅቦታል?

ሀ. ከ 400 ብር በታች

ለ. ከ 401-800 ብር

ሐ. ካ 801-1200 ብር

መ. ከ 1201 ብር በላይ

6.6. በየወሩ ለኮንዶሚኒየም ክፍያ መከፈል ችግር አጋጥሞት ያቃል:

ሀ. አዎ ለ. አደለም

7. የነዋሪዎች ማንነት በተመለከተ

7.1. እርስዎ የሚኖርበት ቤት:-

ሀ. የእርስዎ ከ መንግስት የተረከበት

ለ. የእርስዎ ግን ከሌላ ሰው የገዙት

ሐ. ተከራየቼ ነው

መ. በመንግስት ተፈንቅለን ተሰተን ነው

ረ. ከሌላ ሰው በስጦታ አግኝቼ ነው

7.2. አሁን እየኖሩበት ያሉትን ቤት የ ቤቱ ባለቤት አድራሻ :-

ሀ. እኔ እራሴው ነኝ

ለ. ባለቤቱ ሌላ ቤት ጅም ላይ ስላለው ተከራይተው ነው

ሐ. ባለቤቱ ሌላ አካባቢ ነው ከ ጅም ወጪ እኔ ተከራይ ነኝ

መ. ባለቤቱ የት እንደሆነ አላቅም ቤቱ ደላላ ነው ያገኘልኝ፤ የ ቤት ኪራይ በ ባንክ ነው ለባለ ቤቱ እምልከው

ረ. ባለቤቱ በጅም ከተማ ሌላ ቤት ተከራይተው ነው የሚኖሩት

7.3. በ ጅም ከተማ ውስጥ በእርስዎ ወይንም በ ትዳር አጋርዎ ወይንም በልጆችዎ (ከ 18 ዓመት በታች) ስም ስንት ቤቶች አሉዎት (ኮንዶሚኒየም ና ሌሎች ቤቶች ጭምር):-

ሀ. ምንም አይነት ቤት የለንም ለ. አንድ ሐ. ሁለት መ. ሦስት ረ. 4 ና ከዛ በላይ

7.4. ከ ጅም ከተማ ውጭ በእርስዎ ወይንም በ ትዳር አጋርዎ ወይንም በልጆችዎ (ከ 18 ዓመት በታች) ቤት አለዎት (ኮንዶሚኒየም ና ሌሎች ቤቶች ጭምር):-

ሀ. አዎ

ለ. በፍፁም

ሐ. የለኝም ግን ተመዝግቤ እጣ እስኪወጣልኝ እየጠበቅኩ ነው

8. የነዋሪዎች አመለካከት በ ቤቶቹ ምቹነት (ለመኖርያነት)

8.1. በእርስዎ አመለካከት ቤቶቹ ጥራት ምን ማለት ይችላሉ?

ሀ. በጣም አራፍ ቤት ነው በቂ ጥራት ያለው ለመኖርያ የሚመች ቤት ነው

ለ. ለግዜው ይረርበታል ምንም አይልም ከ ምንም ይሻላል

ሐ. የሰው ልጅ እዛው ውስጥ ለመኖር የሚያስችል ምንም ነገር የለውም

8.2. በመስኮት በኩል፤ ከ ጣርያ፤ ወይም ከ ቤቱ ዋና የቆሻሻ ማስወገጃ ቱቦ በኩል መፍሰስ አጋጥምዎት ያቃል?

ሀ. የተለመደ የለተ ቀን ኑሮየ ነው

ለ. አዎ ግን አልፎ አልፎ ነው

ሐ. አጋጥሞኝ አያቅም

8.3. በመስኮት በኩል፤ ከ ጣርያ፤ ወይም ከ ቤቱ ዋና የቆሻሻ ማስወገጃ ቱቦ በኩል መፍሰስ አጋጥምዎት እምያቅ ከሆነ ምክንያቱ ምንድን ነው ብለው ያስባሉ?

ሀ. ቤቱን ሲሰራ የተጠቀሙበት ማቴርያሎች ጥራታቸው የወረዱ ናቸው ወይም በደምብ አልተገጠሙም

ለ. ቤቱን የተሰሩበት ዕቃዎች በደምብ አልተገጠሙም

ሐ. ሀ ና ለ

መ. እንጂ አላቅም ምን እንደሆነ

8.4. እንደ እርስዎ አመለካከት ቤቶቹ ለ ሁሉንም ሰው ማለትም ለ ሀፃናት፤ ለ አዛውንቶች፤ ለ እርጉዝ ሴቶች፤ ለ አካል ጉዳተኞች ታሳቢ ተደርገው የተሰሩ ናቸው

ሀ. በደምብ እንጂ

ለ. በከፊል

ሐ. እንጂ አላቅም

መ. አይመስለኝም

ረ. በፍፁም እነዳዛ ዓይነት ሰዎች ያሉ እራሱ አይመስልም

8.5. የነዋሪችን አመለካከት ስለኮንዶሚኒየም ና መሰረታዊ አገልግሎቶች:-

8.5.1. ስለ ውሃ አቅርቦት

8.5.1.1. እርስዎ ቤተኛውን ወለል ይኖራሉ?

ሀ. መሬት

ለ. 1ኛ ወለል

ሐ. 2ኛ ወለል

መ. 3ኛ ወለል

8.5.1.2. በቤትዎ በሚቀርብለዎት ውሃ ደስተኛ ናት?

- ሀ. በጣም
- ለ. ምንም አይልም
- ሐ. በፍፁም ደስተኛ አደለሁም

8.5.1.3. በእርስዎ አመለካከት በግምት በሳምንት ስንት ጊዜ ውሃ ያገኛሉ?

- ሀ. በፍፁም የውሃ አቅርቦት የለንም
- ለ. ከ 1-2 ቀን
- ሐ. ከ 3-5 ቀን
- መ. ከ 6-7 ቀን

8.5.1.4. ከንድሚንደም ላይ ባለው የውሃ አቅርቦት ደስተኛ ካልሆኑ ምክንያቱ ምንድን ነው ብለው ያስባሉ?

- ሀ. የውሃ ቱቦዎች መሰበር/ ጥራት ማነስ/ መሰረቅ/ ወይም በደምብ አለመሰራት
- ለ. ውሃው ፎቅ ለመውጣት ግፊት ማነስ
- ሐ. ጭራሽ የውሃ መስመር ዝርጋታ አለመኖር
- መ. ከዚህ ሌላ ከሆነ:- _____

8.5.2. ቆሻሻን አወጋገድ በተመለከተ

8.5.2.1. ቆሻሻ አወጋገድ በተመለከተ እርስዎ በምኖሩበት ከንድሚንደም ያለዎትን አመለካከት ምን ይመስላል?

- ሀ. በጣም ደስ ይላል:: ነዋሪዎቼ በአግብቡ ቆሻሻ ያስወግዳሉ
- ለ. ከሞላ ጎደል ጥሩ ነው:: ግን አንዳንድ ነዋሪዎች በአግብቡ ቆሻሻ አያስወጡም
- ሐ. በጣም ያስጠላል:: ሰው በየመነገዱ በየአደባባዩ ቆሻሻ ነው እሚጠለው
- መ. ሰው በቂ ግንዛቤ አለው ግን ቆሻሻ እምያስወግድበት ቦታ ወይም መሰረታዊ አገልግሎቶችን የለውም

8.5.2.2. በሚኖርበት ከንድሚንደም ቤት ፈሳሽ ቆሻሻ ከ ፖሴቶ፣ ሴፍቲ ታንከር፣ ወይም ከ ሽንት ቤት ሲፈስ/

ሲመልስ/ ሲፈነዳ አጋጥምዎት ያቃል?

- ሀ. አዎ በተደጋጋሚ
- ለ. አዎ አልፎ አልፎ
- ሐ. በፍፁም

8.5.2.3. ለጥያቄ ቁጥር 8.5.2.2. መልስዎ አዎ ከሆነ ምክንያቱ ምንድን ነው ብለው ያስባሉ?

- ሀ. ነዋሪዎች የተለያዩ ደረቅ ቁሻሻዎች እንደ ጫት፣ ፕላስቲክ፣ ውሃ ሃይላድ የመሳሰሉትን በየቦታው ስለሚጥሉ በሚያስከትለው መዘጋጋት ና ጎርፍ
- ለ. በየጊዜው ፈሳሽ ቁሻሻ ስለማይመጠጥ
- ሐ. የቆሻሻ ቱቦዎች በአጋባቡ ባለመገጠማቸው ወይም የቱቦዎች መሰበር
- መ. ከዚህ ሌላ ከሆነ:- _____

8.5.2.4. እርስዎ በሚኖሩበት የከንድሚንደም ሰፈር ያለውን የ ሴፍቲ ታንከር፣ ፖሴቶውት ሁኔታ ምን ያመስላል?

- ሀ. ተገቢውን አገልግሎት እየሰጡ ነው
- ለ. ተገቢውን አገልግሎት ላለመስጠት ተቃርበዋል

ሐ. አብዛኛዎቹ ክፍት ናቸው ተገቢውን እነከብካቤ ኢያገኙም

መ. ለ ና ሐ

8.5.3. ሌሎች አገልግሎቶች

8.5.3.1. እርስዎ በሚኖሩበት የኮንዶሚኒየም ሰፈር የመንገድ አቅርቦት አለ? ሀ. አዎ ለ. የለም

8.5.3.2. እርስዎ በሚኖሩበት የኮንዶሚኒየም ሰፈር የመኪና ማቆምያ አገልግሎት አለ? ሀ. አዎ ለ.የለም

8.5.3.3. እርስዎ በሚኖሩበት የኮንዶሚኒየም ሰፈር የስፖርት መስርያ ቦታ አለ? ሀ. አዎ ለ. የለም

9. የነዋሪዎች ና የኮንዶሚኒየም ባለቤቶች ተግባራት በቤቶቹ ውስጥ፡ ቅርፅ፡ ስፋት የሚያስከትለው ለውጥ

9.1. ኮንዶሚኒየም ውስጥ በመኖርዎ ደህንነትዎን (ማለትም ስረቆት ያጋጥመኛል ብሎው መፍራት) በሚመለከት ምን ማለት ይችላሉ :-

ሀ. በጣም ደህንነት ይሰማኛል ምንም ስጋት የለኝም

ለ. ምንም አይልም ለኩፉ አይሰጥም

ሐ. በጣም ያሰጋል

መ. ከተጠቀሱ አማራጮች ውጪ ከሆነ -----

9.2. አንዳንድ ነዋሪዎች በየበራቸው አጥር ያደርጋሉ፡፡ ይህንን ተግባር ትክክል ነው ብለው ያስባሉ?

ሀ. በርግጥም አደለም ለደህንነታችን ከዚህ የተሻለ አማራጭ የለም

ለ. በርግጥም አደለም ግን ማንንም ይህንን ከማድረግ አያስቆመኝም/ አይቀጣኝም ብዬ ስለሚያስብ ነው

ሐ. እንዳዚህ ዓይነት ተግባራት ትክክለኛ መሆኑ አለመሆኑ አላቅም

መ. ከተጠቀሱ አማራጮች ውጪ ከሆነ -----

9.3. በኮንዶሚኒየም አካባቢ ሰዎች ከተፈቀደላቸው ቦታ ዉጪ ተጨማሪ ቦታ ይዘው፤ አጥር አጥረው ወይንም 2 ና ከዛ በላይ ቤቶች ቀላቅለው አጋጥምዎት ያቃል?

ሀ. በጣም የተለመደ ተግባር ነው

ለ. አለፎ አልፎ

ሐ. በፍፁም

9.4. በኮንዶሚኒየም አካባቢ ሰዎች ከተፈቀደላቸው ቦታ ዉጪ ተጨማሪ ቦታ ይዘው፤ አጥር አጥረው ወይንም 2 ወይንም ከዛ በላይ ለምንድ ነው የሚቀላቅሉት ለምንድ ነው ብለው ያስባሉ:-

ሀ. ቤቱ የራሳቸው እስከሆነ ድረስ የፈለግነው ማድረግ መብታችን ነው ብለው ስለሚያስቡ ነው

ለ. ትክክል እንዳልሆነ እያወቁ ነው እምያደርጉት ግን የሚጠየቅን የለም ብለው ስለሚያስቡ ነው

ሐ. እንጂ ለምን እንደሆነ አላቅም

መ. ከተጠቀሱ አማራጮች ውጪ ከሆነ -----

Appendix G

ቃለ-መጠይቅ

ጅም ዩኒቨርሲቲ

ሕግ ና ኣስተዳደር ኮሌጅ

የኣስተዳደር ና ልማት መካነ ጥናት ት/ት ክፍል

የድህረ ምርቃ መርሃ ግብር

ከጅም ከተማ የቤቶት ና ከተማ ልማት ሃላፊ ጋ ለተደለገ ቃለ-መጠይቅ የተዘጋጁ ጥያቄዎት

1. እንደ አንድ የቢሮ ሀላፊ ና የከተማው ነዋሪ የኮንዶሚኒየም የቤቶት መርህ ግብር ኣላማው ኣሳክተዋል ብለው ያስባሉ:-
 - 1.1. ከተጠቃሚው ና ዋጋቸው ኣንፃር በተለይ ድህውን የህ/ሰብ ክፍል በተመለከተ
 - 1.2. ከታለመው ተጠቃሚ (ማለትም የጅም ከተማ ድህውን ና መካከለኛው የህ/ሰብ ክፍል ነዋሪ) ና ኣሁን ተጠቃሚ የሆነ
 - 1.3. የቤቶቹ ለመኖርያ ምቹነት ና ኣስፈላጊ የሆኑት ኣገልግሎቶት (እንደ ውሀ፣ ስልክ፣ መብራት፣ መንገድ፣ ቆሻሻ ማስወገጃ) በኣግባቡ መኖራተው ና ተገቢውን ኣገልግሎቶት ለነዋሪዎች መስጠታቸው ከማለጋገጥ መ/ቤታቹ ምን ምን ሚና ይጫወታል
2. መ/ቤታቱ ነዋሪዎች በቤቶቹ ውበት፣ ቅርፅ፣ ስፋት ለውጥ የሚያስከትለው ተግባራትን ከማድረግ እንዲቆጠቡ ከማድረግ ምን ስርታቸዋል
3. በስተመጨረሻም እሚሉተ ነገር ካለ እድሉን ልስጥዎት ላደረጉሉኝ ትብብር ክልብ ኣመሰግናለሁ

Appendix H

የቡድን ውይይት

ጅም ዩኒቨርሲቲ

ሕግ ና አስተዳደር ኮሌጅ

የአስተዳደር ና ልማት መካነ ጥናት ት/ት ክፍል

የድህረ ምርቃ መርሃ ግብር

በጀማ ከተማ የጋራ መኖርያ ቤቶች ኮሚቴ አባላት ጋ የተደረገ የቡድን ውይይት ለማድረግ የተዘጋጁ የውይይት ነጥቦች

7. እንደ የኮንዶሚኒየም የቤቶች ነዋሪ የጋራ መኖር ቤት መርህ ግብሩ አላማው አሳክተዋል ብላቸው ታስባላቸው በተለይ -ዋገው ለታለመው ድሃ ና መካከለኛ የ ህ/ሰብ ክፍል አንፃርስ

8. ተጠቃሚው ማን ነው
-ድሀ/ሀብታም

9. ቤቶቹ ለመኖርያነት ሙቹነት ጋ በተመለከተ
-መሰረተ ልማት ጋ የተያያዘ
-ለህፃናት፣ አካል ጉዳተኞች፣አዛውንቶች ና እርጉዝ ሴቶች

10. የነዋሪዎች ተገባር በቤቶቹ ውብት፣ ቅርፅ፣ ስፋት ለውጥ የሚያስከትለው ተግባራትን ከመፈፀም ጋር በተያያዘ፡

- ሀ. የቤቶች ቁመና ቀለም ከ መለወጥ፤
- ለ. አጥር ከማጠር፤
- ሐ. ቤቶች ከመቀላቀል፤
- መ. የመስኮት ና በር ከመቀየር አንፃር

ለስጣቶቹኝ መረጃ ና ትብብር ክልብ አመሰግናለሁ

Appendex I
BAR-GAAFILEE
YUUNIVARSITII JIMMAA
KOOLLEEJII BULCHIINSAA FI SEERAA
MUUMMEE BULCHIINSAA FI GUDDINAA
SAGANTAA DIGIRII LAMMAFFAA

SEENSA

Kabajamoota deebii kennitoota,

Ani Fisahaa Muluti Jimmaa Yunivarsitii irraa. Jimmaa yunivaristiiti barataa digirii lammaffaa “Department of Governance and Development Studies” yemmuun ta’u mata duree “The Performance of Condominium Housing in *Jimma* Town, Ethiopia: A case study.” irratti qorannoo adeemsisuun fedha. Adeemsa hojii kootii keessatti gargarsi keessaan murteessaa waan ta’eef; gaafilee guutuun na deeggaraa. Kun immoo qorannoo koof oddeeffannoo barbaachisaa ta’e walitti qabachuuf baayyee murteessaadha. Anis qorataan odeeffannoo isin naaf laataan kaayyoo qorannoo kanaa galmaan gahuuf qofan itti dhimma baha. Kanaaf gochoota yakkaa mararraayyuu bilisa. Odeeffannoon isin kennitan yeroo maraa ofeeggannoodhaan eegama.

Fissaahaa Muluu

Email: fmulat647@gmail.com or fesseha.mulu@ju.edu.et

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Baay’ee galatoomaa, horaa bulaa!!!!

Qajeelfamoota waliigalaa

- Maqaa keessaan hin barreessinaa;
- Filannoo keessaniif mallattoo kana ka’aa (✓)
- Himaa banaa gaafatamtaniif deebii gabaabaa ka’uu, yaalaaa

Kutaa 1^{ffaa}: Seen-duubee hirmaattootaa

1. Saala
 - A. Dhi
 - B. Dha
2. Umrii:

- A. 18 gadi
 - B. 18-35
 - C. 35- 64
 - D. 65 fi isaa ol
 - E. Sadarkaa barnootaa keessan?
3. Kan hin baranne
- A. Sadarkaa 1ffaa (1-8)
 - B. Sad. 2ffaa (9-12)
 - C. Sartaffikkeetii fi isaa ol
 - D. Digirii jalqabaa
 - E. Digirii lammaaffaa fi isaa ol
4. Haala gaa' ilaa?
- A. Kan heerumte/herumte
 - B. Kan hin heerumne/funee
 - C. Kan hiikte/hike
5. Baay'ina maatii:
- A. namoota 3 gadi
 - B. 3- 7
 - C. 8 fi isaa ol

Kutaa 2ffaa: Odeeffannoo waliigalaa manneen jireena waliinii magaalaa Jimmaa

6. Ilaallacha abbootii manaa(condominiyeemii) magaalaa Jimmaa(gaafileen 6.1-6.6 jiruu a bbootii qabeenyaa manneen jireenyaa waliin qofaan guutama)
- 6.1.Isaan armaan gadii keessaa lamtu sirriitti hojii kee yeroo ammaa ibsa?
- A. Hojii hin qabu
 - B. Haadha manaati
 - C. Hojjataa mootummaa
 - D. Hojii miti mootummaa
 - E. Hojii nama dhuunfaa
 - F. Hojii maatii koo
 - G. Kan biraas yoo jiraate ibsi: _____
- 6.2.Galiin kee ji'aa meeqa?
- A. 1000 ETB gadi
 - B. 1000-2000 ETB

- C. 2001-4000 ETB
- D. 4000 ETB-6000ETB
- E. 6000 fi isaa ol

6.3.Mannii keessa jiraattuu abbaa ciisicha meeqati?

- E. Stiduyoodha
- F. Abbaa ciisicha tokkooti
- G. Abbaa ciisicha lamaati
- H. Abbaa ciisicha sadiiti

6.4.Ji'aan kafaaltiin isaa meeqa?

- A. 400 ETB gadi
- B. 401-800 ETB
- C. 801-1200 ETB
- D. 1201 ETB ol

6.5.Kafaltii ji'aa kana kafaluuf maddii galii kee maali?

- A. Galii mataa kootiiti
- B. Maatirraa
- C. kafaltii manicharraa argamu
- D. kan biros yoo jiraate _____

6.6.Kafaltii ji'aa kana kafaluuf rakkoon simuudate beekaa?

- B. eeyyeen
- B. lakki

7. Jiraatotaa/abbootii qabeenyaa manneen jireenyaa waliin addaa beekuf

7.1. Mana kana akkaamiin argatte?

- A. Kallattii dhaan naaf laatamee
- B. Nama biraarraan bite
- C. Nan kireeffadhe
- D. Sababa misoomaaf jechan as qubadhe
- E. Maatiitu naaf laate

7.2.Abbaa mana ati keessa jiraattuu eenyu,eesaa jiraata?

- A. Kanuma koodha
- B. Ani kiraan taa'a abbaa manichaa magaalaa jimma keessaa mana biro qaba
- C. Ani kiraan taa'a abbaan magaalaa jimmaa keessa hin jiraatu
- D. Ani kiraan taa'a;abbaan manichaa eenyu,essaa akka jiraatu hin beeku,kafaltii bankiin kafalaaf

7.3. Mana meeqa maqaa kee fi ijoollee kee kan umriin 18 ol ta'een qabda? Abbootii

qabeenyaa qofaan guutama!!

- A. Homayyuu hin qabu
- B. Tokko
- C. Lama
- D. Sadii
- E. Afurii ol

7.4. Magaalaa jimmaan ala hoo gara birootii qabdaa?

- A. Eeyyeen qaba
- B. Hin qabu
- C. Galma'een eeggachaa jira

8. Yaada jiraatotaa mijaa'ina manneen jireenyaa waliin irratti

8.1. mija'aana manneen jireenyaa waliin kanneen irratti yadni kee mali?

- A. Bayyee qulqulluufi mija'adha
- B. gadhee miti
- C. Qulqullinni isaa gadi bu'aadha

8.2. Haalli ijaarsa manichaa, fooddaan sararri bishaanii maal fakkaata?

- A. yeroo bayyee walmakaa,
- B. yeroo tokko tokkoo
- C. yeroo maraa miti

8.3. Sababni wal makuu sararootaa maali?

- A. Qulqullina meeshaalee ijarsaati
- B. Meeshaleen kunniin seeraan hidhamuu dhabuu
- C. Lameenuu
- D. Odeeffannoo qabu

8.4. Akka ilaalcha keetti manneen jireenya waliin kun namoota ulfaaf, jaarsolii, namoota hir'ana qaamaa qabaniif mijataadhaa?

- A. Baayyeen deeggara
- B. Nana deeggara
- C. Hin murteeessu
- D. Hin deeggaru
- E. Sirriittan morma

8.5. Haallaan bu'uuraa

8.5.1. Dhiyeessii bishaanii

8.5.1.1. gamoo meeqaffaarra jirattaa?

- A. Isa lafaati
- B. Gamoo tokkoffaa
- C. gamoo lammaffaa
- D. gamoo sadaffaa

8.5.1.2. Dhiyeessii bishaanii manneen jireenyaaa waliitti gammadoodha?

- A. sirritti
- B. yaata'u gadhee miti
- C. Homaa itti hin gammadu

8.5.1.3. Gidduu galeessaan torbeetti guyyaa meeqaf bishaan argattu?

- A. Dhiyeessiin wahiituu jiru
- B. Guyyoota 1-2
- C. Guyyoota 3-5
- D. Guyyoot 6-7

8.5.1.4. Dhiyeessi bishaanittii gammadioo yoo ta'uudhabaattee sababni rakkoo maal jetta?

- A. Sararoonni bishaanii seeraan kan diriran waan hin taaneef ni hatamu,ni cabuu
- B. Humna dhabuu bishaaniiti
- C. sararumaa bishaniitu hin diriirin
- D. Wanti addaa yoo jiraate _____

8.5.2. Akkaataa balfa dhabamsiisuu

8.5.2.1. Haala balfi ittiin gatamu akkamittii laalta?

- A. Bayyee gaaridha,jiraatonni qarshiidhaan gachisssu
- B. Homaa jedhu jiraatonni hedduun ni gachisisu isaan muraasa qofatu kana gochuu dadhabee
- C. Bayyee gadheedha,jiraatonni bayyeen balfa balbala durattii fi karaarratti gatu
- D. Jiraatonni balfa gatuurraatti hubannoo gahaa qabu garuu bakki itti gatan hin jiru

8.5.2.2. Mana keetti balfi dhangala'oon guutee dhangala'ee beekaa?

- A. Eeyyeen
- B. Eeyyeen yeroo tokko tokko
- C. Lakki tasumaa

8.5.2.3. Yoo deebiin kee gaafii isa olii eeyyeen ta'ee sababni isaa maali?

- A. Sababa sararri balfa jajjaboon cufamuuf
- B.yeroon waan hin qulqulloofnef
- C.Saraaroonni balfa dhabamsiisan sirnaan wal waan hin qabanneef

D. Yoo sababni biro jiraate: _____

8.5.2..4. Isaan armaan gadii keessaa isa kamtu gandaa balfaa sirritti ibsa?

- A. Sirritti tajaajilaa jiru
- B. yeroo dhihoo hojii dhaabe
- C. Ofeggannoo fi kunuunsi sirrii hin godhamuuf
- D. B fi C

8.5.3. Tajaajiloota bu'uuraa kanneen biroo

8.5.3.1. Karaa gahaan jiraa? A. eeyyeen B. lakki

8.5.3.2. Idoon konkolaataan? A. eeyyeen B. lakki

8.5.3.3. Iddoon taphaa jiraa? A. Eeyyeen B. lakki

9. Sochiilee jiraatonni ykn abbootii manaa bocaa fi dizaahinii manichaa jijjiiruuf godhan

9.1. Haallii nageenyaa maal fakkaata?

- A. Baayyee garidha
- B. Gaaridha
- C. Hamaadha

9.2. Namoonni bayyeen nageenyaaf jecha sibiilaan ijaarratu kun miidhagina manaa hin balleessuu?

- A. Eeyyeen ni ijaaru kun ni miidha
- B. Eeyyeen ni ijaaru, sababa namni nudhoowwu hin jirreef jedhu
- C. Bayyee miidha

9.3. Dalawwaa mana kee durattii ijaartee beektaa?

- A. Yeroo hunda
- B. Al tokko tokko
- C. Lakkii

9.4. Adeemsa abbootiin manaa fiizikaala manichaa geeddaruurratti qaban akkamiin ilaalta?

- A. Bifaa fi bocaa isaa geedduun mirga isaaniti.
- B. Qaamni isaan ittisu waan jirref malee yakka ta'uu ni beeku
- C. Yaada hin qabu
- D. Yaadni biro yoo jiraate _____