



Mapping poverty housing in the Africa & Middle East Region

A RIGHT TO A DECENT HOME



Habitat
for Humanity®



FOREWORD

Dear Reader,

We are very pleased to share this new publication with you. It is part of a series of booklets that are being developed by Habitat for Humanity International which aim at deepening the understanding about the challenges of eradicating poverty housing from the globe.

As with the Millennium Development Goals, we structured the book in a way that recognizes that issues of poverty cannot be assessed in isolation or purely sectorally. To that end, a big focus of this work is to pull together evidence-based research that helps the reader view the causes of poverty housing in the broader context of health, income, water, government policy, culture, and the many other issues that are drivers of poverty in Africa and the Middle East.

Our hope is that by better understanding the mosaic of issues facing impoverished families and communities in this region that a more informed dialogue about appropriate solutions related to housing and shelter with the poor can take place.

We also firmly believe that the complexity of building a decent “habitat for humanity” can only be effectively tackled with close collaboration between government, private sector and civil society. Underlying each of the sections of this book is the recognition of these important linkages.

With over thirty years of experience working with the poor, we humbly recognize that this document only scratches the surface of issues specific to each community. But, we hope it can be a springboard for evidence-based decision making by practitioners and donors alike. We also hope that it will be a springboard for deeper problem-solving research that can lead to changes in the lives of the poor – and a world where everyone has a decent place to live.

In partnership with you,

Matthew Maury

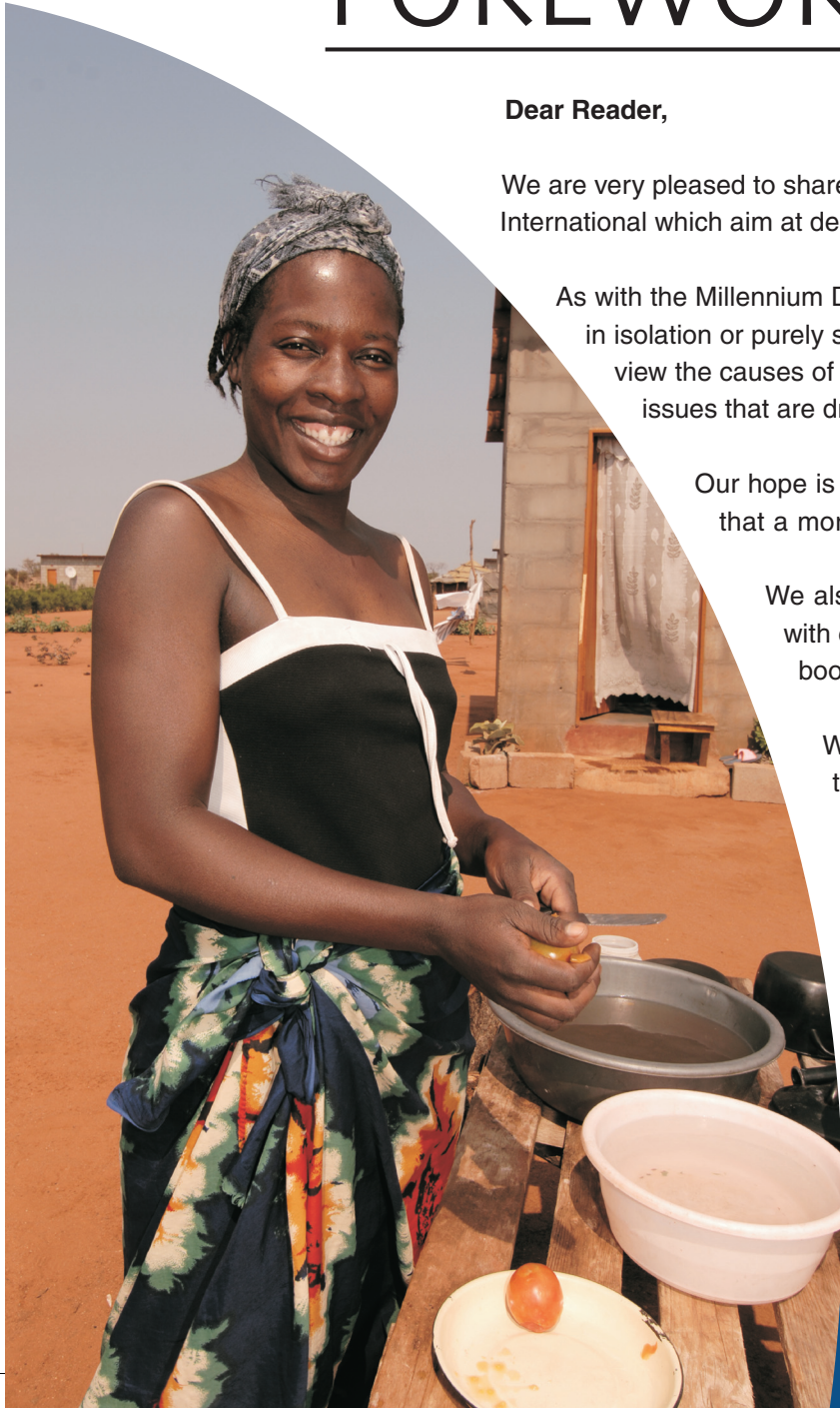


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Executive summary



This report addresses inadequate housing in Africa and the Middle East, focusing on the conditions and issues most prevalent in the region. It includes seven chapters and two appendices, summarized as follows:

Chapter I: Introduction and Definitions

This chapter introduces the scope of the report and offers definitions for key words and phrases used in the text.

Chapter II: Housing conditions for the poor in the Africa and Middle East region

The urban growth rate in sub-Saharan Africa, at 4.6 percent per year, is the highest of any major region in the world. Urbanization brings long-term hope for economic productivity but also extreme challenges to shelter provision in the short and medium term. In North Africa and the Middle East the bulk of rural-urban transition has already occurred, but high urban growth rates are projected to continue. The incidence of slums in sub-Saharan Africa, at nearly 72 percent of urban residents, is the highest in the world. Africa's urban population growth rates are virtually synonymous with slum growth rates in most areas. Slum presence and growth rates in North Africa and the Middle East are a fraction of what they are in sub-Saharan Africa.

Insecure tenure, high rental rates, abysmal rural conditions, and absence of basic services such as sanitation and water describe housing conditions for the region's poor. An estimated 50 to 70 percent of urban land in Africa is unregistered (UN-Habitat 2006/07: 166); the absence of secure documentation for residential land in rural areas is probably even higher. Urban rental rates are high throughout the region, frequently topping 40 percent (80 percent in urban West Africa). Despite the growth of slums in urban areas, rural housing conditions remain worse. Urban access to improved sanitation and clean water in urban areas (at 63

and 85 percent, respectively) is lower in sub-Saharan Africa than in any other major region in the world. Rural access to these basic services is significantly lower than urban access.

Chapter III: Effects of inadequate housing

Effects of inadequate housing include poverty, increased mortality, diseases and physical security risks, socio-political marginalization and instability, economic losses and environmental damage. Bad housing conditions reinforce cyclical poverty. When housing prices are high, poor families are forced to choose between shelter and other basic needs such as clothing, food and education. Approximately 40 percent of Africa's slum residents live in conditions of extreme poverty that are life-threatening. Child mortality is exponentially higher in slums than in other urban areas, as is the incidence of HIV/AIDS. The slums also host higher rates of pneumonia, tuberculosis and diarrhea, related to overcrowding and inadequate water and sanitation systems.

Improvement to housing supports economic growth in several ways: at the household level (through income earned by home employment and the economic benefits associated with real property as an income-earning asset); at the community level (through increased employment and consumption associated with housing construction); and at the municipal and national levels (through increased labor productivity).

The impact of shelter deprivation falls most heavily on children who experience greater levels of mortality, sickness, homelessness, violence, and lack of education as a result.

Chapter IV: Background factors contributing to inadequate housing in the Africa and Middle East region

Background factors contributing to inadequate

housing in the region include poverty, macro-economic instability, gender discrimination, institutional violence and war, and natural disasters. Poverty levels vary throughout the region. While some countries, mostly in North Africa and the Middle East, have made gains in recent years, poverty levels in many sub-Saharan countries are worse today than they were thirty years ago. Two factors closely related to poverty—low household income levels and high income inequality which reduce housing options for the poor.

Discrimination against women prevails throughout the region, and is an important determinant of shelter conditions for any given individual or family. See Appendix I.

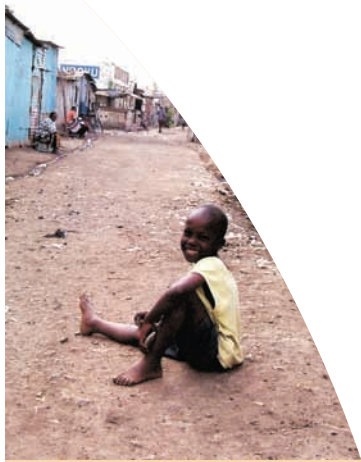
Large-scale violence has destroyed housing and undermined long-term improvements in housing policy in many areas of the Africa and Middle East region. Countries currently or recently disrupted by violent conflict (Angola, Burundi, Central African Republic, Côte d'Ivoire, Democratic Republic of Congo, Eritrea, Ethiopia, Liberia, Rwanda and Sierra Leone) have higher slum rates than other African countries. Africa is home to 30 percent of the world's refugees. Women's rights and access to shelter are particularly vulnerable during post-disaster rehabilitation and reconstruction.

Chapter V: Specific, addressable factors causing inadequate housing in the Africa and Middle East region

Specific, addressable factors causing inadequate housing in the region include a non-supportive housing policy environment, a non-supportive legal and regulatory framework for housing rights, and limited access to housing factor markets (land, finance and construction materials).

Political will for housing improvement remains weak in many parts of the region. Of the 50 countries in the world considered by UN-Habitat to be "off track"





for meeting the Millennium Development Goal Slum Targets, 34 are in sub-Saharan Africa. In North Africa, however, political support for addressing slum conditions has yielded marked improvements: slum growth rates decreased by 1.6 percent in Egypt and 5.4 percent in Tunisia between 1990 and 2005.

Many municipal governments are inexperienced in project implementation, lacking the administrative resources and experience to execute housing improvement policy and projects. Where decentralization of housing authority has occurred, it has often not been accompanied by the devolution of resources needed by local governments to assume their new responsibilities.

Some governments in the region have adopted an enabling strategy for affordable housing using public resources to mobilize participation by the private and NGO sectors. While this strategy may provide the best workable method for housing development, it has often diverted scarce resources away from the poor in an effort to maximize cost efficiency.

A legal and regulatory framework making housing supply inelastic is one of the chief reasons that adequate housing in urban areas remains unaffordable to the poor in Africa and the Middle East. Current legal and regulatory regimes for property rights are a product of each country's historical conditions, often comprising an uneasy mix of pre-colonial, colonial, and post-independence systems.

The highest magnitude of urban evictions in the world occurs in sub-Saharan Africa. Over three million Africans were forcibly evicted from their homes between 2000 and 2006.

Because of poor lack of access to important factor markets for housing (such as land, financing and construction materials), housing choices remain few. A constrained urban land supply may be the most important impediment to increasing urban

housing options for the poor in Africa and the Middle East. In many areas of Africa and the Middle East, however, public policies currently reflect under-planning and under-preparation of land for affordable housing. One of the impediments to incorporating more urban land into the formal sector is the fact that many sub-Saharan African countries have outdated and rigid formal land tenure and registration systems.

Increasing access to housing finance through microfinance, community funds and savings-based programs holds some promise for the poor, despite current scarcities. Financing slum upgrades in sub-Saharan Africa would cost an estimated US \$528 per person (total cost \$16.4 billion, including Egypt and Sudan), while financing slum alternatives in sub-Saharan Africa would cost an estimated \$352 per person (total cost \$56 billion).

Chapter VI: Efforts to improve housing for the poor the Africa and Middle East region

Community-level organizations, international NGOs and research institutions, bilateral assistance and multilateral development organizations all have a role in improving housing conditions for the poor in Africa and the Middle East. Relatively few international donors and multilateral resources have gone to the shelter sector in Africa and the Middle East. The amount of resources committed to this sector has declined in recent years.

International housing research institutions and NGOs working in Africa and the Middle East include the Community-led Infrastructure Finance Facility (CLIFF), Habitat for Humanity International, Homeless International, the Centre for Housing Rights and Eviction (COHRE), and Habitat International Coalition (HIC). Bilateral assistance comes from a number of countries, including the United States, Britain, Sweden and Japan. The World Bank (along with the International Monetary Fund) and the United Nations are the two most important multi-

lateral organizations involved with the shelter sector in Africa and the Middle East. The growing number of federations of slum residents reflects one of the most highly energized and hopeful trends in pro-poor shelter development in Africa.

Chapter VII: Conclusions and trends

This chapter provides a short summary of the primary conclusions and trends in housing for the poor in Africa and the Middle East contained in the report.

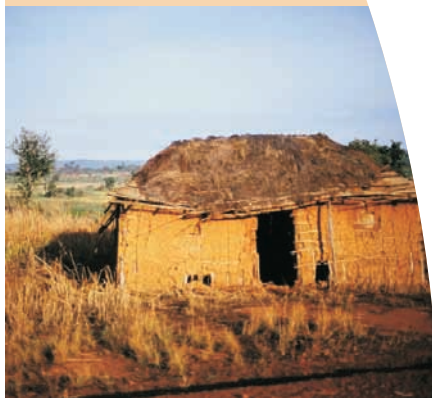
Appendix I: Women's Rights and Access to Housing in Africa and the Middle East

In this appendix the author discusses the disproportionate impact of poverty housing on women in Africa and the Middle East.

Appendix II: Country Housing Profiles for Africa and the Middle East

This appendix offers summary housing profiles for selected countries in the region, including Botswana, Cameroon, Côte d'Ivoire, Democratic Republic of Congo, Egypt, Ethiopia, Ghana, Jordan, Kenya, Lebanon, Madagascar, South Africa, Tanzania, Uganda and Zambia.

Tenure systems in Africa are based overwhelmingly on customary laws and practices



Chapter I: Introduction and definitions





The Africa and Middle East (AME) region is in the midst of an historic socio-demographic shift based on urbanization and profound changes in traditional social structures. As the region's population moves to urban areas so does the bulk of its housing challenges. Rising urban land prices force new immigrants to live further and further from the city-center. Slums sprawl out from the urban fringe, tenure is undocumented and insecure, and too often governments purge slum housing with forced evictions and demolition. In rural areas, where poverty is experienced most intensely, only a scattering of poor people have dependable access to clean water and sanitation. The social structures that have traditionally offered shelter to the poor are deteriorating under the pressure of extreme poverty, HIV/AIDS, and urbanization.

Several of the specific challenges to addressing housing conditions for the poor in Africa and the Middle East include:

- Entrenched oppression of women's rights and access to housing;
- HIV/AIDS;
- Complex and ineffective legal and regulatory systems for housing, resulting from the overlap of customary and colonial laws;
- Extensive ownership and/or control of buildable urban land by the state and traditional clan or kinship leaders;
- The lowest level of tenure documentation in the world;
- The highest percentage of renters in the world;
- The highest per capita incidence of war and institutional violence in the world; and,
- Extreme poverty that has gotten worse over the past two decades in some parts of the region.

While the overall regional picture of housing for the poor appears daunting, conditions vary greatly throughout the region and some countries have experienced significant housing improvements in recent years. Political will is shifting in some cities

and countries to better support housing improvement. Urbanization trends may bring new opportunities, such as the provision of housing, water and sanitation at lower per capita costs, as well as new potential for communities to organize around shelter issues. The community-based federation movement is gaining strength in many parts of the region, creating a network of support for housing improvement.

The factors needed to improve housing conditions in Africa and the Middle East fit together like pieces of puzzle. Each one is necessary to achieve the whole: a system of housing that provides adequate shelter for people of all income and wealth levels. Imagining that the puzzle forms the shape of a house, foundation pieces include: reductions in poverty and unemployment; macro-economic stability; improvements in gender and ethnic discrimination; reductions in war and violence; alleviation of the HIV/AIDS crisis; and disaster mitigation. These pieces (or at least a critical mass of these pieces) must be in place prior to construction of a successful, long-term housing system for the poor. The puzzle pieces making up the floor, walls and roof of the house include: strengthening the housing policy environment; improving the legal and regulatory framework related to housing; and creating better access to key factor input markets (land, financing and construction materials).

This report aims to provide a broad brush introduction to the issues involved with inadequate housing in the region. Differences between sub-regions and countries within the Africa and Middle East region are profound, making it important to assess shelter conditions and goals in each country (and in the various areas within each country) individually. Proper sequencing of housing sector reforms in each case will be important.

End Notes:

1 Excerpted from Habitat for Humanity Asia/Pacific 2007: 5-7.

2 See www.cohre.org for a comprehensive discussion of housing rights as they are codified in international law.

3 The wide variety of local definitions reflects the subjective nature of adequate housing. Housing adequacy relates closely to affordability: as standards for adequacy increase, affordability often decreases, limiting options for the poor (see Angel 2000: 232).

4 Sachs 2005: 20; see also World Bank Poverty Net, "Measuring Poverty" at <http://web.worldbank.org>.

5 Purchasing Power Parity (PPP) is "A method of measuring the relative purchasing power of different countries' currencies over the same types of goods and services. Because goods and services may cost more in one country than in another, PPP allows us to make more accurate comparisons of standards of living across countries. PPP estimates use price comparisons of comparable items but since not all items can be matched exactly across countries and time, the estimates are not always 'robust'." (www.youthink.worldbank.org/glossary.php).

6 An alternative definition states, "A slum is a contiguous settlement where inhabitants are characterized as having inadequate housing and basic services. A slum is not recognized and addressed by the public authorities as an integral or equal part of the city." (UN-Habitat 2003: 10).

7 In the literature, "slum" often denotes a physical and social state of deterioration, while "squatter settlement" refers to legal status (Srinivas 2005: 4). However, the two words are often used interchangeably.

Rising urban land prices force new immigrants to live further and further from the city-center.

Basic Definitions¹

ADEQUATE HOUSING RIGHTS.² The right to adequate housing is considered a core human right. Housing rights were first universally codified in the Universal Declaration of Human Rights adopted and proclaimed by the UN General Assembly in 1948. Article 25 of the Declaration states:

Everyone has the right to a standard of living adequate for the health and well-being for himself and for his family, including food, clothing, housing and medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control.

The 1976 International Covenant on Economic, Social and Cultural Rights, which is now binding on more than 149 countries, includes the most legally significant universal codification provision of the right to adequate housing. Its article 11(1) states:

The State parties to the present Covenant recognize the right of everyone to an adequate standard of living of himself and for his family, including adequate food, clothing and housing, and to the continuous improvement of living conditions. The States Parties will take appropriate steps to ensure the realization of this right, recognizing to this effect the essential importance of international co-operation based on free consent.

ADEQUATE HOUSING. The most widely accepted definition of adequate housing is set forth in General Comment 4 to Article 11(1) of the International Covenant of Economic, Social and Cultural Rights. This definition requires, at a minimum, “tenure security, affordability, adequacy, accessibility, proximity to services, availability of infrastructure, and cultural adequacy.” (UN Special Rapporteur on Adequate Housing 2005: par. 11, citing to General Comment No. 4 on the Right to Adequate Housing, adopted by the UN Committee on Economic, Social and Cultural Rights in 2001). Many countries have incorporated the provisions of the General Comment No. 4 into their national constitutions and written laws (see the Center of Housing Rights and Evictions (COHRE) Web site, at www.cohre.org). Each country, however, has its own understanding and definition of adequate housing, which may also vary within national boundaries.³

OVERCROWDING. UN-Habitat defines overcrowding as more than three persons per room, although locally accepted standards for sufficient living area vary greatly (UN-Habitat 2006/07: 69).

POVERTY. The international community distinguishes between three levels of poverty: extreme (or absolute) poverty; moderate poverty; and relative poverty.⁴

- **Extreme poverty** means that households cannot meet basic survival needs. They cannot afford food, healthcare, safe drinking water and sanitation, education for their children and, sometimes, basic shelter and clothing. The World Bank uses the income of US \$1 or less per person per day, at purchasing power parity,⁵ to define those in extreme poverty.
- **Moderate poverty** means that households just barely meet their basic needs. The World Bank uses the income of US \$1 to US \$2 per person per day to define this group.
- **Relative poverty** is generally defined as an “income level below a given proportion of average national income.” (Sachs 2005: 20). In high-income countries, the relatively poor lack access to quality healthcare, education, recreation and entertainment.

SLUMS. A slum household, as defined by UN-Habitat,⁶ is a group of individuals living under the same roof in an urban area that lacks one or more of the following five conditions:

- **Durable housing:** non-hazardous location, structure that protects inhabitants from climatic conditions;
- **Sufficient living area:** maximum three people per room;
- **Access to improved water:** sufficient amount of water for family use at an affordable price, available to household members without extreme effort;
- **Access to sanitation:** private toilet or public toilet shared with reasonable number of people; and
- **Secure tenure:** right to effective protection against forced evictions; (UN-Habitat 2006/07: 19).

SQUATTER SETTLEMENTS. Squatter settlements are those where households lack legal tenure to their house and/or household plot (Srinivas 2005: 2-3). Squatter settlements are therefore a subset of slums, but not all slums are squatter settlements because in some slums people hold legal title.⁷

URBAN. This report uses the UN definition for “urban agglomeration,” which is:

The built-up or densely populated area containing the city proper, suburbs and continuously settled commuter areas. It may be smaller or larger than a metropolitan area: it may also comprise the city proper and its suburban fringe or thickly settled adjoining territory. (UN-Habitat 2005: 5).

Chapter II: Housing conditions for the poor in Africa and the Middle East



A Urban housing conditions in Africa and the Middle East

1. Overview of housing need: urbanization

Most countries in the Africa and Middle East region are in the midst of a historic transformation from rural to urban living. Sub-Saharan Africa is leading this transformation. Its urban growth rate of 4.6 percent per year is the highest in the world (UN-Habitat 2006/07). Urbanization rates are lower in Northern Africa and the Middle East.

The bulk of rural-urban population shift has yet to occur in many parts of the region; only 39.7 percent of the population of Africa lived in cities in 2005 (UN-Habitat 2006/07: 4). This means that the shift from rural to urban population—with all of its implications for employment, housing, infrastructure, health care and education—is only just beginning to take place in much of the region. The urban population of Africa is projected to double over the next 14-18 years, growing by 200 million people (African Ministerial Conference on Housing and Urban Development 2005: 1). Over the next 20 years, cities will host 87 percent of Africa's total population growth (UN-Habitat 2005, Urbanization Challenges: 4). Urban population growth will be high in large cities, and even higher in medium and small cities (see Mabogunje 2005: 5).

Urbanization trends vary greatly throughout the Africa and Middle East region. Country-level statistics are presented in Table II-2. Within sub-Saharan Africa, highly urbanized countries include Gabon, Congo and the African Islands, while countries remaining mostly rural include Rwanda, Burundi and Uganda in Central Africa, Ethiopia and Eritrea in East Africa, and Niger and Burkina Faso in West Africa. In Southern Africa, South Africa and Botswana have approximately 50 percent urbanization levels, while Malawi, Lesotho and Swaziland have very low urbanization levels (Garenne 2003: 7). North Africa and the Middle East are mostly urbanized.

Factors determining country-specific urbanization patterns include: artificial restrictions on urban population growth in the past (e.g., through apartheid-style restrictions that kept urbanization in South Africa at approximately the same level between 1950 and 2000); urban “pull” factors (e.g., economic development in urban areas through oil exportation, mining, small industries or agrobusiness); and rural “push” factors (e.g., drought in Mauritania and Ethiopia, civil war in Mozambique, Angola, Liberia and Sudan, and extreme rural poverty and unemployment) (Garenne 2003: 3; Habitat Debate Sept. 2004: 1; Mabogunje 2005: 7).

Between 2000 and 2030, the percentage of Africa's population living in urban areas is projected to rise from 37.1 percent to 53.5 percent, signaling a rise in urban population from 295,348,000 to 748,156,000 (UN-Habitat 2005: 189). As urban populations grow exponentially, so will the need for urban infrastructure and housing.

Migration from rural areas is not the only cause for growing urban populations: natural increases in urban populations may play an even greater role, and re-classification of urban land is also important (see, e.g., UN-Habitat 2006/07: viii; Kessides 2006: xiv). These three factors contribute to soaring urban population levels, a trend that will define the need for housing in the Africa and Middle East region over the next several decades.

In contrast to most countries in sub-Saharan Africa, most countries in North Africa and the Middle East are already highly urbanized. Except for Egypt and Yemen, all countries in this sub-region have experienced high urbanization rates since the 1980s (Baharoglu et al 2005: 3-4). High natural urban growth rates are expected to continue (Ibid).

2. Magnitude of the slums in Africa and the Middle East

Africa's urban population growth rates are virtually synonymous with slum growth rates in most areas (see UN-Habitat 2006/07: 11). In sub-Saharan Africa, the annual urban growth rate is 4.58 percent; the annual slum growth rate is 4.53 percent (Ibid). Approximately 75 percent of urban population growth in Africa takes place in slums (UN-Habitat 2005, Urbanization Challenges: 1).

The incidence of slums in sub-Saharan Africa, at nearly 72 percent of urban residents, is the highest in the world (see Figure II-1 below). The UN projects this number will rise at a staggering 4.6 percent per year, giving sub-Saharan Africa the highest slum growth rate in the world (see Figure II-2 below). The number of urban slum residents nearly doubled (from 101 million to 199 million) between 1990 and 2005, and is projected to double again (to 400 million) by 2020 (UN-Habitat 2006/07: 11). This would result in sub-Saharan Africa slum populations even greater than those of Southern Asia and Eastern Asia (projected to be 385 million and 299 million in 2020, respectively) (UN-Habitat 2006/07: 11, 21).

Short-term adjustments facing recent urban migrants in Africa and the Middle East

The socio-economic and political significance of the rural-urban shift in the Africa and Middle East region is tremendous. On an individual level, this shift can change almost every aspect of daily life. Five of the greatest challenges to urban migrants are as follows (see Mabogunje 2005: 13-14):

- (1) Economic problems. Rural-urban migrants often arrive to the city with no assets, as the poor rarely hold alienable rights to rural land.





- (2) Location problems. Migrants who live in city-centers have no capacity to grow agricultural produce to augment meager (or nonexistent) cash income, whereas migrants who live on the urban periphery must use time-consuming and costly transportation to employment.
- (3) Social problems. Loss of rural community and family social networks disempowers many recent migrants. Informal sector work offers no safety net, leaving these migrants even more vulnerable.

- (4) Housing problems. The compound-style housing used by extended families in many rural areas is seldom available in the city. Instead, many individuals and nuclear families rent rooms in rooming houses shared by other non-kin families. This means the loss of collective care for children and the elderly, and the fragmentation of traditional family relationships.
- (5) Political problems. Recent urban migrants often lose traditional channels (kinship and otherwise) for political participation. Urban landlords as-

sume a powerful political role, controlling housing, money and information, and providing one of the few channels for political expression by the poor.

In several countries the combination of high slum incidence and high slum growth rates between 1990 and 2005 has resulted in an explosive urban slum situation: the slum population in Tanzania rose by 250 percent (from 5.6 to 14 million); in Sudan it rose by over 200 percent (from 5.7 to 12 million); and in Nigeria it rose by nearly 200 percent (from 24 to 46

Urbanization brings hopes for economic and social progress in the Africa and Middle East region (see UN-Habitat 2006/07: 46, except where otherwise noted)

For several decades, governments and donors in Africa have channeled the bulk of development resources to rural areas (UN-Habitat 2005, *Urbanization Challenges*: 12). While some have recently acknowledged the inevitability of urban growth, others continue to allocate resources primarily to rural areas while ignoring growing urban needs. This may be a crucial mistake, however, as the future of economic development in Africa could depend on whether or not governments are able to facilitate the potential gains of urbanization. In her recent report, housing analyst Christine Kessides summarized the current need to focus on urban development: "The development community, including African policy makers and donors, needs to move beyond debates that either criticize the process of urban growth or apologize for it. Instead, they should focus attention and resources on the need to make urban areas work more effectively for the benefit of the entire country. Africans need their cities if their economies are to transform, but they also need to transform their cities." (Kessides 2006: xxvi).

Some of the potential benefits to urbanization in the Africa and Middle East region include the following (see *Ibid*: xix):

- (1) Development of domestic markets. Increased access to urban markets and services for non-farm productions which will stimulate rural incomes and agricultural production which, in turn, increase the demand for goods and services. This rural-urban growth pattern is known as the "virtuous circle."
- (2) Opportunity to benefit from economies of scale. The concentration of labor, capital and inputs in urban areas creates opportunities for economic growth if city governments help to foster a welcoming, innovative, entrepreneurial environment.
- (3) Support for demographic transition. In Africa's urban areas, birthrates are expected to fall and labor forces to grow, signifying the next stage in demographic transition that underlies long-term gains in poverty reduction and socio-economic development.
- (4) Greater chance for gains in poverty alleviation. In urban areas it is easier to supply basic services to the poor because per capita costs are lower than in rural areas. Also, remittances to rural households from urban migrants provide an important tool in the fight against rural poverty.
- (5) Mitigation of historic/geographic barriers to development in the region. Well-managed urbanization could mitigate the following barriers to socio-economic development in Africa: (a) low numbers of people in tropical Africa living close to the coast, and so with less access to trade routes; (b) high numbers of people living in low-density rural areas, and so with a higher cost of service delivery; and (c) high numbers of people located in environmentally challenging areas.⁸

In many sub-Saharan African countries, unlike other countries in the developing world, urban population growth has occurred without parallel increases in economic productivity (see International Housing Coalition 2007: 5; and World Bank 2006: 5; but see Kessides 2006: xxvi, pointing out that the economic growth the continent has experienced in the past ten years has occurred through urban-based industry and services).⁹ One reason for continued urban stagnation is low labor productivity, a condition unlikely to change as long as urban shelter conditions for low-income households remain costly and squalid (International Housing Coalition 2007: 5).

Increased focus on urban housing and services should not come at the cost of abandoning the rural sector. Continued support of the rural housing sector will remain important, as discussed below. Solutions lie in achieving a rural/urban balance.



million) (UN-Habitat 2006/07: 39). These numbers underscore the urgent need in sub-Saharan Africa for both the improvement of current slum conditions and the development of alternatives to slums in order to better house future urban population growth.

Slum presence in Northern Africa and the Middle East is lower than it is in sub-Saharan Africa. In North Africa, slums comprise 25 percent of the urban housing stock, down from 38 percent in 1990 (UN-Habitat 2006/07: 16). Slum (informal settlement) ratios in many countries, including Algeria, Morocco, Iran and Yemen, may be rising, however (Baharoglu et al (2007): vi). The UN includes Egypt and Tunisia among a list of only 14 (out of 100) developing countries that are on track toward meeting the Millennium Development Goal Slum Target by 2020 (UN-Habitat 2006/07: 39). The number of slum residents in both countries dropped between 1990 and 2005, by three million in Egypt and by 190,000 in Tunisia (Ibid).¹⁰ The negative slum growth rate in Northern Africa (-0.2 percent, Ibid: 16) indicates that the main work to be done is in improving conditions of current slums and integrating slum residents into the economic and social mainstream of the urban areas.

Figure II-1: African slum incidence in global perspective (2005 estimates, based on data from UN-Habitat 2006/07: 16)

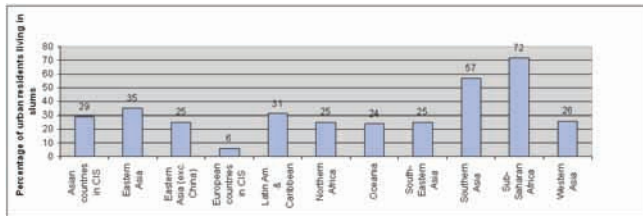
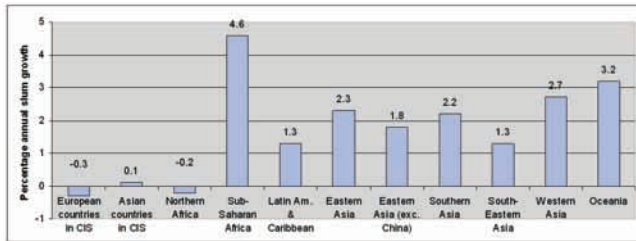


Figure II-2: African slum growth rates in global perspective (Based on data from UN-Habitat 2006/07:16)



3. Characteristics of urban housing: life in the slums

Slum households in Africa and the Middle East experience one or more of five shelter deprivations: lack of durable housing; lack of sufficient living area; lack of access to improved water; lack of access to sanitation; and lack of access to secure tenure (UN-Habitat 2006/07).

The severity of conditions between and within slums varies greatly, depending on how many deprivations exist and how deeply they are experienced. In the sub-Saharan African countries that are in the first phases of urbanization (such as Ethiopia, Chad and the Central African Republic), the percentage of urban residents living in slums is very high (UN-Habitat 2006/07: 21-2). In Addis Ababa (Ethiopia), for example, upward of 90 percent of the population lives in slums (Ibid). West Africa (Sierra Leone, Guinea Bissan, Niger, Mali and Mauritania) hosts some of the worst housing situations, where 80 percent or more of the population lives in slums (UN-Habitat, Urban Challenges 2005: 8). Twenty percent of slum households in sub-Saharan Africa lack three or more of the housing indicators noted above (Ibid: 32), suggesting that slum conditions are much worse than they are in other areas of the world with high slum concentrations, such as Southern Asia (UN-Habitat 2006/07: 33). In contrast to sub-Saharan Africa, slum households in Northern Africa are more likely to experience only one shelter deprivation—only 11 percent suffer from two or more (UN-Habitat 2006/07: 33).

Overcrowding

Overcrowding characterizes urban housing throughout the AME region, although conditions vary greatly according to region and country. In sub-Saharan Africa, at least 27 percent of all urban residents suffer overcrowding (UN-Habitat 2006/07: 33, 71). Overcrowding rates are upward of 40 percent in some sub-Saharan African cities, including Addis Ababa, Kampala, Luanda, Lagos and Ibadan (Ibid: 71).¹¹ Slum areas in most sub-Saharan African countries are highly concentrated, usually clustered into neighborhoods comprised only of slums (UN-Habitat 2006/07: 33). In some countries (such as Cameroon, Ghana, Guinea, Namibia and Zimbabwe), however, slum households also exist as individual units among middle- or high-income neighborhoods (Ibid).

In contrast, overcrowding rates have dropped in many North African cities over the last decades. Egyptian cities lead this trend, with Cairo, Alexandria, Port Said and Suez realizing a reduction in overcrowding from 30 percent to 5 percent between 1990 and 2003 (UN-Habitat 2006/07: 71). In the Moroccan cities of Casablanca and Rabat, overcrowding decreased by ten percentage points over this time period (to 21 percent and 13 percent, respectively) (Ibid).

Tenure Insecurity

“Tenure security” is defined by international law as “the right of all individuals and groups to effective protection from the State against forced evictions.” (See UN-Habitat 2006/07: 94). While this definition provides a minimum threshold for tenure security, UN-Habitat augments it with two additional components: (1) proof of documentation (documents that could be used to prove occupancy, and could be comprised of a variety of documents including “utility bills, voter registration forms, ration cards and municipal tax receipts”); and (2) perception of tenure security/insecurity (a subjective indicator based on a household’s experience and perceptions) (UN-Habitat 2006/07: 94). Tenure security is not defined as ownership: rental rights, adequately protected, may in some instances be equally as secure as ownership rights (see UN-Habitat 2006/07: 94-95).

Tenure systems in Africa are unique in that they are based overwhelmingly on customary laws and practices, which in turn vary between and within countries (see UN-Habitat 2006/07: 95). Tenure rights are often based on unwritten agreements, and very little land is titled or registered. Between 90 and 98 percent of residential land in Africa lacks formal tenure, according to World Bank estimates (UN-Habitat 2006/07: 95, citing to World Bank (2003) Land Policies for Growth and Poverty Reduction). Steep urban growth in sub-Saharan Africa has fueled the growth of informal settlements, which has in turn strained traditional customary practices of land rights allocation. Tenure security also depends on gender, as tenure systems in most parts of the Africa and Middle East region discriminate heavily against women. For example, formal and/or customary laws in many sub-Saharan African countries prohibit women from independently owning, inheriting or transacting land or housing. For further discussion

of women's rights and access to housing, see Appendix I.

The severity of tenure insecurity—both de jure and de facto—determines its effects. The three most frequently noted effects are: (1) forced eviction (see Chapter V); (2) failure to invest in shelter improvements (under the actual or perceived threat of eviction);¹³ and (3) the inability to realize the economic benefits that may accompany secure land ownership rights, including the development of home-based businesses, possible increased investment equity from mortgaging the home, and gains in capital value upon selling the home.¹⁴ A final important disadvantage to the absence of tenure documentation in many areas of the Africa and Middle East region is that it effectively precludes formal banks and capital markets from investing in housing schemes. Efforts to enhance tenure security in the context of slum upgrading may mitigate this problem in urban areas, but not in rural ones.

Achieving tenure security in Africa and the Middle East will require political will, expressed in actions including the following:

- Governments cease forced evictions in informal settlements, and better protect the rights of slum residents from forced evictions by non-state (or quasi-state) actors.
- Governments focus on slum upgrading. By supplying trunk infrastructure for basic services such as water and sanitation and otherwise acting to incorporate informal settlements into municipal systems, authorities contribute substantially to perceptions of tenure security.
- Local authorities expand the types of documentation that may be offered as proof of residency, and households begin to amass these documents. While full, registered title to land and house may not be prerequisite for enjoying the benefits of tenure security,¹⁵ some proof of occupancy may help to establish perceptions of tenure security by both households and authorities (see, e.g., UN-Habitat 2006/07: 94-5).
- Governments begin to build systems for documenting and registering land and housing rights that meet the needs of the informal sector. These include land administration and recording mechanisms that are cost effective and realistic

given current conditions in the informal sector in the Africa and Middle East region and current levels of governmental capacity. See Chapter V for further discussion of experiments in property rights documentation and registration.

4. The rental sector and shared housing

Rental housing is an important option for the poor in Africa and the Middle East.¹⁶ It is likely to become increasingly important as free and inexpensive land in the informal sector becomes scarcer (UN-Habitat: 21). Urban rental rates vary throughout the region, frequently topping 40 percent.¹⁷ The highest rental rates (averaging 80 percent of the urban population) are in West Africa.

High urbanization rates fuel the demand for rentals. The demand for temporary urban housing tenure, provided in large parts by renting, may be especially high among recent urban immigrants in the Africa and Middle East region, many of

whom plan to return to their rural homes.

Most rentals for the poor are in the informal sector, and the rental market generally operates outside of the law. Landlords seldom use contracts or pay taxes on rental income, and any legislation that does exist for rental housing is not enforced.¹⁸ Also, beneficiaries of public rentals often illegally sublet (UN-Habitat 2003: 27).

The quality and price of rentals within the informal sector varies. In many cities, rental prices are very low, reflecting a very low quality of shelter (UN-Habitat 2003: 81). UN-Habitat describes rental conditions in Kenya, for example, as follows: "The living conditions in much of the informal, rented shacks in Thika, as well as in Nairobi, are revolting. Few households have more than a single room and sanitary facilities are, in many cases, completely absent. Maintenance is non-existent." (Ibid: 83-84, citing to Andreasen 1996: 362, and noting that these conditions persisted in 2002—in this year 90 percent of

Customary laws governing land and housing rights in Africa¹²

"Land tenure... or the institution defining ownership, access to and the use of land is perhaps one of the most critical institutions in African Society." (Mabogunje 2005: 11).

Pre-colonial land rights systems in sub-Saharan Africa (Information is based on Radoki 1997: 2; see also Adams & Turner 2005)

In most of sub-Saharan Africa, land ownership rights were vested in a community (tribe, clan, etc.). The head of the community held these rights in trust and administered them for the benefit of current and future community members. Members had use rights to the land, which varied by gender and status and were inheritable. Within this framework, systems varied greatly. The spread of Islam brought the concept and practice of individual land rights and ownership, per Sharia law, to some areas such as northern Nigeria, the Sudan and eastern Kenya. The two major changes that shifted traditional land rights systems first colonization and, later, the increase in urban populations following independence. See Chapter V for information on colonial-era rights systems.

Present-day customary land rights systems

Kinship relationships continue to be the basic principle underlying most customary land rights systems in Africa. Family members are allocated use rights to land which are not alienable to non-family members, but rather revert back to the family upon death or marriage.

Customary laws, though altered by colonizing powers, continue to govern land tenure systems in many parts of the continent. They are almost always unwritten, and often co-exist uneasily alongside formal written systems. In many cases customary laws (e.g. against alienation) and protections for the extended family are eroding under pressure for land development in urban areas. (See Chapter V for further discussion of post-independence tenure systems).

all 3-5 person households in Nairobi lived in single rooms, 9-14 square meters in size).

In most parts of the Africa and Middle East region small-scale landlords dominate the rental market, and many of these rent out a single room or a shack attached to their house (UN-Habitat 2003: 42-3). Many landlords are nearly as poor as their tenants; rental income is often essential to the livelihood of older people and others who lack an alternative income source (Ibid: 70).

Notable exceptions occur in North Africa, Nigeria and Kenya, where large-scale landlords dominate. In Nairobi (Kenya), absentee landlords assume control over informal settlements on public land, building as many rooms as possible onto “their” land to maximize rent (Ibid: 43; Cities Alliance 2002). Upward of 55 percent of these landlords are public officials (UN-Habitat 2003: 55). Tenants in the informal sector are often among the lowest-income households, although the poorest are also likely to share housing or to build their own shelter in the informal sector. In cities where free or inexpensive land is not available (as is increasingly the case), poor households have little choice but to share or rent. This is true in Nairobi (Kenya) and Cairo (Egypt), for example, where poor families cannot afford the cheapest illegally subdivided plot and squatting is no longer an option (UN-Habitat 2003: 60).

Women are more likely than men to rent in many parts of the region. This is true for several reasons, including: (1) inheritance laws and practices exclude women; (2) public housing programs offering ownership exclude women; (3) women-headed households are poorer; and (4) women have, on average, fewer skills necessary for self-help construction (UN-Habitat 2003: 62).

Renting offers important flexibility to the poor in the Africa and Middle East region. This may be especially true for new urban migrants, many of

whom plan to return to their “permanent” homes in rural areas (UN-Habitat 2003: 110). *Vi’s-à-vis* home ownership, renting often offers the urban poor a less expensive housing solution, and/or the possibility of living closer to the city-center than they would be able to if they purchased their own home or plot. In many cases renting also offers significant levels of tenure security. However, forced eviction by private landlords can be a serious issue, as reported in Nairobi (Kenya) and Gaborone (Botswana) (Ibid: 94).

Rental markets in Africa and the Middle East, like ownership markets, often fail to provide adequate housing options for the poor. This happens when tenants cannot afford to pay the lowest rents the landlord must charge to remain financially viable (see UN-Habitat 2003: 79). Improvements to housing quality come at a cost to the landlord, which often renders it unaffordable to poorer tenants.

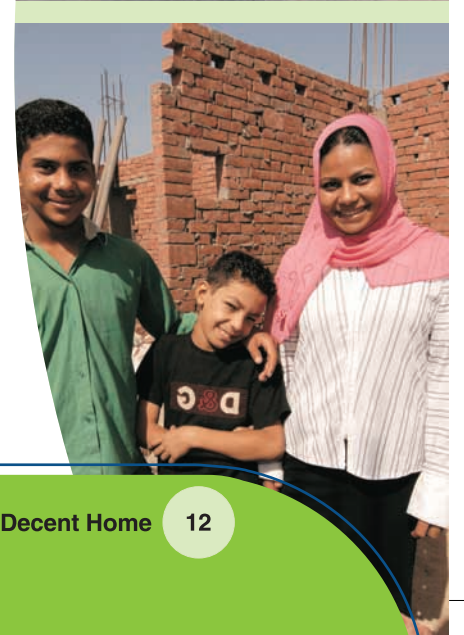
Despite the size of the rental sector and its significance for the poor, housing policy in Africa and the Middle East has strongly favored home ownership. Governments in developing countries (and elsewhere) direct most subsidies to homeowners, offering little or no help to private sector renters. “As a consequence, entire segments of poor populations have been mostly left out of the subsidy system.” (UN-Habitat 2003: 55). Virtually no NGOs or social housing agencies are involved in rental sector housing in the region (Ibid).

In some cases, housing policies intended to benefit the poor have harmed those who rent. For example, formalizing tenure and upgrading services may result in higher—and unaffordable—rent levels (see Davis 2006: 78-81). Other studies however show that displacement of renters during upgrading projects has been minimal, however (UN-Habitat 2003: 92). The extensive nature of the rental sector in the Africa and Middle East region, and the fact

that renters are often among the poorest, suggest that additional research on this sector imperative to addressing the region’s housing needs.¹⁹

UN-Habitat suggests the following ways to improve rental housing for the poor:

- Focus on ways to increase household income. In the absence of increased household income, raising the housing quality standards for slum rentals is likely to hurt the poor. This is because landlords will respond to new standards by either: (1) making the required improvement and raising rents to cover costs; or (2) giving up on renting and removing the property from the market. “To denounce rental housing for its poor quality or lack of services is to ignore the extent to which local provision and consumption are finely matched.” (UN-Habitat 2003: 122, quoting Kumar 2001: 97).
- Commit equal subsidy resources to the home ownership and rental sectors. All subsidies of home ownership—explicate and implicate—discriminate against the development of rentals. In the Africa and the Middle East region, such discrimination means that these subsidies miss a large percentage of the urban poor. If a government offers subsidies to home buyers (e.g., housing allowances), it should offer parallel subsidies to renters (UN-Habitat 2003: 137), noting that allowance-type subsidies are not practical on a large scale in developing countries, however).
- Encourage small, self-help landlords through: (1) incentives and subsidies; (2) adding rental incentives to upgrading programs;²⁰ (3) providing microfinance; and (4) creating appropriate planning regulations (UN-Habitat 2003: 140).



B. Rural housing conditions and the need for continued allocation of housing resources to rural areas

Although high urbanization rates may necessitate a shift in housing resources from rural to urban, rural shelter needs will remain important for at least three reasons.

First, rural housing conditions are worse than urban housing conditions, as reflected by the rural-urban gap in access to services such as water, sanitation and electricity. (See Section C below for further discussion on access to services). The primary reason that rural housing is worse is that poverty is more extreme and affects more people in rural areas of the Africa and Middle East region (see UN Fund for Agricultural Development 2001; see also Kessides 2006: xvi).

Second, improving rural living conditions may help to slow the flow of rural-to-urban migration, because many people migrating to cities are fleeing extreme rural poverty and decreasing opportunities for agricultural employment (see, e.g., UN-Habitat 2005: 12; Prosterman & Hanstad 2003: 4-7; FAO Newsroom 2006). While urbanization over the medium to long-term will foster development in Africa and the Middle East, very fast urbanization threatens to overwhelm urban capacity to provide shelter, infrastructure and services.

Third, the absence of recognized, transferable rights to land and housing among the rural poor contributes to extreme poverty in urban areas. Because the rural poor lack clear rights to their land and housing, they are unable to generate wealth by transferring these rights upon migrating to urban centers (Mabogunje 2005: 13, 20). This contributes to the destitution of many newly-arrived urban migrants and extreme urban slum conditions. This factor may be amplified for women, who are further restricted by the fact that they have few or no intra-household rights to transfer real property. (See Appendix I for further discussion).

C. Access to services

“At the start of the 21st century the violation of the human right to clean water and sanitation is destroying human potential on an epic scale.” (UNDP 2006: 27).

Official sanitation numbers underestimate the extent of the problem

Data on access to services in the Africa and Middle East region is often inaccurate, reflecting numbers that are inflated for political purposes or that fail to take into account variables such as cost and quality. For example, a UN-Habitat survey in Addis Ababa, Ethiopia, showed that real access to water fell from the reported 89 percent to only 21 percent when variables such as cost and quality were considered (UN-Habitat 2006/07: xi). Kenya reports drinking water and sanitation coverage rates for Nairobi at 93 percent and 99 percent, respectively. Observers find these numbers difficult to square with life in Kibera (the city’s largest slum), characterized by severe overcrowding, overflowing pit latrines and blocked drainage channels. Eighty percent of the households in Kibera purchase water from private vendors, spending an average of 20 percent of their monthly income on water (UNDP 2006: 38-9). The Nairobi City Council provides no sanitation services to Kibera (Ibid). Residents either use pit latrines (shared by up to 150 people) or, more commonly, defecate in plastic bags which they throw into ditches along the roadside (Ibid).

Also, some methods of faecal matter disposal considered “improved sanitation” may in fact be the cause of persistent disease and death in the slums. For example, while ventilated pit latrines may be effective in rural areas, the use of pit latrines shared by hundreds of families in the slums increases the risk of spreading the bacteria found in diarrhea (UN-Habitat 2006/07: 111). In Nigeria and Cameroon, the incidence of diarrhea is closely linked to the use of overcrowded pit latrines (Ibid). Only 7.5 percent of urban households in Africa are connected to municipal sewerage systems (African Ministerial Conference on Housing and Urban Development 2005: 1).

1. Sanitation

Lack of improved sanitation is the most common shelter deprivation in the Africa and Middle East region (see UN-Habitat 2006/07: 33). Urban access to improved sanitation—at 64 percent—is lower in Africa than in any other region of the world (UN-Habitat 2006/07: 84). This percentage disguises wide disparities among sub-regions: in 2003 improved sanitation reached only 55 percent of the people in urban sub-Saharan Africa, but 89 percent of the people of urban Northern Africa (Ibid). The worst sanitation conditions are in rural areas, as evident in Table II-3. The urban/rural differential for selected countries is as follows: Cameroon 63/33; Egypt 84/56; Malawi 66/42; Nigeria 48/30; Uganda 53/39; and South Africa 84/44.

In sub-Saharan Africa the percentage of people lacking adequate sanitation has remained the same since 1990, but the number of people represented by this percentage has increased from 77 million in 1990 to 160 million in 2005 (UN-Habitat 2006/07: 86). Hope for the sub-region lies with a small handful of cities that have substantially increased their coverage over this time (e.g., Kigali, Rwanda and Ibadan,

Nigeria), and with South Africa and Zimbabwe which both have extensive sewerage systems (UN-Habitat 2006/07: 86).

In North Africa and the Middle East, overall sanitation coverage increased from 68 percent to 74 percent between 1990 and 2004 (UNICEF 2006: 1). During this time period 87 million people gained new access, but the net number of people without access actually increased from 88 million to 96 million (Ibid). Within Northern Africa, several cities have made substantial progress in sanitation over the past twenty years, especially in Egypt and Morocco (Ibid). Centralized, piped sewerage is now common within Northern Africa’s larger cities (Ibid). Sanitation conditions are much poorer in many of the sub-region’s smaller cities, however, where few residents have access to centralized sewerage systems (Ibid).

Sanitation coverage in rural areas in the Africa and Middle East region is a fraction of what it is in urban areas. In North Africa and the Middle East, the urban/rural differential was 90 percent/53 percent in 2004; in Eastern and Southern Africa it was 86 percent/42 percent (UNICEF 2006: 6-10). This urban/rural disparity for both sanitation and water delivery may derive from several factors, including: (1) higher income deprivation in rural areas; (2) more dispersed populations in rural

areas (leading to increased per capita delivery costs); and (3) greater political marginalization of rural populations. Even in urban areas, adequate sanitation is a luxury many cannot afford: an estimated 180 million urban residents in Africa lack adequate sanitation (UN-Habitat 2006/07: 131).

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to increased per capita delivery costs); and (3) greater political marginalization of rural populations. Even in urban areas, adequate sanitation is a luxury many cannot afford: an estimated 180 million urban residents in Africa lack adequate sanitation (UN-Habitat 2006/07: 131).

Without adequate facilities and processes for disposing of solid waste, city governments will not be able to provide long-term solutions to improved sanitation. Many cities in developing countries collect only 30-60 percent of solid waste, despite dedicating large amounts of their budgets to this purpose (UN-Habitat 2006/07: 132). The city of Nairobi, for example, collects only 25 percent of the solid waste produced daily. Waste that cities do not manage in a sanitary way is dumped openly or burned, creating health hazards for nearby residents (such as the 250,000 people living in Nairobi's Dandora slums, de facto home to the city's dump) and polluting water sources (Ibid).

Water source contamination across the Africa and Middle East region is one of the most deleterious effects of bad sanitation. When untreated human waste enters drinking water and it carries with it a host of diseases that infect and kill. This can happen at a household level (e.g., a latrine leaks into a well) and at a city-wide level (e.g., sewerage channels leak into household and centralized water supply sources). In some countries, failure to prioritize sanitation coverage jeopardizes significant and costly gains in drinking water coverage. The influx of untreated human waste into the Nile Delta, for example, threatens to undermine potential health benefits from Egypt's nearly universal drinking water coverage (UNDP 2006: 36).

The burden of insufficient sanitation and water falls disproportionately on women and girls because they must collect water for their families,²¹ cope with water and sanitation needs associated with menstruation, and face the risk of sexual or physical assault while defecating in the darkness (see, e.g.,

UN-Habitat 2006/07: 52; 90; and UNDP 2006: 47). UN-Habitat's State of the World's Cities Report 2006/2007 underlines the disproportionate burden on women from unmet sanitation needs, and the fact that this issue has been under-represented in development research and focus (UN-Habitat 2006/07: 90). The report also argues that rural women in sub-Saharan Africa may suffer less from inadequate sanitation than their urban counterparts, since "most rural households have access to at least one toilet—even if it is a crude pit latrine—which means that women in rural areas rarely queue to go to the toilet and are less likely to share toilets with dozens of other people." (UN-Habitat 2006/07: 90-91).

The importance of improved sanitation has yet to receive adequate attention in development, according to UN-Habitat, and sanitation research and solutions have rarely considered the needs of women and children. As a result, diseases and parasites related to bad sanitation continue to infect and kill millions of children every year, while women live without the basic safety and privacy needed for going to the bathroom (UN-Habitat 2006/07: 91). A further problem is that resources dedicated to sanitation improvement have focused on rural areas, leaving urban sanitation challenges unmet, even as urban populations continue to soar (Ibid).

Governments and Donors Yet to Prioritize Spending on Basic Services Infrastructure in Africa²²

Despite the severe depravity of basic services in most African countries, spending on infrastructure has declined precipitously in recent years. In 2003, government spending on infrastructure in low and middle-income countries was 7 percent of GDP, down from 15 percent in the 1970s. Multilateral and bilateral aid for infrastructure fell by 50 percent over this period. Private funding also plummeted, dropping from US \$128 million in 1997 to US \$58 million in 2002.





Factors driving the continued depravity of basic services for the poor in Africa and the Middle East

Impediments to improved service delivery to the poor in the Africa and Middle East region include:

- Lack of political will;
- Lack of public and private resources;
- Allocation of service costs that prohibits access by the poor (e.g., connection fees for piped water exceeding \$100/household in Benin, Kenya and Uganda (UNDP 2006: 85); and
- Laws and regulations prohibiting service delivery to slums, or utilities regulations requiring formal title to land and housing prior to service delivery (UNDP 2006: 86).

Observers stress that political will for infrastructure improvements is often more important than financial capacity in sub-Saharan Africa. Military spending, for example, dwarfs spending on water and sanitation in many countries in the region. Ethiopia—with one of the lowest sanitation and water coverage rates in the world and one of the highest diarrhea-related child death rates—mobilizes 10 times more for military spending than it does for water and sanitation (UNDP 2006: 62). South Africa is one of the only countries in the region that spends more on water and sanitation than it does on military spending. Not coincidentally, it has realized marked gains in both areas in recent years. In its 2006 Human Development Report, the UNDP stresses both the necessity—and absence—of political will in addressing poor access to drinking water. “The world has the technology, the finance and the human capacity to remove the blight of water insecurity from millions of lives. Lacking are the political will and vision needed to apply these resources to the public good.” (UNDP 2006: 28).

2. Water

“Not having access to clean water” is a euphemism for profound deprivation. It means that people live more than one kilometer from the nearest safe water source and that they collect water from drains, ditches or streams that might be infected with pathogens and bacteria that can cause severe illness and death. In rural sub-Saharan Africa millions of people share their domestic water sources with animals or rely on unprotected wells that are breeding grounds for pathogens.” (UNDP 2006: 33).

Improved water coverage—at only 64 percent—is poorer in Africa than in any other region of the world (UN-Habitat 2006/07: 78; UNDP 2006: 33).²³ Access is poorer in rural areas (only 50 percent) than in urban areas (85 percent). See Table II-3 for country details. Problems in urban areas remain severe, however, and official numbers may grossly overestimate coverage. Coverage is especially low in sub-Saharan Africa, where only 82 percent of urban residents and a mere 45 percent of rural

residents had access to safe drinking water in 2002 (UN-Habitat 2006/07: 78). Strikingly, sub-Saharan Africa realized no gains in access to safe drinking water between 1990 and 2002 (UN-Habitat 2006/07: 78).

Low access to piped water in cities further defines the critical nature of the problem in sub-Saharan Africa. Access to piped water is scarcer in Central and Western African cities than elsewhere (UN-Habitat 2006/07: 8). Access to piped water is only: 13.1 percent in Luanda (Angola); 33.5 percent in Yaoundé (Cameroon); 33.8 percent in Ouagadougou, (Burkina Faso); and 39.2 percent in Conakry (Guinea) (UN-Habitat 2006/07: 78). In the secondary cities of Nazret (Ethiopia) and Butembo (Democratic Republic of Congo), access to safe water is available to only 16 percent and 14.4 percent of the population, respectively (Ibid).

Within urban areas in Africa and the Middle East, water delivery is heavily slanted towards the wealthy. In Accra (Ghana) for example, connections vary between 90 percent for high-income areas and 16 percent for low-income areas (UNDP 2006: 53). This means that the poor in Accra often pay 10

times as much as the wealthy for water. Likewise, the slum households in Nairobi (Kenya) pay 5-10 percent more for water than do the city’s high-income households (Ibid: 52).

Regional water scarcities further compromise water delivery to the poor in Africa and the Middle East. In periods of water shortage in Nairobi, Kenya and Accra, Ghana, for example, the municipalities cut water delivery to the slums in order to maintain normal levels in high-income neighborhoods (UNDP 2006: 53). According to the United Nations, “Absolute shortage is seldom the underlying problem: most cities have enough water to go around. The problem is that water is unequally distributed” (Ibid).

The urban population of Africa is projected to double over the next 14-18 years



In addition to household wealth levels, determinants of access to water in Africa and Middle East include gender, ethnicity, and location (urban access is much higher than rural) (UNDP 2006: 53-4).

A few sub-Saharan African countries are making gains in water delivery. South Africa has embarked on a massive revision to the laws, regulations, and implementation framework governing water delivery, and has passed a new water law allocating 200 liters of free water per day to every household (UN-Habitat 2006/07: 167). As a result, 10 million more people now have access to safe water, and 31 million people receive free public water (UNDP 2006: 64). Several countries in East Africa, including Uganda, Tanzania and Kenya, have initiated water sector reforms (UN-Habitat 2006/07: 167). In Uganda, national spending on water and sanitation rose from 0.1 percent in 1997 to an estimated 0.7 percent in 2004 (UNDP 2006: 63). In Ghana, reforms focusing on rural areas increased drinking water access from 55 percent in 1990 to 75 percent in 2004 (Ibid: 103). Decentralization of water authority to local governments and rural communities was at the center of these reforms (Ibid).

In North Africa and the Middle East, the percentage of people with access to drinking water increased from 86 percent in 1990 to 88 percent in 2004, but these numbers disguise a net increase in the total number of people without access to drinking water (from 39 to 44 million) over the same period of time (UNICEF 2006: 1). While the number of people in rural areas who had access to drinking water remained at 34 million between 1990 and 2004, the number of urban dwellers lacking access doubled (Ibid). In general, the North Africa and Middle East region is on target for meeting Millennium Development Goals for water delivery (Ibid). Relatively high coverage rates in North Africa have been achieved despite “an acute shortage of water

in the sub-region,” indicating that the primary barriers to safe water access in other areas of the Africa and Middle East region may pertain more to political shortcomings than to a geological scarcity of water (see, e.g., UN-Habitat 2006/07: 78).

Increasing service delivery to the poor in Africa and the Middle East will require significant financial investment, regardless of the model chosen for providing these services. In sub-Saharan Africa, countries currently spend 0.3 percent of annual GDP (or a total of US \$800 million) on water and sanitation. This amount falls far short of the 2.7 percent of GDP (or US \$7 billion) needed annually to meet Target 10 of the United Nation’s Millennium Development Goals (MDG’s) on water and sanitation. (Target 10 is to halve the share of national populations without access to water and sanitation by 2015 (www.un.org/millenniumgoals). The United Nations recently projected that, even under optimistic projections for national public expenditures and mobilization of country resources, sub-Saharan Africa would still require external funds of between US\$ 2.9 and 4.5 billion annually to meet Target 10. International aid levels for water and sanitation, however, fell from 8 percent to 5 percent of total development assistance between 1997 and 2006 (UNDP 2006: 67). Table II-4 sets forth the services investment gap for meeting MDG 10 in sub-Saharan Africa.

The cost of providing water and sanitation to the poor in Africa and Middle East is high, but not as high as the cost—measured in sickness, death and poverty—of failing to do so. The UNDP, in its 2006 Human Development Report (p. 43), estimates that providing universal access to “even the most basic water and sanitation facilities” would reduce health costs alone in sub-Saharan Africa by \$610 million annually.

Overcrowding characterizes urban housing throughout the AME region



Distributing the costs of expanded services: Should the poor foot the bill? Can the poor foot the bill?

(1) The poor pay more.

As noted above, household income in Africa and the Middle East is often inversely proportionate to household water costs: the lower the household income, the greater the household water costs. In urban areas cost discrepancies are marked. Because poor families usually live in slums that lack access to piped water, they have to pay private vendors (water kiosks) for bottled water, which usually costs much more than it would to pay for piped water delivery.

(2) Is cost-recovery the answer?

Some donors and governments in the Africa and Middle East region promote expanding service delivery to the poor through greater cost-recovery by beneficiary households. The cost recovery idea is often linked to privatization because increased user fees are viewed as a prerequisite to profitability. Those who promote privatization and/or cost-recovery schemes point to the fact that the poor pay heavily for water from informal vendors as proof that these households are willing and capable of paying user fees for piped water delivery. However, this analysis overlooks the difference between the willingness to pay (given the alternatives, such as consumption of fecal or contaminated water, disease and death) and the capacity to pay. In Uganda, for example, the poorest 20 percent of urban households pays as much as 22 percent of their average income on water. (The UNDP recommends that households pay a maximum of 3 percent of their income on water and sanitation. UNDP 2006: 66). For these households, any payment for water is ill-afforded, and could be spent instead on health care, food or shelter. Another barrier to cost-recovery in many parts of the region is reluctance by the urban poor to pay, given a history of highly subsidized housing (and related service expenses) for upper-income civil servants (World Bank 2002:18).

In fact, cost-recovery schemes for infrastructure upgrades in African slums have largely failed. In a study of urban upgrades in ten African countries, a World Bank team found that projects aiming to recoup 10 to 20 percent of infrastructural upgrade costs in fact recovered much less (World Bank 2002: 19, citing projects in Senegal, Tanzania and Mali, and noting that "Recouping capital investment costs has proved a formidable task in upgrading projects").

While some degree of cost-recovery may be necessary to expand services to the poor, "Targeting full cost-recovery would put water security beyond the reach of millions of people now lacking access to water." (UNDP 2006: 97). Cost-recovery schemes that target a maximum of 3 percent of household income for service delivery costs will be most feasible to the poor.

(3) Would privatization help the poor?

Privatization of services is, in itself, neither good nor bad for the poor.²⁴ The net impact on the poor depends on how privatization occurs and whether private service delivery companies will be able to profit without compromising service delivery to the poor. Based on the household income limitations of poor households in Africa and the Middle East, this implies a cost-recovery scheme tilted heavily toward those with capacity to pay (see Africa Recovery 2001: 9). In privatization schemes for sanitation and water delivery in urban Africa, interests of private companies have historically conflicted with the costly and time-consuming investments needed to expand service delivery to the poor (UN-Habitat 2005, Urbanization Challenges: 13).²⁵ UN-Habitat questions the effects of privatization on the poor and stresses the continuing role of the state in providing basic services (UN-Habitat 2005: 47-49).

One of the most difficult problems with privatization in the Africa and Middle East region is that decisions are often made at the highest governmental levels, without meaningful input from those who will be most affected (the general population). This lack of governmental accountability, (1) leaves doors open to corruption in privatization decisions and concession allocations, and (2) inhibits effective decisions about privatization that might actually benefit the majority of the population. More research is needed to better understand the effects of utilities privatization on the poor in this region.

(4) Splitting the tab: component-sharing models (see Habitat for Humanity Asia and the Pacific 2007: 20)

Component-sharing is another approach to increasing access to basic utilities in slums. In this model, settlements are responsible for financing and managing their community-wide services, while the government is responsible for providing the infrastructure. For example, a slum community finances and manages its own sewers and drains, while the government integrates the local system in the citywide system. In water provision, the slum community installs neighborhood piping, while the city government provides water mains with good quality, regular water (Satterthwaite 2005: 25).

End Notes:

Table II-1: Urban growth rates in the Africa and Middle East region compared with other regions of the world (UN-Habitat 2006/07: 18)

Region	Annual urban growth rate (%)
Sub-Saharan Africa	4.6
Northern Africa	2.5
South-Eastern Asia	3.8
Eastern Asia	3.4
Central Asia	3.0
Southern Asia	2.9
Developed countries (average)	0.8

8 An estimated 30-70 percent of the inhabitants of most countries in Africa—a total of 250 million people—live in fragile ecosystems with limited agricultural potential.” (Kessides 2006: xvii. See also Sachs 2005).

Table II-2: The growth of urbanization and slums in Africa and the Middle East by country 1990-2020 (UN-Habitat 2005: 189-192; UN Population Fund 2007).

Country	Total population (in millions) UNPF (2007)	% pop. urban (2007) UNPF	% pop. urban (project ed for 2030)	Urban pop. growth rate (2005-2010) UNPF	Slum pop. (in thousands) (1990)	Slum pop. (in thousands) (2001)	Slum pop. as % of urban (2001)
Algeri	33.9	65	72.6	2.5	1,508	2,101	11.8
Angola	16.9	55	55.9	4.0	2,193	3,918	83.1
Benin	9.0	41	63.5	4.0	1,288	2,318	83.6
Botswana	1.8	59	65.7	0.9	311	466	60.7
Burkina Faso	14.0	19	33.0	5.1	987	1,528	76.5
Burundi	8.1	11	22.6	6.8	294	394	65.3
Cameroon	16.9	56	69.2	3.1	2,906	5,064	67.0
Central African Republic	4.2	38	60.5	1.9	1,038	1,455	92.4
Chad	10.3	26	42.2	4.4	1,218	1,947	99.1
Congo	4.2	61	67.4	3.6	1,050	1,852	90.1
Cote d'Ivoire	18.8	46	60.4	2.6	2,532	4,884	67.9
D.R.C.	61.2	33	51.0	4.9	5,366	7,985	49.5
Egypt	76.9	43	54.1	2.3	14,087	11,762	39.9
Eritrea	4.7	20	37.4	5.2	342	510	69.9
Ethiopia	81.2	16	28.7	4.0	5,984	10,159	99.4
Gabon	1.4	85	91.5	2.2	357	688	66.2
Gambia	1.6	56	34.7	3.9	155	280	67.0
Ghana	23.0	49	58.3	3.4	4,083	4,993	69.6
Guinea	9.8	34	55.3	3.6	1,145	1,672	72.3

Guinea-Bissau	1.7	30	54.9	3.2	210	371	93.4
Iran	66.4(2005)	64(2005)	79.7	2.3 (2000-2010)	17,094	20,406	44.2
Iraq	30.3	67	71.3	2.3	6,825	9,026	56.7
Israel	70	92	93.6	1.7	81	113	2.0
Jordan	6.0	83	84.6	2.5	388	623	15.7
Kenya	36.0	21	62.7	3.9	3,985	7,605	70.7
Lebanon	3.7	87	92.0	1.2	1,142	1,602	50.0
Lesotho	1.8	19	29.8	1.1	168	337	57.0
Liberia	3.5	60	63.4	4.1	632	788	55.7
Libyan Aran Jamahiriya	6.1	85	91.2	2.2	1,242	1,674	35.2
Madagascar	19.6	27	40.7	3.5	2,562	4,603	92.9
Malawi	13.5	18	32.0	4.7	1,033	1,590	91.1
Mali	14.3	32	52.0	4.7	1,968	3,361	93.2
Mauritania	3.2	41	81.1	3.3	827	1,531	94.3
Mauritius	1.3	42	55.8	1.1	...	...	...
Morocco	32.4	60	72.5	2.5	4,457	5,579	32.7
Mozambique	20.5	36	60.0	3.9	2,722	5,841	94.1
Namibia	2.1	36	50.9	2.6	155	213	37.9
Niger	14.9	17	41.1	4.4	1,191	2,277	96.2
Nigeria	137.2	50	65.0	3.7	24,096	41,595	79.2
Occupied Palestinian Territory	3.9	72	80.5	3.3	...	...	...
Oman	2.7	72	86.3	2.2	671	1,214	60.5
Rwanda	9.4	21	58.5	6.5	296	437	87.9
Saudi Arabia	258	81	92.9	2.6	2,385	3,609	19.8
Senegal	12.2	42	67.1	2.9	2,276	3,555	76.4
Sierra Leone	5.8	42	58.7	3.8	1,107	1,642	95.8
Somalia	8.8	36	53.9	4.3	1,670	2,482	97.1
South Africa	47.7	60	70.1	1.0	8,207	8,376	33.2
Sudan	37.8	43	60.2	4.2	5,708	10,107	85.7
Swaziland	1.0	25	36.6	0.7	...	...	...
Syrian Arab Republic	20.0	51	59.8	2.8	629	892	10.4
Togo	6.5	42	54.6	4.3	796	1,273	80.6
Tunisia	10.3	66	74.4	1.6	425	234	3.7
Uganda	30.9	13	20.4	4.8	1,806	3,241	93.0
United Arab Emirates	4.8	77	89.6	2.3	...	...	...
U. Rep. of Tanzania	39.7	25	58.2	3.5	5,601	11,031	92.1
Yemen	22.3	28	42.2	4.6	1,787	3,110	65.1
Zambia	12.1	35	50.2	2.1	2,284	3,136	74.0
Zimbabwe	13.2	37	51.8	1.9	116	157	3.4

9 Urban economic growth has tracked urban population growth to a different degree in each country. The phrase “urbanization without growth” does not apply uniformly to the continent (Kessides 2006). It is also important to note that urban productivity in sub-Saharan Africa, although low relative to other regions of the developing world, has been much higher than rural productivity (Ibid).

10 The slum (informal settlement) ratio in Egypt, however, was high to begin with relative to other developing countries (Baharoglu et al 2007: vi). In Tunisia, despite gains in slum upgrading, informal settlements still comprise 25 percent of the housing sector (Ibid).

11 UN-Habitat notes that sufficiency of living space has declined more drastically in Ibadan, Nigeria than in any other area in the world: while 95 percent of the population experienced adequate living space in 1990, only 70 percent did in 2003. This was caused by a sharp rise in the demand for housing in Ibadan upon completion of the Ibadan-Lagos expressway. (UN-Habitat 2006/07: 71).

12 Some observers criticize the use of the term “customary law” when applied to a diverse range of traditional practices and rules developed in the Africa. They argue that laws everywhere are predominantly customary (e.g., what is known as the formal legal tenure system in Africa is based on European customs), but that researchers do not use the term “customary land tenure” to refer to a continent-wide system outside of Africa, implying that the term is a racist holdover from the colonial era. (See Mabogunje 2005: 12, citing to Ridell & Dickman 1986: viii).

13 When household tenure rights are not protected by the law or authorities, and/or when people perceive that their tenure rights are not safe, they are less likely to invest in improving their homes. This unwillingness to invest results in deterioration of household shelter conditions and undermines the potential broader economic and employment gains triggered by growth in the housing construction sector. (See Angel 2000: 87-88, citing to De Soto (1989) *The Other Path: The Invisible Revolution in the Third World*; see also Prosterman & Hanstad 2003: 4, for the parallel point that secure land rights motivate people to make long-term capital and “sweat-equity” investments on their (agricultural) land).

14 Accrual of some of these benefits depends on the form of secure tenure held by the household: ownership rights are more apt to provide benefits associated with mortgage and sales, whereas either ownership or secure leasehold rights may provide a basis for developing a home-based business (see UN-Habitat 2006/07: 95, for note that a wide variety of tenure systems provide sufficient security for these purposes).

15 See Chapter V(C)(1)(c), below, for a summary of the critique against titling programs.

16 In the following discussion, rental housing signifies private rental housing. Public rental housing, used in a few Africa and the Middle East countries such as South Africa, Kenya and Egypt, was seldom successful in assisting the poor, and is no longer widely used (Durand-Lassene 2003: 2). Historic shortcomings of public rental housing include: (1) it rarely benefited the poor because it was too

expensive and too corrupt, and the demand by the non-poor was too high; (2) it was not financially viable because rents were set too low, low-income tenants often could not pay, and social pressure prevented default consequences; and (3) as a result, governments could not afford to build new rental stock or even to maintain existing buildings (UN-Habitat 2003: 30).

17 Rental rates in selected African cities in the mid-1990s were as follows (UN-Habitat 2003: 10; World Bank 2002: 6):

Kisumu	82%;
Abidjan	75%;
Cairo	63 %;
Alexandria	62 %;
Addis Ababa	60 %;
Kumasi	57%;
Lagos	49%;
Cape Town	44%;
Johannesburg	42%;
Pretoria	35%; and
Tripoli	34%.

18 For example, fewer than five percent of the rental agreements in Gaborone, Botswana and South Africa entail written contracts (UN-Habitat 2003: 89-90).

19 For an example of useful research on rental markets, see a recent study on the rental market in Townships and Inner City Areas in South Africa, conducted by the South African National Department of Housing in conjunction with Finmark Trust, Nedbank and the Social Housing Foundation (available at www.housing.gov.za).

20 Specific recommendations for benefiting renters in an upgrading context include: (1) studying the existing tenant population prior to upgrading; (2) considering ways to increase rentals (e.g., finance the construction of two rooms instead of one, so that one could be rented out); and (3) including the tenant population in planning and implementation (UN-Habitat 2003: 145).

21 Rural women in Mozambique, Senegal and eastern Uganda spend on average 15-17 hours per week collecting water (UNDP 2006: 47).

22 Information in this box is from International Housing Coalition 2007: 13, citing to OECD (2006) Promoting Pro-Poor Growth, Infrastructure: 19.

23 A study in Addis Ababa (Ethiopia) demonstrated the importance of defining "access to improved water supply." While the Government of Ethiopia reported that 88.5 percent of urban residents had access to improved water (defined by ease of access), a UN-Habitat study showed that only 21.3 percent of urban residents had access to improved water if variables concerning sufficient quantity, affordability, and collection times were considered (UN-Habitat 2006/07: 81). By disaggregating city-wide data, the UN-Habitat study also uncovered extreme disparities between areas within the city, showing that access to improved water in non-slum areas was almost 200 percent of that in slum areas (Ibid).

Table II-3: Urban and rural access to drinking water and access to sanitation by country (UN-Habitat 2005: 199-200)

Country	Improved drinking water coverage						Improved sanitation coverage					
	Total (%)		Urban (%)		Rural (%)		Total (%)		Urban (%)		Rural (%)	
	1990	2002	1990	2002	1990	2002	1990	2002	1990	2002	1990	2002
Algeria	95	87	99	92	92	80	88	92	99	99	76	82
Angola	32	50	11	70	40	40	30	30	65	56	19	16
Benin	60	61	78	79	54	60	11	32	31	58	1	12
Botswana	93	95	100	100	88	90	38	41	61	57	21	25
Burkina Faso	39	51	63	82	35	44	13	12	47	45	8	5
Burundi	69	79	96	90	67	78	44	36	42	47	44	35
Bhutan	...	62	...	86	...	60	...	70	...	65	...	70
Cameroon	50	63	77	84	32	41	21	48	43	63	7	33
Cape Verde	...	80	...	86	...	73	...	42	...	61	...	19
Central African Republic	48	75	70	93	35	61	23	27	32	47	18	12
Chad	20	34	45	40	13	32	6	8	27	30	1	0
Comoros	89	94	99	90	85	96	23	23	41	38	16	15
Congo	...	46	...	72	...	17	...	9	...	14	2	2
Cote d'Ivoire	69	84	74	98	66	74	31	40	52	61	16	23
D.R.C.	43	46	92	83	24	29	18	29	56	43	3	23
Djibouti	78	80	82	82	67	67	48	50	55	55	27	27
Egypt	94	98	97	100	92	97	54	68	70	84	42	56
Equatorial Guinea	...	44	...	45	...	42	...	53	...	60	...	46
Eritrea	40	57	60	72	36	54	8	9	46	34	0	3
Ethiopia	25	22	80	81	16	11	4	6	14	19	2	4
Gabon	...	87	95	95	...	47	...	36	...	37	...	30
Gambia	...	82	95	95	...	77	...	53	...	72	...	46
Ghana	54	79	85	93	36	68	43	58	54	74	37	46
Guinea	42	51	70	78	32	38	17	13	27	25	13	6
Guinea-Bissau	...	59	...	79	...	49	...	34	...	57	...	23
Iran	91	93	98	98	83	83	83	84	86	86	78	78
Iraq	83	81	97	97	50	50	81	80	95	95	48	48
Israel	100	100	100	100	100	100	...	...	100	100	...	...
Jordan	98	91	100	91	91	91	...	93	97	94	...	85
Kenya	45	62	91	89	30	46	42	48	49	56	40	43
Lebanon	100	100	100	100	100	100	...	98	100	100	...	87
Lesotho	...	76	...	88	...	74	37	37	61	61	32	32
Liberia	56	62	85	72	34	52	38	26	59	49	24	7
Libyan Arab Jamahiriya	71	72	72	72	68	68	97	97	97	97	96	96
Madagascar	40	45	82	75	27	34	12	33	25	49	8	27
Malawi	41	67	90	96	34	62	36	46	52	66	34	42
Mali	34	48	50	76	29	35	36	45	50	59	32	38
Mauritania	41	56	19	63	57	45	28	42	31	64	26	9
Mauritius	100	100	100	100	100	100	99	99	100	100	99	99
Morocco	75	80	94	99	58	56	57	61	87	83	28	31
Mozambique	...	42	...	76	...	24	...	27	...	51	14	14
Namibia	58	80	99	98	43	72	24	30	68	66	8	14
Niger	40	46	62	80	35	36	7	12	35	43	2	4
Nigeria	49	60	78	72	33	49	39	38	50	48	33	30
Occupied Palestinian Territory	...	94	97	97	...	86	...	76	...	78	...	70
Oman	77	79	81	81	72	72	83	89	97	97	61	61
Qatar	100	100	100	100	100	100	100	100	100	100	100	100
Rwanda	58	73	88	92	57	69	37	41	49	56	36	38
Sao Tome and Principe	...	79	...	89	...	73	...	24	...	32	...	20
Saudi Arabia	90	...	97	97	63	...	...	...	100	100	...	...
Senegal	66	72	90	90	50	54	35	52	52	70	23	34
Seychelles	...	87	100	100	...	75	...	...	...	100	100	...
Sierra Leone	...	57	...	75	...	46	...	39	...	53	...	30
Somalia	...	29	...	32	...	27	...	25	...	47	...	14
South Africa	83	87	99	98	67	73	63	67	85	86	42	44
Sudan	64	69	85	78	57	64	33	34	53	50	26	24
Swaziland	...	52	...	87	...	42	...	52	...	78	...	44
Syrian Arab Republic	79	79	94	94	64	64	76	77	97	97	56	56
Togo	49	51	81	80	37	36	37	34	71	71	24	15
Tunisia	77	82	93	94	57	60	75	80	95	90	47	62
Uganda	44	56	79	87	40	52	43	41	54	53	41	39
United Arab Emirates	...	...	...	...	...	...	100	100	100	100	100	100
U. Rep. of Tanzania	38	73	79	92	27	62	47	46	51	54	45	41
Yemen	69	69	74	74	68	68	21	30	59	76	11	14
Zambia	50	55	86	90	27	36	41	45	64	68	26	32
Zimbabwe	77	83	99	100	69	74	49	57	69	69	40	51

24 Some initial studies indicate, however, that existing privatization schemes have had a net negative effect on the poor (UN Special Rapporteur on Adequate Housing 2005: 9).

25 International development banks have encouraged utilities privatization as a condition of loans in many countries in the Africa and Middle East region. The World Bank and IMF have often required utilities privatization in the host country as a mandatory condition for both debt relief and new assistance (Bayliss 2002: 2-3).

Table II-4: The Services Investment Gap for meeting MDG Target 10 in sub-Saharan Africa (Information for this table is based on UNDP 2006: 67).

	As percentage of national GDP for sub-Saharan African countries	In US \$ (billion)
Annual expenditure needed to meet MDG 10 by 2015	2.7	7.0
Current annual public expenditure on water and sanitation	0.3	0.8
GAP between need and current expenditures	2.4	6.2
OPTION A: Conservative estimate for additional amount that could be mobilized from local communities	0.7	1.7
Conservative estimate for outstanding amount that must come from external donors or investors	1.7	4.5
OPTION B: Optimistic estimate for additional amount that could be mobilized annually from combined government expenditures and local communities	1.6	4.1
Optimistic estimate for outstanding amount that must come from external donors or investors	1.1	2.9

In many sub-Saharan African countries urban population growth has occurred without parallel increases in economic productivity



Chapter III: The effects of inadequate housing²⁶



A. Inadequate housing reinforces poverty cycles

Increasing poverty, decreasing access to adequate shelter, and declines in physical and mental health operate cyclically: each factor influences the others. While many consider inadequate housing to be a result of poverty, it is also a primary cause. In the Africa and Middle East region, inadequate housing has a particularly harmful impact on poverty for women and women-headed households, due to the combination of: (1) discrimination against women in housing rights and access; and (2) the high number of women living in extreme poverty.

Rising costs for housing result in less household money being available for other basic needs. Families must choose between losing their housing or cutting back on food, healthcare, clothing and education for their children. As the 2005 World Bank report on housing in the Middle East summarized, "Reduction in housing costs would result in reduction in poverty." (Baharoglu 2005: 6; see also Edgar et al 2002: 59).

When households must decide whether to pay rent or to pay for their children's educational expenses, they usually choose the former. UN-Habitat recently reported that "a majority of parents settling in slums postpone sending their children, especially girls, to school, until they are able to manage other expenses, such as food, rent and transport." (UN-Habitat 2006/07:103). A household's inability to pay educational expenses affects girls most. In a recent survey, 74 percent of young women (ages 15 to 24) in Uganda and 51 percent of young women in Zambia gave inability to pay as the primary reason they dropped out of school (UN-Habitat 122).²⁷ Compromises to children's education from bad or unaffordable housing reinforce cycles of poverty. A recent study in England demonstrated a strong correlation between bad housing and lasting damage to children, including "lower educational attainment, greater likelihood of unemployment, and poverty." (Harker 2006: 6).

Unaffordable housing further limits financial coping strategies for people without family support, such as women seeking divorce, families in transition, and families in crisis (Ibid; and Edgar et al). The massive social/demographic transition taking place in sub-Saharan Africa due to urbanization, HIV/AIDS, and worsening poverty has left many families—and especially those headed by women—in crisis. Housing rights systems that discriminate against women further undermine their ability to cope financially when in transition or crisis, thus contributing to spiraling poverty. (See Appendix I for further discussion).

Addressing housing needs provides an entry point into breaking cyclical poverty loops. UN-Habitat notes the importance of improving slum housing as an entry point into achieving a broad range of goals related to poverty alleviation. As summarized by one UN-Habitat writer, "by improving the lives of slum dwellers, one is also combating HIV, improving environmental sustainability, addressing gender inequality and all the MDG's [Millennium Development Goals] in the most efficient manner." (UN-Habitat 2005: 10; see also UN-Habitat 2006/07: 103).

B. Inadequate housing undermines social and political stability

Inadequate housing conditions are closely tied to social fragmentation, instability and violence (Cook 2006). Martin Lux²⁸ argues: "Housing is . . . perceived as a basic social need of human beings and its standard greatly influences the standard of welfare of the whole society. Housing insecurity can have far reaching consequences for the labor market, as well as for the political stability of a particular country." (Lux 2003: 9). Where wealth disparity is high, relative shelter deprivation may cause or contribute to violent social protest, as evident by the 800 protests reported in South Africa's slums in 2005 (UN-Habitat 2006/07: 143). In the Africa and Middle East region, housing deprivation is closely related to other factors

including HIV/AIDS, rapid urbanization, ethnic tensions, and rising poverty—that threaten to undermine social stability. All of these factors contributed to the Kibera slum dispute in Nairobi in 2001, a lethal conflict between landlords and tenants regarding rents, fomented by political maneuvering intended to inflame ethnic tensions (UN-Habitat 2005, *Urbanization Challenges*: 11).

In a recent report titled "Measuring Transformation through Houses," Habitat for Humanity found that improved shelter conditions, especially through a particular approach in which the household takes a active role in the improvements, serves to enhance a broad range of factors affecting quality of life and strengthening civil society (Weir 2004: 1-2). These factors include increased participation in civil society by marginalized groups, increased school attendance by children, heightened self-confidence of women, fewer days of work missed due to poor health, and greater household economic activity (including new economic activity, increases in household income and increases in expenditure on clothing and furniture) (Ibid). According to the United Nations Food and Agriculture Organization, the strength of a person's housing and land rights within a community correlates strongly with this person's decision-making powers and intra-community authority (UNFAO 2002: 3).

C. Inadequate housing jeopardize the health of its inhabitants

Approximately 40 percent of Africa's slum residents live in conditions of extreme poverty that are life-threatening (COHRE 2006: 25, citing to UN Global Urban Observatory 2003: *Slums of the World: the Face of Urban Poverty in the New Millennium*). Higher mortality rates in slums, especially for children, are linked to the hazardous location of many slums, inadequate water and sanitation services, and poor air quality (Ibid: 109-110; see also World Bank MDG's 2004: 1; UN Special Rapporteur on Adequate Housing 2005: 15). Inadequate shelter conditions "contribute to a host



HIV/AIDS and shelter in sub-Saharan Africa

(Information in this box is based on UN-Habitat 2006/07: 115-119, except where otherwise noted)

How prevalent is HIV/AIDS in the slums of sub-Saharan Africa?

- Most HIV/AIDS cases in the world are in sub-Saharan Africa. 60 percent of the people with HIV/AIDS in the world—25 million people—live in sub-Saharan Africa.
- HIV/AIDS rates are higher in urban areas. In a recent study of seven sub-Saharan African countries (Burkina Faso, Burundi, Ghana, Kenya, Mali, Niger and Zambia), HIV/AIDS rates were higher in urban than in rural areas. In Kenya, HIV rates in urban areas more than doubled those in rural areas (14.3 percent versus 8.7 percent, respectively).
- HIV/AIDS rates are higher for the urban poor than for their wealthier urban counterparts. Recent studies in South Africa suggest that the HIV/AIDS rate among young people (aged 15 to 24) in informal settlements is approximately twice that among young people in formal urban areas. (One survey showed 20 percent versus 9 percent infection rate, respectively; another study showed 17 percent versus 10 percent infection rate, respectively).

How does life in the slums contribute to higher HIV/AIDS rates?

- Extreme poverty and dependence on money in the slums. Unemployment is high and wages are low for slum households, causing increased levels of sexual activity for pay in the slums. Women resort to transactional sex to meet basic needs such as food, shelter, and clothing—for themselves and their children. Because people in urban areas depend on money for survival, earning cash income in whatever way possible is critical to daily survival. An increasing number of slum residents are single women who are heads-of-household (and their children) who migrate to the cities because they have recently lost their husband to HIV/AIDS, war/violence, or labor migration, and have subsequently lost their homes to their husband's relatives (see below).
- Fractured families. Family networks are often fractured in the slums (related in part to recent urban migration patterns), resulting in higher levels of risky sexual behavior and little if any social safety net for women and children.
- Given these factors:
 - (A) Women/girls in the slums have sex earlier. Studies in Nairobi show that urban women from the poorest households initiate sexual activity one year earlier than do women in rural areas, and three to four years earlier than urban women from higher income households. This may be related to the prevalence of and early exposure to prostitution in the slums. Severely overcrowded shelter forces children to be exposed to their parents' sexual activities at a young age, while at the same time robbing parents of their dignity and moral authority. Overcrowding and lack of privacy also contribute to rape and incest.
 - (B) More urban poor have multiple sexual partners than do rural poor. Extreme poverty, centrality of money, and low payments for sex by low-income urban men contributes to this phenomenon.
- Poor health care. Access to health services and information is scarce for slum households, contributing to both the spread of HIV/AIDS and lack of care for those infected.

How does HIV/AIDS contribute to inadequate housing for the poor and undermine the capacity of a community to improve its shelter conditions? (See Appendix I for further discussion).

- When women's intra-household rights to housing and land are not secure, they are less able to cope with the effects of HIV/AIDS for both themselves and their children, and they are subject to land grabbing upon death of the husband. Women with secure intra-household property rights are better able to "maintain their family's income and bear the economic shocks associated with HIV/AIDS." (Brown & Uvuza 2006: 2).³⁹ Also, if the father/ husband dies of HIV/AIDS his family may force the widow (and her children, if they are not forcefully taken from her by the husband's family) out of the family housing and land (Ibid; Strickland 2004: 17). This land grabbing practice is especially common in rural areas. While the widow may in some cases return to live with her birth parents or brothers, this has become less common in light of the extreme poverty levels present in rural sub-Saharan Africa. "Land grabbing" practices thus often leave widows and their children destitute. They may travel to the city in search of income, living in the worst areas of the worst slums and sometimes resorting to prostitution.
- When one or both parents dies of AIDS, children's housing conditions usually deteriorate and, in some cases, children end up on the streets. See discussion in Section E, directly below.
- The HIV/AIDS epidemic undermines countries' economic capacity to improve housing conditions and take other measures to alleviate poverty. In some sub-Saharan African countries, HIV/AIDS has decimated the active labor force and is blamed for substantial losses in GNP (Gross National Product). Countries have diverted scarce socio-economic resources into the HIV/AIDS crisis, leaving fewer resources for other aspects of poverty alleviation including shelter improvement.
- HIV/AIDS diverts donor funds. International donor funds have increasingly gone to confront HIV/AIDS, which may account in part for the dramatic fall in shelter-related resources from donors in recent years (see Chapter VII).

of diseases and infections, such as diarrhea, acute respiratory infections, malaria and HIV/AIDS.” (UN-Habitat 2006/07: 103; see also Garenne 2003: 18, noting a rise in tuberculosis in the region). See also Chapter II(C) above on access to water and sanitation.

Because HIV/AIDS is more prevalent in urban areas, urbanization trends in the region are likely to result in higher overall infection rates (See UN-Habitat 2006/07). HIV/AIDS rates are particularly high for urban women vis-à-vis rural women in sub-Saharan Africa (UN-Habitat 2006/07: 52; 115). One reason for this may be that women and girls, lacking any form of social safety net in the slums, more often resort to prostitution or other sexually risky behavior (see, e.g., COHRE 2004: 27; UN-Habitat 2006/07: 52-3). The combination of high HIV/AIDS rates, overcrowding and poor ventilation in slums has also caused tuberculosis rates to rise in urban areas (UN-Habitat 2006/07: 53).

The combination of poorly-ventilated housing and solid fuel use (including wood, charcoal, crop residues and dung) imperils the health of many low-income people in Africa. This is particularly true in sub-Saharan Africa, host to the highest per capita proportion of biomass (solid fuel) use in the world (UN-Habitat 2006/07: 130). In urban areas, slum residents are 10 times more likely to cook using solid fuels than non-slum households (UN-Habitat 2006/07: 113); in sub-Saharan Africa 74 percent of urban households with extreme shelter deprivations burn solid fuels (Ibid: 131). Damage from burning solid fuels disproportionately affects women and small children, as they are more likely to spend time indoors than other household members. Worldwide, 1.6 million people (including one million children) die annually from exposure to indoor pollution (UN-Habitat 2006/07: 113).

Two pervasive diseases, pneumonia and diarrhea, are responsible for killing four million children in developing countries each year (UN-Habitat 2006/07: 111). While pneumonia is related to

overcrowding and poor ventilation in slums, diarrhea is linked to inadequate water and sanitation, especially the use of pit latrines shared by hundreds of households (Ibid; see also section on sanitation above). In Ghana, for example, the incidence of diarrhea is 70 percent higher for those families without piped water in their houses (UNDP 2006: 44). Greater city concentration levels correspond with higher diarrhea rates. In Khartoum, where 80 percent of the population lives in slums, diarrhea infects 33 percent of urban residents and 40 percent of slum residents (UN-Habitat 2006/07: 111).

Recent studies demonstrate the potential gains in children’s health from improved access to clean water and improved sanitation. In Uganda, infant mortality is 23 percent less for those with access to improved water. In Egypt, infant mortality is 57 percent less for households with a flush toilet than for those without sanitation (UNDP 2006: 43).

Inadequate, insecure housing also leaves residents vulnerable to violent crime, especially in cities. Increasing wealth disparity, poverty and social exclusion in urban areas feed cycles of crime and violence (Kessides 2006: xxiii; see also Cook 2006: 16, for increased violence in slums). Slum residents in Nairobi (Kenya), Johannesburg (South Africa) and other cities cite safety and security as a concern parallel in importance with hunger, unemployment, and lack of safe water (UN-Habitat 2006/07: 144). This is aggravated by the absence of professional, non-corrupt law enforcement. Crime in slum neighborhoods spills over into schools, contributing to decreasing primary school enrollment in urban Africa (Ibid: 120-21).

D. Inadequate housing compromises economic wellbeing

Improved housing conditions can be a powerful economic catalyst for both individual households and the broader community. Housing activity, states analyst Schlomo Angel, “has important effects on, among other things, the GNP [Gross National

Product], household savings, the accumulation of wealth, and wages.” (Angel 2000: 73).

Housing investment is a primary determinant of economic growth in developed countries, and is increasingly important in developing countries (International Housing Coalition 2007: 8). Housing expenditure is often considered a “wealth building investment” because it (1) increases in value over time, (2) provides protection against inflation, (3) provides a secure location for small business operations, and (4) increases credit opportunities (International Housing Coalition 2007: 8, citing to PADCO (2006) Housing for All: Essential to Economic, Social and Civic Development, report prepared for the 2006 World Urban Forum). Even very poor households can build wealth over time through incremental investment in housing, which in turn can bolster the development of consumer markets (International Housing Coalition 2007: 8).

Housing construction also drives economic growth by generating employment for both skilled and unskilled labor (see Ibid).³⁰ Housing and public works projects in Luanda Sul (Angola) and in many West African countries have generated significant local construction jobs, helping to ameliorate high local unemployment rates (Africa Recovery 2001: 7).

Inadequate housing, on the other hand, is financially crippling. According to one study, those without homes or with inadequate housing are unable to partake in either of the following two income-generating potentials associated with housing:

- The use of housing for microenterprise. Land and building account for an average of 25 to 45 percent of the investment required to establish a micro-enterprise (Ibid).
- The use of housing as an income-producing asset. Households may capture gains either through renting out property or through increases in market value at the time of sale (Centre for Urban Development Studies 2000: 4).



Also, slum conditions such as overcrowding, location hazards, and the threat of eviction reduce inhabitants' capacity to obtain and keep a job (UN-Habitat 2006/07: ix). Repeated childhood bouts with diarrhea and other diseases are linked to lost school days and lower income earnings as adults (UNDP 2006: 46, and see discussion in Chapter III(A), above).

On a macro level, long-term economic benefits from urbanization will depend in part on whether and to what degree urban workers have decent living conditions, including: "sustainable access to land; housing and infrastructure; social and economic services; and participatory decision-making." (UNESCAP 2004: 2; Jack 2006: 8; and International Housing Coalition 2007 : 4-5).

**Inadequate housing hurts children most
(Information in this section is from COHRE 2006**

**E Defending the Housing Rights of Children, except
where otherwise noted).**

The burden of inadequate housing in Africa and the Middle East falls most heavily on children. Bad housing directly harms children, and it renders them more vulnerable to violations of other essential rights, including the rights to personal security, education, health care and life itself. A 2006 report by COHRE underscores the following specific effects of inadequate housing on children.

1. Increased numbers of street children. An estimated ten million children live on the streets in Africa, of which approximately 40 percent are without homes. In Nairobi, over 60,000 children live or work in the streets. In Addis Ababa 40,000 children live on the streets; of these an estimated 10,000 have no care or support. Inadequate housing is one of the factors, along with rural to urban migration, armed conflict, poverty and unemployment, family trauma such as drug abuse, illness or divorce and domestic violence, contributing to growing numbers of street children in the Africa and Middle East region. This connection has been under-recognized, according to COHRE. "Recognizing housing poverty as one of the major push factors that makes children turn to a life on the streets is important not only from a human rights perspective, but also when it comes to formulating policy." (COHRE 2006: 39).

2. Heightened levels of sickness and mortality. Children in Africa and the Middle East bear the greatest burden of illness and death from bad housing.³¹ Mortality rates for children under five years old are much higher for slum areas than urban non-slum areas (see UN-Habitat 2006/07: 53, 103). In some cases the disparity is extreme: in Nairobi the child mortality rate is 11.3 percent in slum areas but less than 0.1 percent in non-slum urban areas (UN-Habitat 2005 Urban Challenges: 7).³² Primary culprits are diarrhea and dysentery from poor sanitation and water, and respiratory illnesses caused by overcrowding and poor ventilation in the slums (see also UN-Habitat 2006/07: 53, 103). These mortality rates could be reduced by 55 percent by simply improving access to clean water and sanitation. The recent studies linking higher child mortality rates to slums bode poorly for children in sub-Saharan Africa, given high and rising slum growth rates.

3. Homelessness and shelter deprivation related to HIV/AIDS deaths. In sub-Saharan Africa, 11 million children younger than 15 have lost one or both parents to HIV/AIDS. This number is predicted to rise to 20-25 million by 2010. Death of one parent forces a child's household into deeper poverty, often accompanied by reductions in housing quality. When both parents die, a child must find shelter with relatives, intensifying conditions that are already overcrowded and inadequate. Although 90 percent of child orphans do find housing with relatives, abject poverty has caused a rising number of extended families to reject HIV/AIDS orphans, who may end up on the streets. A further threat to housing for children is the rise of property-grabbing by relatives upon the death of the male head-of-household. Through this practice, in-laws forcefully evict children and their mother. (See the text box in Chapter III(C) above and Appendix I).

4. Disproportionate harm to girl children. Because of discrimination in education, inheritance and land rights systems, female children are more likely to suffer the effects of inadequate housing. These effects include: (a) poorer access to education; (b) higher rates of sexual exploitation and abuse, sexually transmitted diseases and unwanted pregnancies experienced by girls living on the streets, in the slums, and in refugee camps; and (c) extreme tenure insecurity of female children who become head-of-household upon the HIV/AIDS deaths of their parents.³³

5. Educational delays and losses. Inadequate housing is related to lower educational attainment for children and a greater likelihood of unemployment and poverty as adults (see Harker 2006: 8, and discussion in Chapter III(A) above).

6. Upheaval related to forced eviction. Research shows that forced eviction can devastate children's physical, mental and emotional health. Forced eviction creates a level of trauma for children similar to that experienced in war, according to a number of recent studies. Violence against women and children is common, in part because they are more likely than men to be home before and during the eviction.

7. Upheaval related to war. In Africa and the Middle East, as in the rest of the world, children suffer disproportionately when their homes are threatened or destroyed by war. One half of all Internally Displaced Persons (IDPs) are children. When displacement occurs, children are most likely to suffer violence, disease, malnutrition and death.

Most HIV/AIDS cases in the world are in sub-Saharan Africa

F. Effects on the Environment

Shelter conditions and the natural environment relate closely to one another. As discussed in Chapter II, above, natural disasters and other hazardous environmental factors can imperil both the housing and lives of low-income families in the Africa and Middle East region. On the other hand, socio-economic factors push low-income households to find shelter in places and in ways that further the destruction of the natural environment. In many cases the result is even worse living conditions for the poor. The following four examples typify the kinds of environmental harm caused by inadequate housing policy in Africa and the Middle East (see International Housing Coalition 2007: 7, for first three points below).

- (1) Unregulated and unplanned urban sprawl lengthens daily commute times for the poor and, as a result, increases air pollution.
- (2) The unregulated spread of slums outward from city centers destroys environmentally sensitive areas.
- (3) Cooking fires pollute the air in urban areas.
- (4) Inadequate or non-existent sanitation contaminates water sources (lakes, rivers, aquifers).

End Notes:

26 The framework for this chapter is adapted from previous Habitat for Humanity regional reports, including Habitat for Humanity Asia and Pacific 2007, Habitat for Humanity Europe and Central Asia 2005, and Habitat for Humanity Latin America and Caribbean 2004.

27 Another reason that girls stop going to school is the lack of basic water and sanitation facilities necessary to cope with menstruation (Ibid: 124).

28 Martin Lux, of the Socio-economics of Housing at the Institute of Sociology at the Czech Academy of Sciences, has written extensively on social housing.

29 Authors cite to R. Strickland (2004) Women's Property and Inheritance Rights in the Context of HIV/AIDS in sub-Saharan Africa (International Centre for Research on Women (ICRW) Working Paper).

30 Housing construction also generates consumption and employment in related sectors, such as construction materials and furniture. The multiplier effect for housing construction is 1.0, meaning that every dollar spent in construction generates another dollar spent in ancillary sectors (International Housing Coalition 2007: 8).

31 Two recent studies highlight the link between poverty housing and childhood illness and/or mortality. A 2001 study in northern Malawi showed that improved housing reduced the risk of respiratory infection, gastrointestinal illness or malaria by 44 percent in children under five years old (Wolf et al 2001). A study by the English NGO Shelter (www.England.shelter.org.uk) reported that bad housing correlates strongly with damage to children's health. Specific harms (in the United Kingdom) include:

- Up to 25 percent higher risk of severe ill-health and disability during childhood and early adulthood;
- Increased risk of meningitis, asthma and slow growth, which is linked to coronary heart disease; and
- A greater chance of suffering mental health problems and behavioral problems (Harker 2006: 8).

32 See also Garenne 2003, noting the complexity of urban v. rural child mortality comparisons in Africa, and the significant differences between countries. High mortality rates among the urban poor are most pronounced in Eastern and Southern Africa, which could be a result of social policies pursued by former British colonizers and/or the effect of the HIV/AIDS epidemic (Ibid: 8).

33 "HIV/AIDS has led to an explosion not only in the number of widows, but also in the number of orphaned girls who now find themselves as the sole heads of households. These girls face especially dire circumstances, and many live in extreme poverty with the formidable task of taking care of themselves along with their younger siblings... Many girls end up as street children, extremely vulnerable to sexual exploitation. They are often forced into prostitution for their survival." COHRE 2006: 56, quoting COHRE 2004.

Housing construction also drives economic growth by generating employment for both skilled and unskilled labor



Chapter IV: Background factors contributing to inadequate housing



Factors causing inadequate housing for the poor in Africa and the Middle East are twofold in nature. Underlying socio-economic and political factors comprise the first group. These include: (A) poverty and unemployment; (B) macro-economic stability; (C) discrimination based on gender, race and country of origin; (D) war and violence; (E) HIV/AIDS; and (F) disasters and environmental factors. These factors make up the foundation of the housing puzzle: the number of pieces firmly in place corresponds with the probability of building an effective, durable housing delivery system for the poor. Each of these factors will be addressed in Chapter IV.

The second group is comprised of those factors directly related to housing, over which decision-makers (together with local communities and the private sector) have a good deal of authority. This group includes: (A) the general housing policy environment; (B) the regulatory and legal framework related to housing; and (C) access to key input markets including financing, land and construction materials. In the housing puzzle, these factors are the pieces comprising the floor, walls and roof of the superstructure; each is important to the integrity of the system. These factors will be discussed in Chapter V.

A. Poverty and unemployment

Defining Poverty³⁴

The most common measurements of poverty are based on income and the United Nations' Human Development Index or HDI.

Income measurements:

- **Extreme poverty:** living on less than US \$1 per day (1993 purchasing power parity terms)
- **Moderate poverty:** earning US\$1-2 per day; and
- **Relative poverty:** earning less than a certain percentage below the average national income (Sachs 2005: 20)

The HDI³⁵ attempts to measure well-being, mainly through:

- **Life expectancy**, as measured by birth;
- **Knowledge**, as measured by the adult literacy rate (two-thirds weighting) and a gross enrollment ratio combining primary, secondary and tertiary education (one-third weighting); and
- **Standard of living**, as measured by per capita gross domestic product (GDP) at purchasing power parity (PPP) in US dollars.³⁶

The index, which ranks 177 countries, includes income-based indicators, but also looks at economic conditions, access to education and healthcare, demographics, and social and political freedom.

Thirty percent of all refugees in the world live in Africa

1. Linking poverty and shelter conditions


Poverty and inadequate housing are tightly linked: people living in extreme poverty can seldom afford to improve their housing conditions.³⁷ Those who lack adequate housing are often forced to spend money and time on shelter rather than on other basic needs, further entrenching them in poverty. (See discussion on poverty-inadequate housing cycle in Chapter III).

Although poverty impedes adequate housing, it is not an impenetrable barrier. Recent trends in microfinance and community development funds show that even some of the extreme poor are able to contribute resources to shelter when they are able to access land and financing markets.

2. Current economic development and poverty trends in Africa and the Middle East

Poverty and income trends vary greatly throughout the Africa and Middle East region. Economic growth in the Middle East and North Africa has increased at a slightly higher rate than that in sub-Saharan Africa since 1990 (Kessides 2006: 2). Some countries in sub-Saharan Africa (including Botswana, Mauritius, Mozambique and Uganda) have realized significant economic growth and poverty reduction in recent years (Ibid: xv). In others (including Benin, Burkina Faso, Ghana, Senegal, Mauritania, Mozambique and Tanzania) a combination of good governance and rapid economic growth holds promise for significant poverty alleviation in the near future (Ibid: 1). Many sub-Saharan countries have remained economically stagnant, however, and others are poorer now than they were thirty years ago. Conditions are worst for the Least Developed Countries (LDCs) in the region, in which levels of both extreme and moderate poverty increased between the late 1960s and the late 1990s (UN-Habitat 2005, Urbanization Challenges: 3). According to the UN in 2006, "Most African countries—with the exception of Botswana and Egypt





—are poorer today than they were in the 1970s.” (UN-Habitat 2006/07: 10).

While growth [in Africa] has recovered over the past few years, very few countries have achieved and maintained the growth rates necessary to reduce poverty. Africa still trails behind other regions in most measures of human development.” (UN Economic Commission for Africa 2007: 1).

Underlying this poverty are very high levels of income inequality, especially in urban areas (Ibid: 11). High economic growth rates (expressed as growth in GDP or per capita income levels) can be deceiving: when growth is tied to certain types of exports (such as oil), it may benefit only the elite. This is the case in Equatorial Guinea, for example, where one of the highest per capita income levels in the world (\$20,510) corresponds with one of the lowest HDI rankings (120th) due to the extreme poverty of most of its people.

Despite the fact that sub-Saharan African countries have some of the highest urban poverty levels in the world (50 percent in Chad, Niger and Sierra Leone), poverty is statistically worse in rural areas (59 percent in rural areas compared with 43 percent in urban areas) (UN-Habitat 2006/07:11).³⁹

3. Factors underlying poverty in the Africa and Middle East region

The causes of poverty in the Africa and Middle East region vary among countries,⁴⁰ and include war, unemployment, highly skewed wealth distribution, chronic external debt, HIV/AIDS, government policy (past and present), geographic/environmental conditions, colonization history, and discrimination. Two of the factors directly linking poverty with poor housing are low incomes and high inequality of wealth.

Low household income levels (unemployment, underemployment and low wages)

In its 2005 report on urban shelter, UN-Habitat noted that “The most direct and important factor contributing to urban poverty is the shortage of well-paid employment in cities. The challenge here is both the creation of jobs and the level of wages.” (UN-Habitat 2005: xxxiii). The unhappy junction of urban economic contraction and sustained high urban population growth in many parts of Africa has contributed to high urban unemployment. For example, cities in Côte d’Ivoire, Tanzania and Gabon recently experienced annual population increases of five to eight percent, while their economies contracted by two to five percent per year (UN-Habitat 2005, Urbanization Challenges: 5). In rural areas of the Africa and Middle East region, households often have even fewer income earning opportunities than they do in cities. In North Africa and the Middle East, unemployment and under-employment are severe problems. Rises in the working age population have contributed to unemployment levels of 30 percent in Algeria, and 14-15 percent in Lebanon and Iran (Baharoglu et al 2005: 4).

Importance of remissions for housing development in the Africa and Middle East region

Employment in foreign countries provides an increasingly important source for housing investment in many areas of Africa and the Middle East. In Accra (Ghana) for example, remittances from Ghanaians living abroad have financed more than half of the city’s new housing stock (Yeboah 2003: 117). The extent to which this construction boom has provided additional housing for the poor is unclear. In Egypt remittances account for 2-3 percent of GDP, and have become an important resource for the poor in improving housing conditions (Baharoglu 2005).

Inequality of wealth

Striking disparity levels exist both between coun-

tries in the Africa and Middle East region and within them. Inequality levels range from among the lowest in the world to among the highest in the world. (Compare Gini scores in Tanzania (34.6), Ethiopia (30) and Rwanda (28.9) with those in Namibia (74.3), Lesotho (63.2), and Botswana (63) (see UNDP Human Development Index 2006, Table IV-2 above). Africa and the Latin America/Caribbean region are the two most unequal regions in the world (Kessides 2006: 47). In some sub-Saharan African countries, economic stagnation has pushed large numbers of workers below the poverty line, thereby leveling incomes toward the bottom (UN-Habitat 2005, Urban Challenges: 3). Where economic growth has occurred in the region, however, it has often gone hand and hand with increased income disparity. These disparities are especially marked in urban areas: as urban population levels have grown across the region, so has social exclusion, driven by income inequality and a lack of services for the poor (International Housing Coalition 2007: 1). Disaggregating city-level data exposes marked economic and social stratification (UN-Habitat 2005, Urban Challenges: 7).

Unequal wealth is important not only as a measure of socio-economic injustice, but also because of its effect on economic capacity and poverty reduction. Higher inequality usually correlates with lower levels of development (UN-Habitat 2005: 11). Unequal distribution of agricultural land rights in some areas forms the very core of rural poverty, limiting resources available for housing and contributing to large-scale migration to urban areas.

B. Macro-economic instability

Stable macro-economic conditions, based on sound fiscal and monetary policies, are important building blocks for improved housing in the Africa and Middle East region. Stable inflation rates are a threshold condition for scaled up private/commercial investment in housing production. Many African countries

are on their way to macro-economic stability, evidenced by declining inflation rates in much of the region (International Housing Coalition 2007: 12; UN Economic Commission on Africa 2007).

C. Discrimination based on gender

Discrimination against women prevails in the Africa and Middle East region, and can be the single greatest determinant of poverty housing. The UN Special Rapporteur on Housing listed the Middle East and North Africa as two of the three regions in the world where discrimination against women's rights to land, property and inheritance are the strongest (Habitat International Coalition 2005: 5, noting that the third region is the Pacific). See Appendix I for additional information on women's rights and access to housing.

D. War and violent conflict

Large-scale violence has destroyed housing and undermined long-term improvements in housing policy in many areas of the Africa and Middle East region (UN-Habitat 2005 Urban Challenges: 16).⁴¹ In Africa, violent conflict correlates closely with slum growth and high numbers of displaced persons. Countries currently or recently disrupted by violent conflict (Angola, Burundi, Central African Republic, Côte d'Ivoire, Democratic Republic of Congo, Eritrea, Ethiopia, Liberia, Rwanda and Sierra Leone) have higher slum rates—by at least five percent—than other African countries (Ibid). Violence related to war and internal conflicts works against housing for the poor for the following reasons:

- It physically destroys housing structures and infrastructure such as water and gas pipes. Lack of housing and rehabilitation assistance can significantly delay the return of displaced people after conflict resolution.
- It causes an exodus of people seeking safety; either in other parts of the same country, Internally Displaced Persons (IDPs) or in other countries (refugees). Large-scale violence also stalls housing production and maintenance, creating further shortages for returning refugees and IDP's.
- Large-scale violence increases poverty and renders even a well-functioning housing market ineffective.

- It increases pressure on urban housing stock when conflicts take place in rural areas, often resulting in the growth of informal settlements on the urban fringes.⁴²
- Governments focused on reconstruction and reconciliation efforts following war are seldom able to tackle housing issues at the same time.
- War and internal violence reduces the capacity and willingness of banks to extend mortgage financing because of the absence of institution prerequisites (which are seldom achievable during war or its aftermath).

Shelter deprivation for refugees and internally displaced persons in Africa and the Middle East

Thirty percent of all refugees in the world live in Africa (UN-Habitat 2005 Urban Challenges: 16-17). In 2005, this included approximately one-half million Burundians, one-half million Somalis, one-half million Sierra Leoneans and one-half million Sudanese, as well as 350,000 Angolans, 345,000 Eritreans, 290,000 Liberians and 250,000 Congolese (Ibid). Recent conflicts in Liberia, Somalia, Sudan and Côte d'Ivoire alone have displaced one million people (Ibid).

Large-scale displacements create "refugee-cities" with slum-like conditions that foster political tension, violence and insecurity throughout urban Africa. Refugees and Internally Displaced Persons (IDP's) in Africa often live for years in severely overcrowded temporary structures without basic services, where they are subject to insecurity, disease and death (UN-Habitat 2005, Urban Challenges: 16-20).

In the Middle East, war and violence in Iraq and Lebanon have created millions of IDP's and refugees. War in Iraq created 1.5 million refugees by 2006; 1.2 million of whom have sought shelter in Jordan and the Syrian Arab Republic (UNHCR 2007: 6). The number of IDP's and refugees from the Iraq war rises daily. An estimated 200,000 people in Lebanon remain displaced following conflicts between Israeli security forces and Hezbollah (this number is down from one million at the height of the violence) (Internal Displacement Monitoring Centre 2007: Lebanon).

While large-scale violence affects everyone, harm falls disproportionately on women and women-headed households. See Appendix I for further discussion on the impact of war and

violence on women's rights and access to housing.

Poverty—as manifested in deprivation of housing and other basic needs—is not only caused by violence in Africa and the Middle East, it may also be a cause of that violence. "High poverty rates, meaning low financial, human and social capital... also creates the conditions for poor government and higher probabilities for conflict and man-made disasters." (UN-Habitat 2005, Urban Challenges: 16).

E. HIV/AIDS

HIV/AIDS is one of the most important factors impeding improvements to housing for the poor in Africa, as discussed in Chapter III.

F. Disasters and environmental factors

The relationship between disasters and poverty housing is cyclical: poverty causes people to live in unsafe areas in unsafe houses; the inevitable disasters sink residents more deeply into poverty. Natural disasters and unregulated housing construction often dovetail to create lethal conditions for slum residents. As UN-Habitat summarizes, "Substandard housing and construction practices, lack of infrastructure, absence of secure tenure, inappropriate land use and increasingly degraded environments leave large sections of the poorest communities chronically vulnerable." (UN-Habitat 2006/07: 135).

Slums are often located in or near hazardous sites, exposing residents to toxic fumes and raw waste and rendering them vulnerable to flooding and landslides. An estimated 30-40 percent of non-permanent homes built in developing countries are located in zones at-risk for natural disasters such as floods and landslides (Ibid: 58).

The impact of "natural disasters" on housing often involves a human-made component.

- Deaths from earthquakes, floods and landslides are often attributed to inadequate housing construction and location. For example, an earthquake in Bam, Iran, killed over 40,000 people in 2003; most of these deaths were attributed to

collapse of mud-brick housing that lacked essential supportive structures (UN-Habitat 2006/07: 136).

- Sprawling informal settlements cause deforestation, which in turn contributes to drought and water shortages. When poor households encroach on forest lands to build housing, they accelerate deforestation (for shelter construction and firewood), which in turn increases the harmful effects of desert sands and winds on settlements, and contributes to drought conditions.³³
- The burden of drought falls most heavily on the poor. In periods of water shortage, governments often cut delivery to the slums in order to maintain normal delivery levels to high-income neighborhoods (see UNDP 2006: 53, as discussed in Chapter III(C)).

Women's rights and access to shelter are particularly vulnerable during post-disaster rehabilitation and reconstruction (UN Special Rapporteur 2006: 16). Following a disaster, women often live without adequate housing, sanitation, water, or health services for extended periods of time—often for years. Women are under-represented in relief effort teams and their concerns are seldom adequately reflected in reconstruction policies and practices (Ibid: 16-17). Perhaps most importantly, compensation for destroyed housing rarely reaches entitled women, going instead to male relatives (Ibid).

End Notes:

³⁴ This box excerpted from Habitat for Humanity Asia and Pacific 2007: 30.

³⁵ See <http://UNDP.undp.org/hd/glossary.cfm>

³⁶ Purchasing power parity is defined in note to Chapter I, Basic Definitions, above.

³⁷ Housing policy analyst Schlomo Angel writes that the “[housing] affordability problem is... a poverty issue and not a housing issue. The solution to this problem must therefore rely primarily on policies for the

alleviation of poverty, and not on policies that aim at the provision of adequate housing.” Angel 2000: 112.

³⁸ Purchasing power parity is defined in note to Chapter I, Basic Definitions, above. UN-Habitat notes that income-based poverty statistics may underestimate the extent of urban poverty, which also depends on the higher cost of non-food items (such as transport, health, education and water) in urban areas (UN-Habitat 2006/07: 11).

³⁹ UN-Habitat notes that income-based poverty statistics may underestimate the extent of urban poverty, which also depends on the higher cost of non-food items (such as transport, health, education and water) in urban areas (UN-Habitat 2006/07: 11).

⁴⁰ HIV/AIDS is not only crippling the health of people across Africa and Middle East, it is also crippling the economy. In the most severely affected countries, HIV/AIDS may have caused annual economic growth to decrease by up to two per cent (UN-Habitat 2006/07: 53).

⁴¹ The following discussion framework is adopted from Council of Europe 2003: Refugee-related Housing Issues in Selected South Eastern European Countries. See also Habitat for Humanity Asia and Pacific 2007: 34; Habitat for Humanity Europe and Central Asia 2005; Habitat for Humanity Latin America and the Caribbean 2004).

⁴² In Sudan, for example, civil war displaced over six million persons in 1998, two-thirds of whom have settled in urban areas and one-half of whom live in the capital city of Khartoum (UN-Habitat 2006/07: 135). Most of these live in squatter settlements on the city's fringe, with little or no access to basic services (Ibid).

⁴³ Furthermore, the burning of bio-mass (including wood) as a source of indoor heating and cooking fuel poisons millions of people annually in the Africa and Middle East region. Harm falls primarily on women and children, who spend more of their time inside of the house.

Women's rights and access to shelter are particularly vulnerable during post-disaster rehabilitation and reconstruction

Table IV-1: Human Development, Poverty, Economic Growth and Wealth Inequality in sub-Saharan Africa (UNDP 2006; UNPF 2007)

HDI Rank		GDP per capita (PPP ₃₈ US\$) (HDI)	Human development index		Population living below \$1 A Day (%)	Population Living Below \$2 A Day (%)	GDP Per Capita Annual Growth Rate (%)	Inequality measures - Gini index
			1975	2004	1990-2004a	1990-2004a	1975-2004	
High Human Development								
47	Seychelles	16,652 (2004)		0.842	..	..	2.8	..
Medium Human Development								
63	Mauritius	12,450		0.8	..	..	4.4	..
106	Cape Verde Equatorial	5,727 (2004)	..	0.722	..	..	3	..
120	Guinea	20,510 (2004)	..	0.653	..	..	17	..
121	South Africa	12,120	0.653	0.653	10.7	34.1	-0.5	57.8
124	Gabon	5,690	..	0.633	..	..	-1.1	..
125	Namibia	7,910	..	0.626	34.9	55.8	-0.8	74.3
127	São Tomé and Príncipe	1,231 (2004)	..	0.607	..	..	..	..
131	Botswana	10,250	0.5	0.57	23.5	50.1	5.7	63
132	Comoros	1,943 (2004)	..	0.556	..	..	-0.7	..
136	Ghana	2,370	0.438	0.532	44.8	78.5	0.6	40.8
140	Congo	810	0.454	0.52	..	..	1.2	..
145	Uganda	1,500	..	0.502	..	..	2.5	43
147	Togo	1,536 (2004)	0.424	0.495	..	..	-1.1	..
151	Zimbabwe	21,940	0.548	0.491	56.1	83	-0.3	50.1

People living in extreme poverty can seldom afford to improve their housing conditions

HDI Rank		GDP per capita (PPP US\$) (HDI)	Human development index		Population living below \$1 A Day (%)	Population Living Below \$2 A Day (%)	GDP Per Capita Annual Growth Rate (%)	Inequality measures - Gini index
			1975	2004	1990-2004a	1990-2004a		
Low Human Development								
143	Madagascar	880	0.404	0.509	.61	85.1	-1.6	47.5
144	Cameroon	2,150	0.417	0.506	17.1	50.6	-0.6	44.6
146	Swaziland	5,190	0.529	0.5	..	..	2.1	60.9
149	Lesotho	3,410	0.463	0.494	36.4	56.1	4.7	63.2
152	Kenya	1,170	0.465	0.491	22.8	58.3	(.)	42.5
153	Mauritania	2,150	0.342	0.486	25.9	63.1	0.2	39
155	Gambia	1,920	0.286	0.479	59.3	82.9	(.)	50.2
156	Senegal	1,770	0.313	0.46	22.3	63	-0.1	41.3
157	Eritrea	1,010	..	0.454	..	..	..	..
158	Rwanda	1,320	0.342	0.45	51.7	83.7	-0.4	28.9
159	Nigeria	1,040	0.317	0.448	70.8	92.4	0.2	43.7
160	Guinea	2,240	..	0.445	..	..	0.7	40.3
161	Angola	2,210	..	0.439	..	..	-0.7	..
162	Tanzania,	730	..	0.43	57.8	89.9	0.8	34.6
163	U. Rep. of Benin	1,110	0.31	0.428	30.9	73.7	0.4	36.5
164	Côte d'Ivoire	1,490	0.415	0.421	14.8	48.8	-2.1	44.6
165	Zambia	950	0.47	0.407	75.8	94.1	-2	42.1
166	Malawi	650	0.327	0.4	41.7	76.1	-0.4	50.3
167	Congo, Dem. Rep. of the	720	0.414	0.391	..	..	-4.8	..
168	Mozambique	1,270	..	0.39	37.8	78.4	2.6	39.6

	GDP per capita (PPP US\$) (HDI)	Human development index		Population living below	Population Living Below	GDP Per Capita Annual Growth Rate (%)	Inequality measures - Gini index
		1975	2004	\$1 A Day (%)	\$2 A Day (%)		
HDI Rank				1990-2004a	1990-2004a		
Low Human Development							
169	Burundi	640	0.285	0.384	54.6	87.6	
170	Ethiopia	1,000	..	0.371	23	77.8	
171	Chad	1,470	0.269	0.368	..	..
172	Central African Republic	1,140	0.345	0.353	66.6	84	
173	Guinea-Bissau	700	0.255	0.349	..	..
174	Burkina Faso	1,220	0.256	0.342	27.2	71.8	
175	Mali	1,000	0.232	0.338	72.3	90.6	
176	Sierra Leone	780	..	0.335	..	74.5	
177	Niger	800	0.234	0.311	60.6	85.8	
Without HDI Rank							
	Liberia	..	..	..	..	..

Economic growth in the Middle East and North Africa has increased at a slightly higher rate

Table IV-2: Human Development, Poverty, Economic Growth and Wealth Inequality in the Arab States (UNDP Human Development Index 2006)

	GDP per capita (PPP US\$) (HDI)	Human development index		Population living below	Population Living Below	GDP Per Capita Annual Growth Rate (%)	Inequality measures - Gini index
		1975	2004	\$1 A Day (%)	\$2 A Day (%)		
HDI Rank				1990-2004a	1990-2004a	1975-2004	
High Human Development							
33	Kuwait	19,384	0.763	0.871	..	..	-0.8
39	Bahrain	20,758	..	0.859	..	..	1.2
46	Qatar	19,844	..	0.844	..	..	..
49	United Arab Emirates	24,056	0.734	0.839	..	..	-2.8
Medium Human Development							
56	Oman	15,259	0.492	0.81	..	..	2.3
64	Libyan Arab Jamahiriya	7,570	..	0.798	..	..	..
76	Saudi Arabia	13,825	0.606	0.777	..	..	-2.3
78	Lebanon	5,837	..	0.774	..	..	5
86	Jordan	4,688	..	0.76	2	7	0.5
87	Tunisia	7,768	0.516	0.76	2	6.6	2.3
100	Occupied Palestinian	..	..	0.736	..	..	..
102	Algeria	6,603	0.508	0.728	2	15.1	0.1
107	Syrian Arab Republic	3,610	0.543	0.716	..	..	1.1
111	Egypt	4,211	0.439	0.702	3.1	43.9	2.6
123	Morocco	4,309	0.432	0.64	2	14.3	1.4
141	Sudan	1,949	0.35	0.516	..	..	1.6
Low Human Development							
148	Djibouti	H1,993	..	0.494	..	..	..
150	Yemen	879	..	0.492	15.7	45.2	..
Without HDI Rank							
	Iraq	..	..	..	..	..	..
	Somalia	..	..	..	..	..	..

Chapter V: Specific, addressable factors causing inadequate housing in Africa and the Middle East





Specific, addressable factors causing inadequate housing in the region include: (A) a supportive policy environment; (B) a supportive legal and regulatory framework; and (C) increased access to factor markets (land, finance and construction materials).

A. A supportive housing policy environment

“The real barrier [to improving housing and basic services in developing countries] is the lack of political will, accountability and institutional capacity, rather than financial affordability.” (UN-Habitat 2006/07: 177).

The general policy environment includes: the political will to address housing issues; governmental competence to do so; and a workable underlying theory for housing policy.

1. Political Will

Why are some countries able to confront and improve shelter conditions, while others are not? One of the key components, according to UN-Habitat’s 2006/2007 State of the World’s Cities report, is political commitment to effective shelter policies. In some countries, this political commitment comes from the top. In Morocco 40 percent of the national development budget went to slum upgrading following the King’s prioritization of this issue; in Egypt and Tunisia politicians at the top-level have utilized centralized governmental control to drive shelter improvements (UN-Habitat 2006/07: 43). In some cases, individual cities may generate the political will necessary to address housing issues and move a pro-poor housing agenda without strong backing from the national government. However, national-level governments usually “have the power to make or break slum policies and programs—it is their political support, legislation, reforms and macro-economic policies that create the overall environment and framework through which programs and policies can operate

locally, as well as on a countrywide scale.” (UN-Habitat 2006/07: 160).⁴⁴

Experience in sub-Saharan Africa confirms the importance of national prioritization for housing improvement, and the difficulties of implementing policy when this prioritization is missing. In Tanzania and South Africa, for example, a decentralization of housing authority without the requisite devolution of funds, technical capacity, administrative resources, and clear regulatory structure has in many cases undermined effective housing policy by blocking municipalities from acting (UN-Habitat 2006/07: 169).

Most governments in the Africa and Middle East region have not prioritized housing, as reflected by the paucity of “clear measurable goals or budget information” on housing in national poverty reduction strategy papers prepared for the World Bank (UN-Habitat 2005: 13). Housing programs for most African governments have consisted of nominal levels of direct provision (International Housing Coalition 2007: 10), and have seldom targeted the most poor.⁴⁵

Lacking a threshold amount of either political will or government capacity, most of the Africa and Middle East region is nowhere close to meeting international housing improvement goals. Of the 50 countries in the world considered by UN-Habitat to be “off track” for meeting the Millennium Development Goal Slum Targets, 34 are in sub-Saharan Africa (UN-Habitat 2006/07: 39). While some of these countries have declared their intention to confront shelter issues and upgrade slums but they have failed to follow through, others appear not to have prioritized these issues at all (Ibid: 162).

On the other hand, national governments that have demonstrated political will to confront housing issues have realized gains. In North Africa, political support for addressing slum conditions has yielded notable results: between 1990 and 2005 slum growth rates decreased by 1.6 percent in Egypt and

5.4 percent in Tunisia.⁴⁶ In Morocco, the King was able to move an agenda to improve the slums despite only moderate political backing, thus reducing annual slum growth rates to by 1.4 to 2 percent. In the Middle East, Jordan included slum upgrading in its 1998 national development agenda, resulting in a new upgrade program that improved shelter conditions for approximately 327,000 residents (UN-Habitat 2006/07: 162).

Several sub-Saharan African countries have also begun to show political commitment to address slum conditions. These include Ghana, Burkina Faso, Senegal and Tanzania (UN-Habitat 2006/07: 160). The only country in sub-Saharan Africa that has made significant progress toward improving slums, however, is South Africa (Ibid: 39).

South Africa’s housing program

The South African Government has allocated more resources to housing improvement for the poor than any other country in the Africa and Middle East region. Between 1994 and 2003, the South African Government facilitated the construction of more than 2.5 million homes through its Housing Subsidy Program, thereby benefiting five million of its poorest residents through improved tenure security and access to water and sanitation (African Ministerial Conference on Housing and Urban Development 2005: 2; see also South Africa Department of Housing Web site, at www.housing.gov.za, stating that, by 2007, 2,355,913 houses had been delivered and 1,935,147 additional beneficiaries had been approved for houses). The Housing Subsidy Program is noteworthy not just for the large number of beneficiaries, but also because it has engaged all aspects of society, including NGOs, government, private individuals and commercial developers, in addressing housing for the poor.

Despite the government’s efforts, however, the number of people living in slums in South Africa actually increased between 1996 and 2001 (from 1.45 million to 1.84 million), due to rapid urbanization



and the changes in the nature of housing demand. (International Housing Coalition 2007: 3, citing to Mary Tomlinson 2005, "From Quantity to Quality, Restructuring South Africa's Housing Policy Ten Years After").

Political will is necessary not only to mobilize domestic resources for housing, but also for leveraging external donor resources. International donors are unlikely to prioritize housing unless and until governments in Africa and the Middle East do so (see International Housing Coalition 2007: 11).

2. Government capacity

Political will is the first prerequisite to improving housing for the poor in the Africa and Middle East region; the second is a threshold level of governmental capacity needed to create and implement policy changes. Government capacity includes sound basic revenue channels and fiscal capacity, the ability to implement projects, clear accountability among government actors and an absence of corruption.

The capacity threshold applies to all governmental levels, but may be particularly important at the municipal level. In sub-Saharan Africa, however, scarcity of municipal-level resources means that "local administrations are barely up to the task of maintaining services, let alone meeting the demands of growth." (Kessides 2006: xvii).⁴⁷ Many municipal governments are inexperienced in project implementation, lacking the competence to execute housing improvement policy and projects. An absence of technically qualified personnel at both central and local levels may impede needed reforms to land and housing. In South Africa, for example, the absence of people who are qualified in slum upgrading and tenure reforms has impeded the government's efforts to prioritize affordable housing over the last decade (UN-Habitat 2006/07: 167).

Although decentralization in many parts of the developing world appears promising for low-income

shelter policy, recent decentralization trends in the Africa and Middle East region have generally not furthered a pro-poor shelter agenda. In many cases, supposed decentralization has been only a fragmentation of government activities, rather than a shift toward democratic local government. Even where local councils have been elected, they have usually been held accountable to higher level bureaucrats rather than to a local electorate. The poor, therefore, have had no more access to decisions by local governments than those made at the central level. In fact, decentralization in sub-Saharan Africa has often shifted power to local elites whose interests are opposed to those of the poor (UN-Habitat 2006/07: 171).

Furthermore, decentralization has often occurred without devolution of the necessary resources needed by local governments to assume their new authority. As a result, it has further clouded administrative accountability over housing issues and undermined effective housing policy at both the national and local levels (see UN-Habitat 2006/07: 169; World Bank 2002: 13). Local governments lack sufficient power and capacity to raise revenue, so must rely on meager transfers from the central government (see International Housing Coalition 2007: 13; Kessides 2006: xvii).⁴⁷ Some African countries have decentralized power to districts and regions, rather than to the local governments that would be best suited to address housing policy (UN-Habitat 2006/07: 169).

It is important, however, to balance the cautionary tale of decentralization as it relates to affordable housing in the Africa and Middle East region with the long-term social costs of failing to develop participatory processes and expertise at the local level (see UN-Habitat 2006/07: 172).⁴⁸ In recognition of these costs, some centrally controlled governments (such as those of Egypt and Morocco) are gradually granting more authority over housing regulation and policy democratic processes at the local level (Ibid: 72).

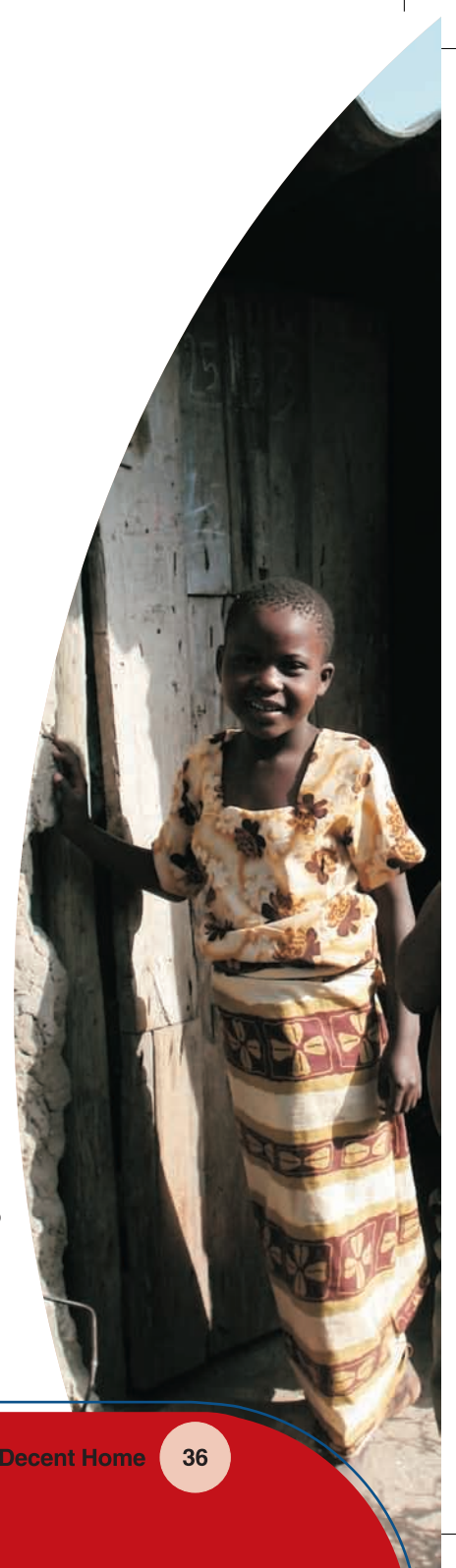
Corruption cripples pro-poor housing policy in many areas of the Africa and Middle East region. Soaring urban land values in some urban areas have fueled corruption among real estate developers, politicians and bureaucrats, further marginalizing the housing interests of the poor (Habitat International Coalition 2005: 4, quoting Milan Kothari, UN Special Rapporteur for Housing Rights). Bribery is the norm in negotiating the complex regulatory webs required for land development or improvement, rendering such processes out of the financial reach of most poor people.

3. A workable theory of low-income housing provision

Governments that have met the threshold conditions of political will and governmental competence also need a workable, underlying theory that directs and informs their housing policy. Post-colonial public housing policy focused on direct housing provision for a small target group of public employees. The purpose for these programs was to reward public servants more than it was to serve the poor. In fact, these programs assisted a very small number of people, and did not target the most poor.

At the urging of international donors, some governments in Africa and the Middle East have developed an "enabling theory" approach to housing assistance. According to this theory, the government's most effective role in housing the poor is to avoid direct provision, acting instead to enable private markets and the civil sector to serve this role.⁴⁹ This enabling paradigm was borne both from a belief in the capacity of the private and civil sectors to provide better quality housing options than the government and from financial necessity: governments simply could not afford to meet the need for adequate housing. International development banks have actively espoused and promoted the enabling theory.⁵⁰

While the debate over whether or not en-abling theory is (or can be) a workable framework for pro-poor housing policy will continue (see text box), this theory is likely to inform housing policy in the Africa and



Middle East region for some time to come. This is especially true for housing programs that involve assistance from international development banks. The text box below summarizes components and criticisms of the enabling theory. The extent to which the enabling theory works to deliver housing to the poor depends in a large part on existing levels of political will to improve housing for the poor, governmental competence to implement policy changes, development of efficient, productive private and NGO sectors for housing, and a realistic assessment of the resources and capacity of low-income households and communities.

Political will is the first prerequisite to improving housing for the poor in the Africa and Middle East region

Enabling Theory: Effective Housing Policy Framework for Africa and the Middle East

A. Components of an Enabling Housing Regime ⁵¹	B. Criticisms	C. Rebuttals by Enabling Proponents
<ul style="list-style-type: none"> • Strong property rights regime ⁵² Expressed in policies to secure tenure rights in slums, improve and simplify land registration and adjudication systems, and cease forced evictions and demolitions without government compensations. • Targeted subsidies ⁵³ Expressed in subsidies that: are transparent and measurable; contain finite and predictable costs; resist inflation; are widely replicable; are progressive; and lend themselves to efficient administration. Examples include demand-side subsidies such as lump-sum payments to first-time homebuyers, housing allowances and rent supplements;⁵⁴ and supply-side subsidies such as formalizing tenure and extending infrastructure. • Infrastructure assistance Expressed in extension of trunk infrastructure to slums. User fees and taxes encouraged. • Regulatory revamp Expressed through minimizing or eliminating regulations for construction, zoning, land-use planning, and subdivision, as well as state withdrawal from credit rationing and mortgage finance subsidies. 	<ul style="list-style-type: none"> • Abrogation of government responsibility. Enabling theory has been widely criticized for an over-reliance on the private and civil sectors that has not benefited the poor (World Bank 2006; see also Davis 2006: 70-94 for an extensive critique of enabling practices and the withdrawal of state support that has often accompanied them). Some hold that it has provided a theoretical guise for abrogation of governmental responsibility for low-income housing. Governments have, in fact, often coupled the adoption of enabling strategies with “momentous downsizing” of housing entitlements to the poor (Davis 2006: 72). • Philosophical shift away from housing as a human right. Some experts in housing policy believe that adoption of enabling theory signaled a fundamental shift in how housing is viewed—as a commodity rather than as a human right—that is detrimental to the poor and to society at large.⁵⁵ • Possible pro-poor market efficiencies undermined by corruption. Critics point to a tightening nexus of urban decision-makers, bureaucrats and developers that results in corrupt contract allocations and undermines the “free market efficiencies” upon which enabling theory rests.⁵⁶ • Support for housing policy that fails to reach those most in need. Perhaps the most important criticism of an enabling theory is that supplying low-income housing has yielded nominal (if any) profits, and so holds very little interest for the private sector. “A principle problem with enabling policies is that the private commercial sector is generally not interested in providing better shelter for the poor. . . . While it can be attracted into low-income housing provision, this often requires a degree of subsidization.” (UN-Habitat 2003: 132). Furthermore, poor people often lack the ability to participate in cost-recovery schemes that governments and the private sector required for financing assistance.(see further discussion below). Because of these factors, governments operating within an enabling paradigm have increasingly funneled housing resources (through the private sector) to higher income beneficiaries. (See discussion below, for example, on over-emphasis on mortgage financing). • Implementation barriers: restricted land supply. One of the major problems with the initial adoption of enabling strategies was a shortage of available land for low-income housing. (Implementation of enabling strategy was highly dependent on land supply, which in fact was highly restricted). 	<ul style="list-style-type: none"> • No better method of delivering housing to the poor. Enabling proponents concede that housing markets do not work perfectly, but hold that they function more efficiently and to greater societal benefit than any other method of housing delivery. By reducing bureaucratic regulations and ineffective subsidies, governments can remove market impediments and increase the efficiency with which they provide housing. • Theory is based on economic and housing realities for the poor. According to proponents, the enabling paradigm embraces the way that poor people actually manufacture shelter: through self-building and over time, often in opposition to current policy and regulatory regimes. When governments change their policies to accommodate this reality, argue enablers, they are often able to co-opt informal markets into the formal sector, thereby improving the value of housing for the poor, improving urban planning and bringing considerable property value into the tax base.

Historical housing market interventions in Africa and the Middle East (Information based on Rakodi 1997: 2 et seq., except where otherwise noted; see also Adams & Turner 2005).

Many of the dysfunctional laws and regulations governing access to housing and land in the Africa and Middle East region are based on past government interventions and are best understood in the context of their historical evolution. This text box provides a brief introduction to housing market interventions in Africa and Middle East during the colonial and post-independence eras. For pre-colonial housing rights systems, see the text box in Chapter II(A) (3) above.

(1) Colonial-era land rights systems and interventions

Colonial tenure systems varied by region, depending on whether the colonial power was English (Kenya, Tanzania, Uganda, Malawi, Zambia), Dutch (Botswana, Lesotho, Swaziland, South Africa, Namibia), French (West and Central Africa including Côte d'Ivoire, Cameroon, Benin) or Portuguese (Angola, Mozambique) (see also Habitat for Humanity International 2005). In coastal West Africa, urban settlements were allowed to remain under traditional forms of tenure, although colonizers expropriated some land in or close to urban areas. In East, Central and Southern Africa, colonization brought complete upheaval of traditional tenure systems. Governments forced rural Africans onto reserves and allocated land ownership rights to Europeans in urban areas. Governments sold large amounts of land at cheap prices to immigrants from Europe and (sometimes) Asia. Africans were not allowed to own land, but were allocated use rights for house construction. In labor reserve colonies, workers were prohibited from owning a house to ensure they would return to their villages upon completion of a labor contract. Workers were therefore forced to rent. In general, colonial land laws emphasized individual ownership, formal title and registration (Habitat for Humanity International 2005).

One reason that urbanization in Africa has lagged behind many other areas of the developing world is that colonizing forces artificially suppressed the flow of rural-urban migration. During the colonial period, governing forces restricted residency in city centers to white colonists. African workers needed for urban employment were forced to live in townships on the urban periphery (Mabogunje 2005: 5). When these restrictions on urban residency lifted at the end of colonization, Africans flooded into city centers in many countries, fueling sustained high levels of urban growth (Ibid).

(2) Post-independence land rights systems and interventions

Upon independence, African governments inherited a dual land tenure system in which some areas were governed by European administration systems and others by traditional/customary systems. As a result of overlapping tenure systems, current land rights in many parts of the region are subject to multiple claims. Formalizing or transferring these rights can be difficult and costly.

Public housing subsidies in the post-independence period were highly fragmented between government levels and agencies, lacked transparency, and seldom efficiently targeted low and no-income households (International Housing Coalition 2007: 12). Clear information on housing subsidies often eluded even the government agencies or officials with the most authority over housing matters.

From the 1970s through the 1990s, housing programs by African governments consisted of direct provision of housing to a nominal number of people, nearly all of whom were civil servants (International Housing Coalition 2007: 3). These programs were mostly ineffectual, meeting a tiny fraction of the demand and failing to target the most poor (Ibid). Where governments did successfully deliver housing to the poor, middle-class households quickly bought out poorer families (a problem known as middle-class "raiding").

Governments in North Africa and the Middle East followed a highly interventionist strategy for land and housing markets. In Egypt, Morocco, Iran and Algeria, for example, the state owned (and still owns) much of the urban land available for housing, and highly regulated urban land that was not strictly under public ownership (Baharoglu et al. 2007: vii). In some countries, like Egypt and Algeria, the state also owned the majority of the urban housing stock. Rent control was common (it is now less so in all Middle East/North Africa countries except for Jordan) (Ibid).

Key aspects of post-independence systems include the following:

- Governments removed restraints against urban migration, while at the same time adopting policies intended to increase Africans' access to employment, education and property ownership. As a result, urban migration flows increased.
- Approximately one-half of sub-Saharan African countries nationalized land at independence or in the 1970's, converting free into leasehold tenure.
- Some governments (backed by international development banks and donors) engaged in direct production of housing, including sites and services schemes which relied on beneficiary households to construct their own dwelling. With the exception of Zimbabwe, these efforts produced only a nominal supply, benefited civil servants, and were not generally available to the poor. (See further discussion in Chapter VII). In some instances public housing programs (including sites and services and upgrading) further marginalized the poor (Rakodi 1997: 12, noting experiences in Tunisia and Morocco).
- Post-colonial governments retained the high regulatory standards imposed by colonial governments, thereby preserving access to urban land for the elite and further excluding the poor from formal sector land and housing markets (see discussion following).
- Governments have widely allowed and/or condoned the illegal subdivision and sale of private and state land on the urban periphery. Although this is often the only source of land available to low-income people for housing, it excludes many who lack money or connections.
- Until recently, most African governments have not supported slum upgrading, but have "addressed" slums through forced evictions and bulldozing (International Housing Coalition 2007: 3). See further discussion below.
- Customary laws are eroding in some areas. One example of this is the deterioration of communal housing situations (e.g. family compounds in Ghana⁵⁷). Until recent years in West Africa, communal housing has been based on the right of any person to live with his or her relatives. "The very fact of even remote kinship has proved able to invoke free accommodation for the poor." (UN-Habitat 2003: 67, quoting Wadhava 1993: 52). As a result of the customary tenure patterns reflected in family compounds, poor households were usually able to find basic shelter, and squatting was not as common as it was in other parts of the world. A greater problem was provision of basic services, almost non-existent in communal housing arrangement.

While this traditional form of family tenure fills the shelter needs of some of the most poor, it also prevents the individualization and transfer of rights that could create land markets beneficial to those who want to either sell their share of rights or those who are excluded from certain shelter options because they lack kinship relations. As economic tensions (and the demand for urban housing) rise and core family structures begin to shift, extended families have become less willing to share their housing. In some cases family leaders have sold the rights out from under their extended relatives (Rakodi 1997: 6e).

Poor households in the Africa and Middle East region have largely substituted incremental building for housing finance

B. Supportive legal and regulatory frameworks related to housing

Improving housing for the poor in the Africa and Middle East region requires a rational, well implemented legal and regulatory framework for housing. Achieving this will necessitate a revamping of current laws and regulations, many of which have deep historical roots (see text box below for a discussion of historical housing market interventions in Africa and the Middle East). Governments that do undertake these efforts are likely to facilitate exponential growth in affordable housing supply through: (1) increasing the supply of urban land available for formal-sector housing; (2) increasing access to housing finance; (3) increasing access to affordable construction materials; and (4) improving the capacity of the private sector to supply affordable housing.

Governments must make difficult choices in achieving a regulatory balance that reflects economic realities on one hand, and the need to protect health and safety on the other. The question for governments is what level of regulation will best strike a balance with affordability (see UN-Habitat 2006/07: 58-60, noting that lack of regulatory enforcement in informal settlements results in injury, death and destruction of property, but that gains in compliance and durability often mean losses in affordability). In the past, many African governments have also been loath to reduce standards for the poor because of the related social implications (World Bank 2002: 11).

Over six million Africans were forcibly evicted from their homes between 2000

An outdated legal and regulatory framework that artificially constrains the housing supply is one of the chief reasons that adequate housing in urban areas remains unaffordable to the poor in Africa and the Middle East (see Baharoglu 2005). Regulatory compliance for land development and construction requires a trail of informal payments along the way. It is either technically or financially impossible for most, and especially so for the poor (see World Bank 2006: 35 et seq.). As a result, informal markets continue to burgeon. The existing regulatory framework also discourages private sector developers from increasing housing supply for the poor (International Housing Coalition 2007: 11). By increasing costs to developers of building new housing, the regulatory framework increases the end cost of housing to consumers, pricing them out of even the most inexpensive professionally built housing.

Examples of regulatory impediments to improving low-income housing include the following:⁵⁸

- Bureaucratic and expensive land titling and registration requirements exclude the poor from the formal housing sector.
- Excessive regulation of financing institutions precludes potential sources of financing for low-income housing.
- Zoning and land-use planning regulations restrict the amount of (formal sector) urban land available for low-income housing. (Examples of such regulations include minimum lot sizes, mandatory setbacks and servicing standards (World Bank 2006: 36).
- Unduly restrictive regulations for obtaining development permits limit the amount of urban land available for low-income housing, and create costly bureaucratic barriers to building low-income housing.
- Construction regulations were established by colonizing forces and fail to reflect the limitations facing most builders of low-income

housing in Africa and the Middle East today. These regulations: (a) were usually intended for construction by the elite/colonizers, and not for the majority of households; (b) were seldom appropriate for the Africa and Middle East region because they were not based on local construction styles and materials; (c) establish standards out of the economic reach of the majority of households in the region; and (d) exclude the possibility of progressive building, which is used by the majority of home builders in the region.

- Ill-targeted and non-transparent subsidies divert housing resources away from low-income housing. In North Africa and the Middle East, for example, subsidies have taken two forms: (1) land subsidies (e.g., granting developers the rights to public lands at below-market prices); and (2) interest rate subsidies. Both lack transparency, and neither is available to the poor (see Baharoglu 2007: 24).
- Eviction policies may undermine tenure security in informal settlements. The stated cause for forced eviction is often the violation of regulations that do not take into account socio-economic realities for poor urban households. (See the text box on next page).

Common denominators for this list of regulatory impediments are non-transparency of process and sporadic enforcement. Corruption riddles the legal and regulatory systems, rendering them costly and unpredictable. Experience in the Africa and Middle East region confirms that current regulations for land and housing development are seldom followed (and thus the exponential growth of the informal sector) and less frequently enforced. Failure to enforce building codes was a chief cause of the collapse of a residential building in Nairobi that killed 14 people in January, 2006 (UN-Habitat 2006/07: 58). Poor building regulation was also responsible for the destruction of residential buildings in the 2003 earthquake in Iran and in other recent urban earthquakes (Ibid).





Eviction policy

Sub-Saharan Africa has the highest magnitude of urban eviction in the world (UN-Habitat 2006/07: 92). Over six million Africans were forcibly evicted from their homes between 2000 and 2006 (COHRE Oct.4 2006 Press Release:1-2). This number includes the following incidences:

- Nigeria—two million people forcibly evicted since 2000;
- Sudan—four million people displaced in the country (authorities continue the forced eviction of many of these displaced people from camps in or near Khartoum);
- Zimbabwe—700,000 people forcibly evicted in 2005;
- Angola—6,000 people forcibly evicted in Luanda in 2001;
- Kenya—70,000 people forcibly evicted from forest areas and 20,000 people from the Nairobi area; and
- Ghana—77,000 people forcibly evicted from housing in Digya National Park in 2006 (Ibid).

UN-Habitat notes two factors that may contribute to high levels of forced eviction in the region: (1) urban residents in Africa have not yet been able to effectively organize themselves to generate political power within the city (this in turn may be related to exceptionally high recent urbanization rates); and (2) leftover, elitist laws from the colonial period discriminate against the urban poor in many African cities, creating “apartheid-type” cities with neighborhoods demarcated according to wealth (UN-Habitat 2006/07: 92).

A government’s policy toward forced evictions influences both housing security for the poor and economic development. Forced eviction not only undermines the security and health of its victims, but it also retards economic growth. First, it destroys a significant source of capital accumulated by impoverished communities. Forced eviction reflects a government’s denial of the presence and needs of the poor; bulldozing a slum only displaces—not eliminates—its population, rendering it even poorer. As David Painter summarizes, “Not only is the destruction of slums fundamentally poor housing policy, it is poor economic policy as well. However appalling a slum may appear, a substantial amount of capital has been invested in its construction. Destroying capital investment... cuts off the flow of economic benefits that would have otherwise continued to contribute to economic growth.” (International Housing Coalition 2007: 23, citing to “Scaling up Slum Improvement: Engaging Slum Dwellers and the Private Sector to Finance a Better Future” TCG International LLC 2006: 5). Forced eviction also creates perceptions of insecurity among slum communities, which discourages shelter investments needed for health, safety, political stability and economic growth.

Forced evictions in Africa and the Middle East particularly harms women and children, who bare the brunt of violence before, during and after the forced eviction of their household. In addition, women are often forcefully evicted from their own homes by their husbands or members of their extended family, due to discriminatory laws and practices. See Appendix I to this report for further discussion.

Some governments in the region have taken recent steps indicating a shift away from forced evictions (Scoop 2006, citing to Press Release by Amnesty International). For example, Kenya recently adopted guidelines against forced evictions, Botswana implemented a system of occupancy certificates to improve tenure security for slum dwellers, and South Africa developed legislation providing for a rights-based approach to eviction.

C. Limited access to key factor input markets (land, financing and construction materials)

1. Limited access to land

A constrained urban land supply suppresses urban housing options for the poor in Africa and the Middle East (see International Housing Coalition 2007: 12-13; World Bank 2006: xv, xvi). In a climate of stagnant urban wages, rising land prices render formal sector housing unaffordable to low-income

and often middle-income households. Shortages of land for housing are not confined to the formal sector; however, as soaring urban populations move further into informal settlements on the urban periphery, land prices in these areas continue to rise, pushing poorer households into more distant, less desirable areas of the informal sector.

Urban land shortages in Africa and the Middle East have also deterred public housing programs. This was the case with historical sites and services

schemes in the region, and is currently the case in South Africa, where a lack of available urban land has undermined the government’s efforts to address the unmet need for affordable housing by building one million houses per year (UN-Habitat 2006/07: 167). Urban landholding patterns leftover from apartheid constrict the amount of well-located land for housing, forcing the government to build housing for the poor far outside of city centers (Ibid).

The shortage of available land is partly a function

of increased urban populations (and thus increased demand for residential land), but it is also a function of several factors that could be changed to free up additional land supply. These factors include:

- (1) Public policies—such as rigid land development regulations—that reflect under-planning and under-preparation of “new” land for affordable housing (UN-Habitat 2006/07: 166);
- (2) Large tracks of publicly-held land within urban areas, correlating with higher land development costs (Baharoglu et al 2005: vii);⁵⁹
- (3) Large tracks of urban land held by customary and traditional private interests, such as clan chiefs in Ghana (International Housing Coalition 2007: 12; Yeboah 2003: 117);
- (4) Extreme lack of infrastructure such as water and sanitation in urban areas;⁶⁰
- (5) Formal land tenure and registration systems that exclude most land used for affordable housing; and
- (6) Land speculation.

By artificially constraining the urban land supply, these factors elevate land values, pricing low-income, and often middle-income households out of the housing markets.

Government policy can be used to expand the formal urban land supply for affordable housing in three basic ways: (a) by freeing up “new” formal sector land for affordable housing; (b) by transferring land currently used for affordable housing from the informal sector to the formal sector; and (c) Revamping outdated land tenure and registration systems.

a. Freeing up “new” land for affordable housing

Given the current and predicted urban growth rates for much of the region, responsive governments will acknowledge and address the growing need for land designated for affordable housing in urban

areas. One expert on urban development notes that “the most cost-effective solution in rapidly growing cities (even compared to in-situ upgrading) is to block out areas in advance for new settlement.” (Kessides 2006: xxi, xxii). In many areas of the Africa and Middle East region, however, current public policies reflect under-planning and under-preparation of land for affordable housing (UN-Habitat 2006/07: 166). These land rights frameworks and policies governing the urban poor vary throughout the region.⁶¹

Governments that strategically plan affordable housing communities on “new” land, as an alternative to slums, accrue several advantages. These include the ability to: guide the location of new housing; spend much less money than would be required to provide the same infrastructure and services retroactively;⁶² avoid costly and disruptive relocation of settlement residents for infrastructure, schools and transportation; and assist many more poor people in acquiring adequate housing than would be possible with direct housing construction (Habitat for Humanity Asia and Pacific 2007: 46). To create slum alternatives for future populations, governments could allocate publicly-owned land specifically to affordable housing, rather than hold it off the market or designate it for high-end residential development. When possible, governments could also extend trunk infrastructure for basic services to these areas. The government of Tanzania, for example, started a “slum alternative” project in 2002, involving the transfer of serviced plots to 20,000 households that would otherwise have been built in informal areas (UN-Habitat 2006/07: 167).

b. Transferring land currently used for affordable housing from the informal to the formal sector

An alternative way to expand formal sector land for affordable housing is to transfer land currently used for this purpose from the informal to the formal sector. This involves regularizing (or in some way

acknowledging) the land rights of people living in the informal sector (slums), and might also involve the extension of trunk infrastructure and basic services to slum communities.

c. Revamping outdated land tenure and registration systems

One of the impediments to incorporating more urban land into the formal sector is the fact that many sub-Saharan African countries have outdated and rigid formal land tenure and registration systems leftover from colonial rule. Existing registration systems often fail to take into account the percentage of contemporary realities and, as a result, fail to incorporate the vast majority of all urban residential land.⁶³ In many cases, colonial land registration systems have fallen into complete disuse, both reflecting and contributing to the widespread failure of formal sector urban land markets (Mabogunje 2005: 11). This means that the majority of land for affordable housing in most sub-Saharan African cities is not governed by formal sector regulation, zoning, construction and environmental safety standards. When land slated for slum upgrading falls outside of the formal sector (as it usually does), it can result in major bureaucratic delays.

Problems related to faulty tenure and registration systems are not confined to sub-Saharan Africa. In North Africa and the Middle East, cumbersome and expensive registration procedures, as well as a high real estate tax burden, drive people to the informal housing sector (Baharoglu et al 2005: 16).⁶⁴

The answer to dysfunctional registration systems may not be new programs to formally title and register all individual housing rights. Such programs may be too costly, too individualized and not realistic based on existing systems. Formal titling does not necessarily guarantee tenure security, and is “no longer viewed as a condition for further improvements.” (World Bank 2002: 5; World Bank 2006). Formal titling can also encourage absentee





ownership and speculation, and should not generally be tied to upgrading projects (Ibid). Also, many titling and registration projects have resulted in formal transfer of property rights to the male head of household, excluding women entirely (Brown & Uvuza 2006: 4; Lastarria-Cornhiel & Giovarelli 2005). Formal titling may be important, however, for communities that have already been evicted at least once, or for urban immigrant communities that have faced historic land ownership prohibitions (World Bank 2002: 5).

On the other hand, simplifying tenure and registration systems could substantially increase access to the formal housing sector by the poor, both improving security for low-income home-owners and expanding the tax base for local governments. Egypt's systems of Hekr land rents and Hand Claim with Property Taxes provide models for how this could be done in other countries in the region (See Baharoglu et al 2005: 17). The Hekr land rent, set forth in the Civil Code, applies primarily to rural areas. It allows for 60-year leases of public land and provides that the lease holder owns all improvements made over this time. By establishing a low ground rent for the occupier of the land, this system helps to legitimize the rights of squatters who pay this rent, and provides the basis for creating a land registry in the absence of other proof of occupation. The Hand Claim with Property Taxes is a parallel system used to tax urban land. Under this system, the Ministry of Finance, through its local revenue administration units, identifies and records buildings and levies an annual property tax on all occupiers, regardless of who has claims to the land. Tax rates are small, and are re-assessed every ten years through field surveys that produce detailed property descriptions. These descriptions, and payment of the taxes, are pre-requisites to the provision of metered electricity service or application for formal property rights. The Hand Claim with Property Taxes system has several advantages: it legitimizes squatters' rights, assists urban land management and tax revenue collection, and provides a basis for property transfers.



In addition to Egypt, other countries in the region have begun improvements to land tenure and land titling and registration systems in order to better take into account current affordable housing patterns. The government of Burkina Faso began to strengthen land tenure rights in the slums of its capital city in the 1980s.⁶⁵ In Senegal, the government initiated a program of tenure regularization alongside physical upgrading at a national level beginning in 1986 (UN

-Habitat 2006/07: 167). More recently, Ghana embarked on a revamp of land titling and registration systems in the cities of Accra and Tema (where inefficiency in these systems proved a major impediment to slum upgrading), and Tanzania began the process of regularizing land rights by issuing "residential licenses" to households in existing slums, per the 1999 Land Act (Ibid).

Experiments in tenure security documentation in the Africa and Middle East region

In many parts of the Africa and Middle East region, formal title is a luxury few can afford. Fortunately, titling is seldom a prerequisite for tenure security (World Bank 2002: 5). According to the World Bank (2006: 30-1):

"Simpler approaches to tenure insecurity are often available and, depending on the existing constraints, there are a variety of tenure instruments that can be employed to convey property rights or freedoms. In addition, because many of these instruments do not require prior physical planning, infrastructure, servicing and surveying of the settlements, they are often an advantageous strategy from the perspective of widespread coverage at reduced costs."

Because the costs of titling and registering individual property rights are prohibitive and often laden with conflict (see, e.g. Ibid: 29), some governments have initiated new solutions to property rights documentation. Falling between the formal and informal sector, these solutions create a middle ground based on the realities of resource limitations, the administrative needs of local governments, and the critical importance of improving property rights security for the poor. The approaches are best applied to informal settlements on public, rather than private, land (World Bank 2002: 6). Examples include the following:

- Distribution and registration of occupancy certificates or licenses (Botswana).
- Assignment of numbers or addresses to houses in a slum neighborhood. This gives a sense of permanence to residents and makes it easier for municipalities to levy user fees for infrastructure and service upgrades (International Housing Coalition 2007: 23). Street addressing has been successfully introduced in 20 (mostly francophone) African countries (World Bank 2006: 30).
- Application of a low-level land tax, such as Egypt's Hekr and Hand Claim with Property Rights systems (see text above).
- Provision of infrastructure or full slum upgrading.
- Adoption of a policy against slum clearance or forced evictions (World Bank 2002: 5).

2. Limited access to housing finance

a. The importance of housing finance

Housing finance allows those who buy, build or improve their own housing to pay only a fraction of the total cost up-front. Effective housing finance markets thus expand the possibility of home ownership and improvement to middle and (sometimes) lower income households. Housing finance markets are also an important tool for increasing developers' access to funds for construction, which in turn can increase the housing supply (Habitat for Humanity 2007: 48).

A discussion of housing finance in the Africa and Middle East region merits several caveats, summarized as follows:

Caveat 1: Most poor people in urban areas of the Africa and Middle East region rent.

The entire discussion of housing finance does not apply directly to renters, who constitute the great majority of the poor in many cities in the Africa and Middle East region. Improving access to housing finance may indirectly affect renters in several ways, however. First, it may allow some percentage of renters to buy their own housing. Many, however, are simply too poor to benefit from housing loans on any terms. Second, it may result in an increase in the quality and quantity of rental accommodations offered by small-scale landlords in the informal sector. This may have both positive and negative consequences for renters. On one hand it may increase and improve the housing supply; on the other hand it may lead to price hikes that further reduce affordable rental options for the poor.⁶⁶

Caveat 2: For those poor households that do not rent, incremental building is, in itself, a form of housing finance.

Poor households in the Africa and Middle East

incremental building accounts for 70 percent of all housing investment in developing countries (UN-Habitat 2005: x1i). Building incrementally allows a household to piece together shelter as payment capacity allows, without taking out a loan that might or might not be payable in the future (and that, at any rate, is unlikely to be available in the present) (Habitat for Humanity Asia and the Pacific 2007: 48). This economic flexibility comes at a high cost, however, often leaving occupants physically vulnerable to weather conditions and safety hazards for years while they build their shelter piece by piece. Also, incremental building is usually more costly over the long term because frequent replacement of make-shift, disposable construction materials is more expensive than the single purchase of higher quality, more durable materials (see, e.g. UN-Habitat 2005: xxv; and Habitat for Humanity Asia and the Pacific: 48).

Caveat 3: A focus on housing finance will be most effective if sequenced appropriately with other reforms.

A focus on housing finance may most effectively serve low-income households in those countries that have already demonstrated a threshold level of macro-economic stability and a commitment to supply-side reforms in the land and housing markets (see Baharoglu et al 2007: 26; World Bank 2006: 47)⁶⁷ Where there are major impediments to increasing the supply of low-income housing, an emphasis on housing finance may result in increased housing prices rather than increased housing supply for the poor (see Ibid). "Often, when mortgage finance does become available, land market regulations are so restrictive that the finance simply feeds sharp house price increases rather than resulting in more housing." (World Bank 2006: 6, quoting Shiller 2005). The authors of a 2005 report on shelter policy in North Africa and the Middle East suggest a prioritization of housing finance reform in Algeria, Egypt, Lebanon, Tunisia and Jordan, but not in Iran or Morocco, where a

focus on land development and reforms to housing subsidies should precede financing reforms. In Yemen, the authors suggest, slum upgrading, land development and basic macro-economic stability should precede housing reforms (Baharoglu 2005: 26).

Caveat 4: When intervening in housing finance for the poor, international donors and NGOs might act carefully so as not to displace community-based systems, which have developed over long periods of time.

Meeting the housing finance gap in the Africa and Middle East region will require investment from both domestic and foreign sources. While foreign capital—both public and private—will be needed to augment and leverage domestic funds, addressing the housing finance gap over the long term will depend on investments that are "predominantly domestic, community-driven and market-based." (UN-Habitat 2006/07: 177; see also Africa Recovery 2001: 6, on the need for an "integrated approach, based on community participation").⁶⁸

b. The current status of housing finance in the Africa and Middle East region: defining the gap between resources and need.

Currently, resources committed to housing finance for low-income households cover only a fraction of the need. UN-Habitat estimates that "combined public and private investment and official development assistance meets only 5 percent to 10 percent of the financing required to upgrade slums in sub-Saharan Africa, South Asia and South-East Asia." (UN-Habitat 2006/07: 177). This estimate, assuming that it could be roughly applied to rural shelter needs and resources as well, yields a "housing finance gap" of 90-95 percent in sub-Saharan Africa. This gap in North Africa and the Middle East, though lower, remains significant. In the Africa and Middle East region housing finance





is widely underdeveloped, and in some countries does not exist at all. Where housing finance schemes have existed they have primarily benefited the elite. This is true for a number of reasons, including:

- Only the elite in many urban areas of the region can afford housing in the formal sector; prices are too high for lower-and middle-income households (even if they could pay over time);
- An over-reliance on mortgage as a means of housing finance (vis-à-vis microfinance or community development funds, see below) has excluded the poor;
- Inflexible payment schedules render long-term repayment difficult for informal sector workers;
- The informality of the housing and employment markets available to the poor preclude qualification for commercial mortgage financing (and some forms of microfinance);
- Low-income people often distrust the banking system;
- There is an institutional bias toward larger loans because of reduced transaction costs;⁶⁹
- Banks are only prepared to lend for a short period of time or for a small portion of the house price due to limited access to long term loan funds (see International Housing Coalition 2007: 14); and
- Financing institutions resist lending where reliable foreclosure systems are not in place. (Habitat for Humanity Asia and Pacific 2007: 50-51; UN-Habitat 2005: 69-70; see also Vance 2004: 146 for adversity to foreclosure as impediment to bank investments in small housing loans in South Africa).

c. The cost of financing the gap

Estimates for financing the housing gap in Africa and the Middle East include three components: (1) costs of upgrading current slums; (2) costs of providing slum alternatives for future urban growth; and (3) costs of upgrading rural housing conditions. The following two tables give rough projections for

the cost of urban housing improvement in the region. Sound projections for rural improvements do not appear to be available.

Table V-1: Regional costs of slum upgrading in Africa and the Middle East⁷⁰

	Upgrading current slums in sub-Saharan Africa, Egypt and Sudan	Upgrading current slums in the Arab States, Turkey and Iran
Total cost per capita	528	1328
Total cost (US\$ billion)	16.4	5.3
<i>Funding source</i>		
Subsidies	9.8	3.2
Loans	4.9	1.6
Savings and self-help	1.6	0.5

d. Strategies for financing the gap

Some amount of the cost gap for housing improvement in Africa and the Middle East may come from housing finance, in the form of mortgage, microfinance, or community funds and savings groups. These options target households of varying income levels, as outlined in Table V-3 below.

Table V-3: Housing Finance Options (Habitat for Humanity Asia and Pacific 2007: 49)

		Mortgages	Microfinance	Community funds and savings groups
High Income		X		
		X (rarely)	X	
Low Income (See definitions in Chapter I above)	Relatively poor		X	
	Extremely poor		X (some programs)	X
				X (some programs)

Mortgage

Demand-side impediments

Housing finance has often been equated with mortgage, but mortgage financing has little relevance for the poor. “For [poor] families, mortgage finance remains a distant reality even if market-based finances were available.” (World Bank 2006: 6). In most developing countries a traditional mortgage is only affordable to the wealthiest 10-20 percent of households (Ferguson 2004: 16). Given high interest rates and the breadth of poverty in many sub-Saharan African countries, this percentage is probably even lower. Furthermore, traditional mortgage institutions require borrowers to provide formal documentation for both (1) ownership rights to land and house and (2) ability to pay (e.g. proof of formal employment). These requirements disqualify any potential borrowers who lack title to their land and house or who do not work in the formal sector.

Supply-side impediments

Another factor impeding mortgage finance in the region has been the absence of commercial banks and other mortgage financing institutions with access to long-term lending capital. Many well-established banks in the Africa and Middle East region have increased their liquidity as macro-economic stability has returned to the region and several countries have begun to deregulate their finance industry (International Housing Coalition 2007: 14). These banks, however, are often reluctant to use their liquidity position to engage in mortgage in the absence of clear land and housing rights registration systems and enforceable foreclosure procedures (see Vance 2004: 146, on the experience of South African banks). In the face of such perceived risks, interest rates remain high, precluding mortgage as an option for all but the wealthy. Also, high liquidity does not necessarily translate into greater resources for mortgage loans, as long-term lending capital remains scarce for most banks.

Mortgage subsidies

Some governments in the Africa and Middle East region subsidize mortgages in an attempt to fulfill a number of policy

objectives, including increased economic growth and reduced barriers to home ownership. Attempts to extend mortgage financing to lower income groups include reducing interest rates, expanding secondary markets, adopting measures to minimize risks to lenders, and offering down payment subsidies to reduce mortgage size (Habitat for Humanity Asia and the Pacific 2007: 50). These subsidies, however, are non-transparent and poorly targeted, and therefore unlikely to help the poor.⁷² Even where housing finance institutions, NGOs and others have actively sought expansion into lower-income markets, they have rarely succeeded in doing so (Ibid). At donors’ urging, some governments in the region have abandoned mortgage subsidies (Ferguson 2004: 31).

Microfinance

The tradition of small-scale lending is not new to the Africa and Middle East region. During the colonial period, urban Africans developed Hometown Voluntary Associations (HTAs) to help provide a social safety net for community members. One of the functions of the HTA was to extend interest free loans or grants to community members with emergent need to pay rent, educational expenses, etc. (Mabogunje 2005: 15-16). These institutions have decreased in importance post-independence. Another institution with roots in the African response to urban poverty during colonization is the “rotating credit” scheme. Faced with the inability to access formal financial institutions, the urban poor drew upon traditional community credit schemes to generate funds for housing improvement and other needs. These community-based savings and credit schemes exist throughout Africa, and are now known as Rotating Saving and Credit Associations (RoSCAs), tontines, or Accumulating Saving and Credit Associations (ASCAs). Unlike RoSCAs or tontines, ASCAs do not distribute regular pay-outs, but rather build a pool of savings from which members can take loans upon demand (Baumann 2003). Benefits of RoSCAs, tontines and ASCAs include: they are inexpensive (with no direct NGO management costs, administrative costs stay low); they provide members with collective access to banks; and they help the poor to build social assets (Ibid). Most are founded and run by women (Ibid).

Housing microfinance characteristics and products⁷³

Innovation and diversity characterize the housing microfinance industry and its products. Housing microfinance providers include NGO’s, commercial banks, governments and construction material suppliers who may offer up to 12 months’ credit to low-income clients for home improvement (Ferguson 2004: 3; Escobar & Merrill 2004: 37). Typical characteristics of housing microfinance products include the following:⁷⁴

- Small loan size: Loan size varies greatly, depending on capacity to repay, but typically ranges from US \$300 to US \$600. In Africa and the Middle East, this amount is often much lower. Federations of community-based savings and credit groups in Africa have found that “it is important to avoid the excessive use of credit wherever possible because this always imposes financial burdens on low-income households.” (D’Cruz and Satterthwaite 2006: 9). Alternatives to large loans are to build savings or to reduce the cost of housing through the use of efficiencies and subsidies (Ibid).
- Short repayment period: Repayment terms generally range from one to ten years, but can be even shorter.
- Cost recovery goal: Loan pricing often aims to cover the real costs of providing the service. However, some MFIs offer lower interest rates on housing loans than on microenterprise loans, effectively cross-subsidizing one program with the other. Also, many housing Micro Finance Institutions (MFIs) rely on blended funding strategies that include public and/or donor subsidies, although the trend may be toward greater independence and linkages with commercial financing institutions.
- Alternative collateral requirements: Many loans are not heavily collateralized, and collateral substitutes are often used. In general, the smaller the loan size, the less importance given to securing it with a title. At most 25 percent of major MFIs require land title as collateral (Vance 2004: 135).⁷⁵ Cost recovery for unsecured loans with some form of guarantee may be equal to that for loans secured with title, according to a review of housing microfinance in several countries (Ibid: 124). In lieu of traditional collateral, many MFIs rely on a client’s history, such as the successful repayment of a microenterprise loan, prior to lending for housing. Co-signing is another common practice (Ibid 2004: 144). Another way that MFIs

establish both the ability to pay and a collateral base is through mandatory savings requirements (see *Ibid*: 140-41). Although group lending strategies may still be used to reach the most poor (see the section below on Community Funds), these strategies are less popular for housing microfinance than they have been for enterprise microfinance (Escobar & Merrill 2004: 50).

- Promotion of incremental building: Loan usually go to finance shelter needs incrementally and so accommodate progressive building methods. This is one of the chief advantages of housing microfinance over traditional mortgages.
- Linkages to microenterprise lending: Beginning with a very small microenterprise loan, even extremely poor households may be able to establish a payment history while simultaneously improving their economic status, eventually making them eligible for larger, longer-term housing loans.

Some slum upgrading programs have included a microfinance component. In this case the government typically provides basic infrastructure to the slum community, and the government or an independent MFI offers small loans for house improvements (UN-Habitat 2005: 106-8).

Microfinance funding strategies and innovations in the Africa and Middle East region

Housing MFIs are developing a variety of ways to scale up, which will require first and foremost an expansion of funding (see UN-Habitat 2005: 117-18; International Housing Coalition 2007: 23). Sources of capital include savings deposits, donor funds, foundation funds, state funds, international funds (from the International Finance Corporation and other institutions), commercial finance institutions and internal cross-subsidies (higher interest on microenterprise loans) (Escobar & Merrill 2004: 44-52). Housing MFIs often combine a number of funding sources. For example, a joint project between HFC Bank and CHF International in Ghana draws on commercial funds, international donor funds, and local beneficiary capital for funding (see Table V-4).

Table V-4: Chief characteristics of selected MFIs operating in Africa (Escobar & Merrill 2004: 41, 48-56, except when otherwise noted)

Housing microfinance institution	Product description and loan terms	Funding strategies	Other practices
Commercial bank: African Bank (South Africa)	\$2,500 2.5 years	Deposits, bank funding/ partnerships	Targets low-middle income households. Most loans for housing improvements, rather than new construction.
Uganda Microfinance Ltd. (UML or UMU)	\$360 (average loan balance)	Deposits, seed grant from Central Bank of Uganda.	20 service centers throughout Uganda. Worked closely with the microfinance NGO Accion International. UML recently expanded its home improvement loan pilot program.
People's Dialogue / SAHPF (South Africa)	\$1,200 15 years	Mandatory savings, donor funds, public funds, cross-subsidy from enterprise loans, subsidizes interest rates on housing loans (at 12 percent) with higher interest rates on enterprise microfinance loans (at 24 percent).	Uses demonstrated ability to save as tool to underwrite. Uses training on consumer education, loan repayment and terms, and housing design and construction. Uses group loan approach. Peoples' Dialogue is increasingly shifting funding from individual housing loans to community loans for infrastructure and service provision.
Boafa Microfinance Services Ltd. (Ghana) (CHF International Web site, www.chfhq.org, and Accra Daily Mail 2007)	5,000,000 cedis to 100,000,000 cedis (approximately US \$522 to US \$10,430)	Joint venture between HFC Bank (Ghana) and Cooperative Housing Foundation (CHF International, a US-based NGO). Additional funding from Global Development Alliance (GDA) of USAID and the UN Slum Upgrading Facility (SUF). Plans to be profitable within three years.	This program could provide an important win-win model for how (1) formal financing institutions can go down market, and (2) microfinance institutions can tap into commercial bank funds (International Housing Coalition 2007: 15). Aimed at households in informal settlements in Accra, Tema and Kumasi. Loans for both housing (25%) and for enterprise (75%). Land title not required, security methods include co-sign and salary deductions.
Kuyasa Fund (South Africa) (Commercial Microfinance Network, South Africa 2006)	Maximum R 3,500 (approximately US \$515) 6 to 30 months unsecured	Deposits Development Action Group (original funding), Housing Support Centres (administrative support)	Funds specifically for housing improvement. Limited to clients who: earn less than R 1,500 per month or who are informally employed; save regularly; and have tenure security.

One of the greatest challenges with housing microfinance in the Africa and Middle East region is increasing its availability to low-income households. As evident from the average loan amounts and terms noted in Table V-4, many housing microfinance products in the Africa and Middle East region are out of reach for people earning US \$1-\$2 per day. For these people, payments on a \$2,000 loan at 15 percent interest, would be difficult if not impossible, even if extended over a generous loan term.

The South African Homeless Peoples' Federation (SAHPF) is a housing finance organization with an innovative approach to reaching poor households (see Escobar & Merrill 2004: 43, 49 for the information in this paragraph). In 2004, the SAHPF supported 1,500 savings schemes (ASCAs), including 110,000 member households, in urban and peri-urban areas in South Africa. The average monthly income of member households is under R 850 (approximately US \$117). Eighty-five percent of members are women. Together with an NGO called Peoples Dialogue, the SAHPF has operated the uTshanti Fund since 1994. The uTshanti Fund is a national institution that finances heavily subsidized collective loans primarily for housing and acquisition of land and services. Loans are only available to SAHPF members. Peoples Dialogue/SAHPF is one of the most heavily subsidized of all housing microfinance organizations, receiving 95 percent of its funding from international donors, the other 5 percent from the South African government (as of 2004).

Community funds and savings groups
(Except where otherwise noted, this section is based on: UN-Habitat 2005: 120-136; and Habitat for Humanity Asia and the Pacific 2007: 52-3)

The term “community funds” describes a broad range of subsidized funds to groups of people in slum communities for infrastructure improvements and sometimes for housing. Some community funds are entirely local, while others mobilize inter-national

donor resources or are formally linked to international NGOs (see Chapter VII for a discussion of the CLIFF model in Kenya). Community funds usually include a savings component, establishing or strengthening local savings groups to provide financing for development projects. This model is rooted in historical forms of community organization in the region, including ROSCAs, tontines and ASCAs (see discussion above). It provides the most accessible, and often the only, form of housing finance for poor people in the region. Four rationales propel the growth of community funds:

- Most of the poor in the Africa and Middle East region earn at most US \$2/day, and so are unable to access a mortgage or a microfinance loan for housing;
- Many of the poor in urban areas rent, and so are not directly assisted by typical housing-finance programs that lack broader infrastructure/service delivery components;⁷⁶
- Scant public and NGO resources are best spent providing basic infrastructure access and buildable lots, rather than housing; and
- Using subsidized loans rather than grants may achieve at least some level of cost-recovery that will further leverage each public dollar spent.

Communities, governments, and NGOs use community funds to extend access to basic services, such as clean water and sewerage, to the poorer people within slum communities. Community funds prioritize poverty alleviation over full cost-recovery and financial independence. For this reason most are subsidized by the state or by international development organizations, which defray costs to beneficiaries through interest rate subsidies, technical assistance, and “unintended” subsidies in the form of delayed payments or default.⁷⁷

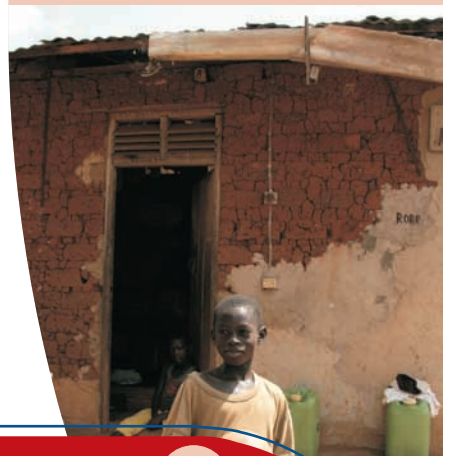
One of the most well-known organizations involved with community funds is Shack or Slum Dwellers

International (SDI), a network of NGOs and local communities focused on providing the poor with savings and lending opportunities for shelter improvement. SDI began in Asia, and now operates in many African countries as well. The Shack Dwellers Federation of Namibia (SDFN), for example, operates a nation-wide savings program, which included 180 savings groups by 2000.⁷⁸ Ninety percent of members are women, and many members are renters. Individual members may apply to their savings group for a loan for up to US \$2,000, at 12 percent interest and with flexible repayment terms. Each savings group manages its own funds. Many households use these loans for land purchase; over 1,000 households have secured tenure, which is often communal, in this way. The SDFN has a 92 percent loan recovery rate, attributed by the Federation to high levels of solidarity within the groups, especially among those groups that have communally negotiated for secure tenure.

Community funds sometimes accompany slum upgrading programs. In this case the municipality may provide trunk infrastructure to the community's outer boundary, requiring the community to install its own pipes and connections through its own funds. This is often called a “component sharing model.” See Chapter VII, for a discussion of the CLIFF upgrading model in Kenya.

The value of the community fund model may exceed increased access to basic services. Community funds offer slum communities an opportunity to develop skills and experience in money-saving, leadership, internal and external negotiation, and conflict resolution. If well-implemented, the community fund model can be used to integrate the poor into urban decision-making processes, a key component of long-term poverty alleviation and shelter improvement in the Africa and Middle East region.

Community funds are not appropriate in all cases, and may not reach the poorest. First, those living in absolute poverty are usually unable to repay a loan





of any size, and so would not benefit from a subsidized loan program unless the result was community-wide services available to all in the community without cost. (For example, a loan for piped water could be made to those community members who could afford payments, with the end result of free, improved water to all community members). Grants and organized savings schemes may provide the only effective channels for the poorest households to improve their shelter conditions. Second, community funds are most appropriate for established communities given the group lending model. Third, it is unclear how shelter-related improvements from community funds affect renters, who often comprise the poorest households.

3. Improved access to construction materials

High construction costs impede the supply of affordable housing in Africa and the Middle East. Several factors work together to inflate the costs of construction materials. These include: (1) restrictive and unrealistic building codes left over from colonialism; (2) extensive use of imported construction materials; (3) the scarcity and high price of construction finance; and (4) reluctance to use innovation or materials deemed “cheap.” (International Housing Coalition 2007: 14).

End Notes:

44 A strong national government can prove both efficient in pursuing pro-poor shelter policy and lethal when the interests of the leadership turn against the shelter needs of the poor. These two extremes are embodied in the Africa-Middle East context. On one hand, strong central leadership in Egypt, Morocco and Tunisia has corresponded with low or negative slum growth rates and generally pro-poor shelter gains. On the other hand, concentrated power in Zimbabwe’s central leadership resulted in widespread destruction of shelter and lives of the poor in massive eviction campaigns in 2005.

45 A 2005 feasibility report for expanding the CLIFF slum upgrading mechanism (see Chapter VI) to four countries in Africa (Uganda, Ghana, Ethiopia and Zambia) prioritizes official recognition of both urban poverty and the need for upgrading, among other factors. The report author summarizes this “political will” factor in each of the four countries as follows. Uganda: “Not well recognized apart from general recognition of

sanitation issues. Settlement development not on national agenda. Lack of in-depth analysis.” Zambia: “Poverty analysis income-based with answers seen as lying in industrial recovery and employment, little focus on settlement development. Lack of in-depth analysis.” Ethiopia: “General recognition but lack of in-depth analysis.” Ghana: “Sporadic recognition, lack of in-depth analysis.” (McLeod 2005: 35).

46 Through consistent support of a slum upgrading agenda over three years, the Government of Tunisia reduced the national housing backlog to only 24,000 units (UN-Habitat 2006/07: 161).

47 Cities in Africa depend heavily on local property tax revenue to finance local public services. Impediments are many, however, for African cities seeking to expand their property tax base and collect revenues. Property valuations are old and incomplete, and do not exist for most unplanned neighborhoods. Taxpayers rely on pervasive corruption to shirk payments; administrative waste and corruption, in turn, further reduce taxpayer incentive to pay into government coffers. Finally, central government institutions in many African countries hold huge tracts of municipal land, but do not pay taxes to municipalities. The inability of local governments in Africa to levy and collect property taxes is one reason for the trend toward privatization of service delivery (Africa Recovery 2001: 8-9).

48 Highly centralized and monopolistic governments in post-colonial Africa were not accountable to the poor. This government structure bred corruption and the “failed states” phenomenon in the 1970s, 80s and 90s (Mabogunje 2005: 9).

49 See Angel 2000 and UN-Habitat 2005: 87-8 for enabling theory.

50 The trend away from housing provision and toward “enabling” market-based solutions follows a broad international movement in both developed and underdeveloped countries, defined and motivated by a 1993 World Bank housing policy document subtitled “Enabling Markets to Work.” (Habitat for Humanity Europe/Central Asia 2005: 33). The World Bank reviewed and redirected its housing policy approach in a 2006 document titled *Thirty Years of World Bank Shelter Lending: What have we learned?*

51 Adopted from Angel 2000; see also UN-Habitat 2005: 87-8.

52 This view was most famously argued by Hernando De Soto, who stated that the absence of secure tenure rights causes three problems for the poor: (1) it limits investment; (2) it impedes transferability; and (3) it forces poor households to spend resources defending their property from other claimants (De Soto 1989: 159-60; see also De Soto 2005: 48). In the informal housing markets of Africa and the Middle East, most homeowners lack even the basics of tenure security, along with any formal documentation of tenure rights that could be used to leverage the value of their property via mortgage or other forms of lending. De Soto’s theories have been lauded by some and highly criticized by others, particularly on the ground that securing tenure rights for the poor does not easily translate into increased liquidity. (For a summary of criticisms, see Fernandes 2002).

53 Analysts with a wide variety of philosophical views agree that the state housing subsidy regime in the postcolonial era seldom benefited the poor. As Mike Davis summarized in his recent book *Planet of Slums* (2006: 69),

“A consensus of urban scholars agrees that public-and state-assisted housing in the Third World has primarily benefited the urban middle classes and elites, who expect to pay low taxes while receiving high levels of municipal services.”

54 The World Bank argues that direct housing assistance (e.g., vouchers) to poor households is the best form of housing subsidy, but that even this option is fraught with problems when applied in developing countries. Problems include: (1) where the land market is dysfunctional, voucher-generated demand by the poor results in increased land prices rather than increased land supply; (2) vouchers and housing subsidies usually apply to homeowners but not renters, and so miss a large segment of the poor; (3) vouchers and other subsidies often apply to formal sector housing only, and so miss the poor; and (4) lack of information makes it very difficult to reach target groups (World Bank 2006: 54-55).

55 This shift is summarized by an enabling theorist as follows: “Housing is now perceived everywhere...as a commodity with an exchange value, rather than as a basic need with a use value allocated, as of right, outside the marketplace.” (Angel 2000: 4.) For some, this shift undermines the idea that adequate housing is a human right, thereby taking social and political leverage from the poor, who are often unable to secure adequate housing on the housing commodity market. In its 2006/07 *State of the World’s Cities* report, UN-Habitat described the view that land and housing are market assets as “diametrically opposed to the perception that access to land is a fundamental human right necessary for a secure livelihood.” (UN-Habitat 2006/07: 95).

56 Enabling theorists acknowledge that housing markets fail. First, markets do not always satisfy the need for “merit goods.” Society often considers shelter to be a basic need regardless of income (and thus a “merit good”), and housing markets will not necessarily ensure that housing needs are met in a way acceptable to society. Second, markets do not control negative externalities, such as housing that threatens others’ health and safety or creates an “eyesore.” (Angel 2000: 15).

57 Three-quarters of the residents of Accra live in one or two-story family housing compounds comprised of up to 8 rooms. Occupancy rights are based on the tradition of the unalienable status of family land. Sixty-five percent of these residents live rent-free. As better-off households move out, conditions have deteriorated. The situation is similar in Nigerian cities, where compound housing built on traditional family lands in the city center is failing. Low-income residents living rent-free block redevelopment by invoking traditional family tenure rules. (Rakodi 1997: 6; see also Jack, M. & B.Farouk 2004 on shared housing in Ghana).

58 As an example, see the World Bank’s analysis of how unrealistically high construction and land-use regulations in Addis Ababa price the poor out of the formal sector (World Bank 2006: 35-6).

59 Public land ownership in the Middle East, according to a recent World Bank report, has slowed the supply of housing to low-income households, resulting instead in hidden subsidies to the middle and upper classes. High levels of public land ownership in Iran, Algeria, Morocco and Egypt correlate with higher land development costs (Baharoglu et al 2005: vii). Addis Ababa (Ethiopia) provides a sub-Saharan African example: in this

city extensive public land ownership fuels prohibitively high land prices. As a result, “slums proliferate, demolitions and encroached infrastructure become the norm, and frequent, usually non-transparent, public interventions substitute for market processes.” (World Bank 2006: 5).

60 A recent working report for the International Housing Coalition notes that governments’ failure to supply infrastructure means that private land/housing developers must build infrastructure and pass on the costs to home buyers. This, plus the high transportation costs associated with living on the urban periphery, renders even the least expensive developer-built house out of range of the poor.

61 A feasibility report for expanding CLIFF upgrading facilities in Africa summarized the institutions and policies for increasing access to land and secure tenure in four countries (McLeod 2005: 35). These summaries are presented here to give an idea of the impediments to, and opportunities for, increasing the urban land supply. They are as follows:

- Uganda: Complex policies. Ministry of Works, Housing and Communication has important influence and Kampala City Council is able to buy land from private landlords if necessary.
- Zambia: Provisions for peri-urban compounds to be legalized, removing the immediate threat of eviction, but 30-year renewable leases for individual plots, not permanent tenure.
- Ethiopia: Government owns all land. Current debate regarding how valuable inner city land should be developed.
- Ghana: Dual formal land registration system, plus complex customary land ownership arrangements.

62 Note that the estimated cost per capita of slum upgrading in the Africa and Middle East region is at least 50 per cent higher than that for developing slum alternatives (see Tables V-1 and V-2 in Chapter V(C)(2)(c) of this report).

63 UN-Habitat estimates that 50 to 70 percent of urban land in Africa is unregistered (UN-Habitat 2006/07: 166).

64 Even Jordan’s well-developed titling system is hindered by complex and slow procedures and high taxes, causing people not to register (Baharoglu et al 2005: 16).

65 Although current slum growth rates remain high in Burkina Faso, the government has enforced tolerance of de facto tenure rights (UN-Habitat 2006/07: 167).

66 For information about how programs designed to add value to informal sector housing may hurt the renter population, see Davis 2006: 80-81. See Chapter II(A)(4) of this report for further discussion.

67 Development of a mortgage market requires additional prerequisites, including: (1) a defined property rights system that allows transfer of title; and (2) a legal system that supports contract enforcement and foreclosure (Taylor 2004: 2).

68 Determining how foreign equity can best leverage domestic financing sources is of high concern to both foreign and domestic investors. UN-

Habitat recommends, for example, that the international community leverage domestic capital held by pension funds, insurance companies and private investors (UN-Habitat 2006/07: 177). Liberalization of the domestic banking sector and capital markets, a trend taking place in many sub-Saharan Africa countries, may increase opportunities for this to happen.

69 In South Africa, commercial banks claim that high transaction costs (leading to low return on equity) on loans for the lower-middle income housing sector preclude investment in this sector in light of the demands upon these banks to stay competitive in the global banking arena (Escobar and Roe Merrill 2004: 68).

Table V-2: Regional costs of developing slum alternatives in Africa⁷¹

	Developing slum alternatives in sub-Saharan Africa	Developing slum alternatives in North Africa
Total cost per capita	352	829
Total cost (US\$ billion)	56	14.3
<i>Funding source</i>		
Subsidies	33.6	8.6
Loans	16.8	4.3
Savings and self-help	5.6	1.4

70 UN-Habitat (2005) xxix, xxx. Information from this source is limited to these country groupings.

71 UN-Habitat (2005) xxx. Parallel estimates for the Middle East not available from this source. Note that the estimated cost of upgrading current slums is at least 50 percent higher than the estimated cost of developing slum alternatives.

72 Enabling theorists and development banks prefer housing subsidies that are direct and transparent, and that interfere as little as possible with the development of commercial finance markets. They favor one-time down-payment grants, for example, over ceilings on mortgage interest rates, arguing that the latter forces commercial lenders to implicitly subsidize each mortgage for the difference between commercial rates and the mandatory ceiling, and often proves an unsustainable “tax” that stunts the growth of a diverse commercial financing market (see, e.g. Angel 2000: 122).

73 This section is based on Habitat for Humanity Asia and Pacific 2007: 50-51.

74 See Ferguson 2004: 4.

75 Some sources point to greater use of formal collateral requirements for housing microfinance, however. According to UN-Habitat’s 2005

report Financing Urban Shelter (p. 117), microfinance loans target the upper lower class, people who are unable to access mortgage markets but are able to repay the loan and secure it with collateral (often with proof of formal land rights). Most borrowers own their own land and use the loan funds for housing construction or improvement (Ibid). The usual combined requirements of land ownership and ability to pay, state the report’s authors, means that microfinance is not suited to or available for the middle to lower income brackets of the poor (Ibid).

76 Community investment funds may not always provide a net benefit to renters, however, if delivery results in increased rental rates.

77 In Asia, some community funds have also gained access to commercial bank funds. In India, the CLIFF program (Community-led Infrastructure Financing Facility) assists urban poor communities to become strong enough to borrow from banks. (Habitat for Humanity Asia and Pacific 2007: 53)

78 Information on the Shack Dwellers Federation of Namibia is from Vance 2004: 143.

Many African countries are on their way to macro-economic stability



Chapter VI: Efforts to deal with inadequate housing in Africa and the Middle East



A. Local communities and NGOs

Informal methods of financing housing costs have long-existed in the Africa and Middle East region. As discussed above, financing venues include RoSCAs, tontines, ASCA's, savings clubs, savings at home, in-kind savings and reciprocal lending (Adechoubou 2001: 20). Informal groups generally involve a maximum of 30 members. Advantages to the poor include flexibility, proximity, reciprocity and friendliness. (Ibid).

One of the most highly energized and hopeful trends in pro-poor shelter development in Africa is the formation of federations of slum residents (D'Cruz & Satterthwaite 2006: 1-3). Each federation is made of a number of community-managed savings and credit groups. Many federations are beginning to link internationally, sharing resources and experiences (see, e.g. Slum Dwellers International). Federations and their savings groups serve many purposes for their members, including:

- Issuing short-term emergency loans to households in need;
- Issuing longer-term loans for housing and other needs;
- Providing opportunities for the urban poor, especially women, to engage in political relationships with municipal authorities and others; and
- Providing opportunities for the urban poor and homeless people to learn and teach (Ibid).

Working for housing improvements as part of a savings group and federation can be a springboard for strengthening members' participation in the political process. This in turn allows for greater participation in decisions around "land tenure, water and sanitation, rule of law, and political inclusion." (Ibid: 5).

Federations stress the importance of directing any subsidies for new housing developments to community driven residential construction, rather than to projects driven by for-profit private contractors. They argue that "community-based initiatives generally produce larger and better quality houses at lower unit costs" than do projects driven by for-profit private contractors (Ibid: 9).

In Africa, federations have grown rapidly since the early 1990s. They now operate in South Africa (South African Homeless Peoples Federation),⁷⁹ Zimbabwe (Zimbabwe Homeless Peoples Federation), Namibia (Slum Dwellers International of Namibia), Kenya (Muungano wa Waavijiji), Malawi (Malawi Federation) and Swaziland.

The Kenyan Urban Poor Federation (Muungano wa Wanvijiji)⁸⁰

The Kenyan Urban Poor Federation:

- includes 137 savings groups in more than nine urban/peri-urban locations, with over 25,000 member households;
- works with local NGO Pamoja Trust on a number of upgrade projects;
- works with railroad authorities to develop alternative policy to massive eviction of households living close to tracks;
- conducted a city-wide slum survey in Nairobi;
- helped negotiate an agreement between landlords and tenants for slum upgrading, which has in the past been a significant hurdle to slum improvement;
- implements the CLIFF slum upgrading program; and
- manages its own fund to assist federation members acquire land, construct homes, and improve incomes (it lends to savings groups, which in turn lend to members).

B. International NGOs and research institutions

CLIFF Slum Upgrading Program (www.homeless-international.org)

CLIFF is a slum-upgrading program that began in India in 2002 (McLeod 2005: 8-9). It now has a pilot program in Kenya, financed through Cities Alliance with bilateral funds from the British and Swedish governments. Homeless International coordinates CLIFF at the international level. In Kenya, the Kenya Federation of the Urban Poor (see box) and the Pamoja Trust implement CLIFF through their fund, the Akiba Mashinani Trust. Local federations contribute skill, knowledge, savings and loan infrastructure, local settlement-level information, and capital from their own urban poor funds (comprised of money from NGO donors and savings). (Ibid).

Habitat for Humanity International Africa and the Middle East (www.habitat.org/ame)

Habitat for Humanity International, the publisher of this report, is a non profit, Christian housing organization that seeks to eliminate poverty housing from the world and to make decent shelter a matter of conscience and action. Working together with people of all backgrounds, races and religions, Habitat for Humanity builds homes in partnership with families in need. Since 1976, Habitat has built, renovated and repaired homes with more than 225,000 families around the world. More than one million people live in homes they helped build and are buying through no-profit mortgages. Habitat works in 22 countries in Africa and the Middle East.

Homeless International (www.homeless-international.org)

Homeless International is an NGO based in the UK that supports "community-led housing and infrastructure related development in partnership with



local partner organizations in Asia, Africa and Latin America.” Homeless International projects are developed and managed by local communities.

Centre on Housing Rights and Evictions (COHRE) (www.cohre.org)

COHRE monitors housing rights globally, and works intensively in several key focus countries. COHRE’s work in these countries includes close collaboration with local partners in conducting fact-finding missions, identifying key challenges, developing and planning joint strategies, and promoting housing rights through advocacy campaigns, litigation, capacity building and training, dialogue with governments, and the development of community-driven alternatives to forced eviction. Focus countries in Africa include Ghana, Kenya, Sudan, Zimbabwe, Nigeria and South Africa.

Habitat International Coalition (International Housing Coalition) (www.hic-net.org)

Habitat International Coalition is a pressure group committed to defending the rights of the homeless and inadequately housed and increasing public awareness about housing problems.

C. Multinational banks, the United Nations, the European Union and Bilateral funding

The international development and donor communities have committed relatively few resources to housing in their poverty alleviation efforts. According to one recent report, “Housing is one of the most neglected of all the development assistance sectors. . . housing assistance is a low priority for the international community. Neither the multilateral nor the bilateral institutions have recognized housing as a sector category for their activities. The housing sector is currently out of favor with the development community, both by donors and recipients (with a few exceptions, including South Africa). Most often, housing is

developed only as a part of a disaster reconstruction program.” (International Housing Coalition 2007: 19, referring to an International Housing Coalition report for the 2006 World Urban Forum). Following is a brief description of the shelter-sector activities of UN-Habitat and the World Bank in Africa and the Middle East:

UN-Habitat

UN-Habitat’s regional housing sector programs focus on technical assistance, with relatively small amounts of resources committed directly to infrastructure, services and shelter (International Housing Coalition 2007: 17). UN-Habitat recently created the Slum Upgrading Facility (S.U.F.) to assist groups of slum residents and local authorities in attracting domestic capital for slum upgrading and low-income housing projects (see www.unhabitat.org/SUF for more information). Slum Upgrading Facility projects are partially funded by community repayment schemes. Focus countries include Ghana, Kenya, Senegal, Tanzania, Uganda and Zambia. The British government’s international assistance agency (DFID) has committed \$10 million to S.U.F. pilot programs.

UN-Habitat’s Water for African Cities Programme supports municipalities and local authorities in managing increased demand for water and protecting water resources from waste contamination (UN-Habitat 2005, *Urbanization Challenges*: 13).

World Bank, International Monetary Fund (IMF) and Cities Alliance

For a brief history of World Bank and IMF interventions in the Africa-Middle East housing sector, as well as their current strategy, (see the text box).

The Cities Alliance, a “global coalition of cities and their development partners committed to scaling up successful approaches to poverty reduction,” has financed a range of housing and infrastructure-

related projects in the Africa and Middle East region. Examples include the following:

- A grant for \$330,000 to Burkina Faso (2006) for a strategy to improve basic infrastructure and services in underprivileged areas of Greater Ouagadougou.
- A grant for \$495,000 to Mozambique (2004) for slum upgrading and vulnerability reduction in flood-prone cities and towns.
- A grant for \$295,000 to Morocco (2001) to upgrade the Koraat Sbaa neighborhood in Tetouah.

For a complete list of Cities Alliance projects in the region, see www.citiesalliance.org/activities-output/activities-financed.html.

History of World Bank and IMF interventions affecting housing and the poor in the Africa and Middle East region

World Bank and IMF interventions that have shaped housing policy in Africa and the Middle East include direct shelter-sector programs and the Structural Adjustment Programs pursued primarily in the 1980s and 1990s.

Shelter-sector programs

Early World Bank housing programs in the Africa and Middle East region focused on sites and services and slum upgrading. These programs achieved some level of success in demonstrating and promoting the value of progressive building, emphasizing the benefits of in-situ upgrading rather than re-locating or demolition (Mobogunje 2005: 17). Slum clearance policies, promoted in the 1970s softened in Tanzania, Burkina Faso, Senegal, and Côte d’Ivoire in junction with World Bank programs. In some cases sites and services and upgrading programs also promoted community ownership and empowerment (World Bank 2006: 63-4). Ultimately, however, the majority of these programs (1) failed to serve the poor or to scale up, (2) often resulted in displacement of the

poor without compensation, and (3) frequently became plagued by patronage, clientelism, and cooption by the central government (Ibid). Sites and services and upgrading projects remained expensive because cost-recovery proved difficult and because of an over-focus on regularization and formal titling (World Bank 2002).

In the early 1990s, World Bank allocation of shelter assistance changed in two ways that bore directly on service to the poor in the Africa and Middle East region.

First, the Bank shifted its housing resources to stress policy changes that embraced the enabling theory (see Chapter V), seeking to create a housing policy environment with a “strong reliance on an active private sector, well-targeted and transparent public resources, and a nimble and transparent regulatory environment (World Bank 2006: xii).

Second, the World Bank shifted its regional focus away from sub-Saharan Africa to Eastern Europe, Central Asia, the Middle East and North Africa (World Bank 2006: 12). Between the 1980s and 1990s, lending to sub-Saharan Africa decreased from \$520 million to \$80 million, while lending to North Africa and the Middle East doubled to \$100 million per year.

While the Bank has achieved strong financial performance in its housing sector loans, this has come at the cost of: (1) reduced focus on the poor within each country served; and (2) reduced spending in poorer countries (e.g. those in sub-Saharan Africa) vis-à-vis other regions (World Bank 2006: 15). As a result, “the Bank does not appear to be well-positioned to provide shelter assistance to the poor, particularly in sub-Saharan Africa.” (World Bank 2006: 76).

The net benefit to the poor of World Bank housing programs is questionable. According to UN-Habitat, “Official Development Assistance (ODA) in Africa

and Asia does not seem to have had any major impact on the incidence of slums.”⁸¹ (UN-Habitat 2005: 7). The author of a recent International Housing Coalition report notes that the World Bank’s housing programs, in addition to the US Government’s shelter sector assistance for Africa (through USAID),⁸² “were un-successful in creating sustainable systems for the production of housing at the scale needed to meet the burgeoning demand in urban areas.” (International Housing Coalition 2007: 4).

The World Bank’s current strategy for shelter assistance, as articulated in its 2006 report (World Bank 2006: xiv-xv), consists of the following components:

- (1) Responding to the increased demand for assistance by:
 - Improving the provision of housing subsidies (includes projects in Iran, Morocco); and
 - Cautiously expanding the reach of housing finance.
- (2) Improving the Bank’s shelter sector approach by:
 - Reinvigorating and retargeting bank support for low-income housing (including a renewed focus on slum upgrading and sites and services, especially in sub-Saharan Africa);
 - Becoming more responsive to borrowers and other donors (shorter response time); and
 - Improving understanding of urban land markets and slum conditions.

Economic restructuring programs (Structural Adjustment Policies or SAPs)

The Structural Adjustment Policies (SAPs) pursued by the International Monetary Fund (IMF) and World Bank in Africa and the Middle East in the 1980s and 1990s have been criticized for further entrenching poverty in many parts of the region. The SAPs originated from conditionalities attached to IMF and World Bank loans taken to bail go-

vernments out of high debt levels incurred in the 1960s and 1970s (Mobogunje 2005: 6). These debts were often incurred by monopolistic, unaccountable and corrupt central governments. UN-Habitat and others note several ways in which SAP programs may have undermined development of better housing for the poor, especially in urban areas.

- (1) Neglected urban growth. Structural Adjustment Policies failed to acknowledge and address the consequences of rapid urban growth in much of sub-Saharan Africa in the 1970s. These policies neglected the need for urban infrastructure and employment generation, claiming that an “urban bias” privileged urban residents to the detriment of rural dwellers. The SAPs thus contributed to a sharp drop in urban income in the 1980s, which in turn corresponded with the growth of slums (see Yeboah 2003: 114, for a description of this phenomenon in Accra, Ghana).
- (2) Increased unemployment/decreased housing affordability. Trade liberalization (and the related failure of local businesses unable to compete with cheap imports) and privatization programs related to SAPs cause unemployment levels to spike, which in turn rendered housing less affordable (Africa Recovery 2001: 4; Mabogunje 2005: 4). Forced deregulation of the agricultural sector in the 1980s and 1990s drove up rural labor surpluses, fueling urban migration even during sharp economic contraction in urban areas (UN-Habitat 2005, Urbanization Challenges: 5). This may help to explain the phenomenon of soaring unemployment in urban areas that has fueled the growth of slums (Ibid).
- (3) Reductions in municipal services. Budget cuts accompanying SAPs reduced municipal resources for basic service provision (e.g. waste collection and water delivery) (Africa Recovery 2001: 4).





(4) Reductions in basic social services/decreased housing affordability. Austerity measures related to SAPs reduced basic social services to the poor, leaving poor households with less income for housing needs (Mabogunje 2005: 4).

European Union

The EU-Africa Partnership on Infrastructure, part of a 2005 EU strategy on development in Africa, promises substantial assistance for decentralized infrastructural delivery. It has not committed resources specifically for housing or slum upgrading. (International Housing Coalition 2007: 17).

U.S. Bilateral Aid

The U.S. government has dedicated relatively few resources to housing sector improvements in Africa and the Middle East.⁸³ Most resources that have gone to this end have focused on mortgage market development for middle and upper-income households. Very few resources have gone to shelter in urban areas. The primary channel for housing sector assistance from the U.S. to Africa, the Office of Housing/Housing Guarantee Loan Program, terminated in 2000. Current sources of assistance within the US government include the following:

- U.S. Overseas Private Investment Corporation (OPIC). OPIC provides guarantees to U.S. private investors to encourage investment in politically or financially risky markets in developing countries. Since 2002, OPIC has increased its guarantees specifically for housing finance. It has spent a total of \$360 million in financing loan guarantees in South Africa, Nigeria, Ghana and Zambia (International Housing Coalition 2007: 19). In some cases OPIC assists African-based housing development companies to provide mortgage financing. (For example, OPIC lent \$46.3 million to Houses for Africa Zambia Ltd. for a \$5,000-home project in Lilayi, Lusaka) (US Department of State May 8, 2006). The target beneficiaries of this and other OPIC-

assisted projects are salaried workers and self-employed individuals with enough wealth to afford a commercial mortgage. (Ibid).

- Millennium Challenge Account (MCA). The MCA has committed between \$110 to \$550 million over four-five years to each of five African countries (Benin, Cape Verde, the Gambia (operations currently suspended), Ghana and Madagascar).⁸⁴ Several of MCA's country strategies include components for infrastructure, land titling and micro-finance. Almost all of these resources are tagged for rural areas. (International Housing Coalition 2007: 20; Millennium Challenge Corporation web site, at www.mcc.gov).
- USAID. The FY 2008 USAID budget includes a request to fund an African Housing and Infrastructure Facility that would utilize USAID's Development Credit Authority (DCA) to subsidize housing loans. The proposed \$5 million would leverage an estimated \$100 million (International Housing Coalition 2007: 19). USAID has also funded work on water delivery improvements in some countries in the region (see e.g. recent work in Egypt). (www.usaid.gov).

British Bilateral Aid

The British Government's Department for International Development (DFID) has recently committed to increase its assistance for improved water and sanitation coverage in Africa by more than 400 percent (to a total of 200 million pounds—or US \$409 million—by 2010/11 (DFID Web site, at www.dfid.gov.uk).⁸⁵

Swedish Bilateral Aid

The Swedish government recently committed to ramp up its development assistance to Africa by halving the total number of countries served by its international assistance agency, SIDA. The total budget for SIDA is US \$1.38 billion, of which a small part is slated for the shelter sector, primarily through improved water delivery and some infrastructure support (e.g., for

expanded electricity coverage). (World News Network 2007; SIDA Web site, at www.sida.se).

Japanese Bilateral Aid

Through its development aid branch (Japan International Cooperation Agency, or JICA), the Japanese government has assisted several African countries (including Ethiopia, Malawi and Senegal) to improve water delivery to the poor. In 2005, Japan pledged to double its development assistance (ODA) to Africa by 2008 (ODA to Africa constituted approximately 19 percent of JICA's US \$13 billion in 2005). (JICA Web site, at www.jica.go.jp).

End Notes:

79 The South African Homeless Peoples Federation has facilitated the construction of 14,000 houses in South Africa, mostly for women members, and supports savings groups in Ghana, Kenya, Madagascar, Namib, Swazi, Uganda, Zambia and Zimbabwe (South African Homeless Peoples Federation Web site, at www.utshani.org.za/SAHPF.htm).

80 Information in this box based on D'Cruz and D. Satterthwaite 2006: 5-6.

81 ODA, or "Official Development Assistance" is defined as "financial assistance that is concessional in character, has the main objective to promote economic development and welfare of the least developed countries (LDCs), and contains a grant element of at least 25 percent." (CIA 2007: World Factbook).

82 USAID's primary channel for housing resources in Africa was its Home Guarantee Loan program, through which it committed \$2.7 billion in loan guarantees to a total of 44 countries in Africa between the 1970's and 1990's (International Housing Coalition 2007: 4).

83 See International Housing Coalition 2007: 18-19, for the case that the U.S. should increase shelter funding in Africa, labeling the approach to date "anemic."

84 Additional countries in Africa and the Middle East that have entered negotiations and/or are in threshold compliance stages with the Millennium Challenge Corporation include: Burkina Faso, Jordan, Kenya, Lesotho, Malawi, Mali, Morocco, Mozambique, Namibia, Niger, Rwanda, Sao Tome and Principe, Senegal, Tanzania, Uganda, Yemen and Zambia (www.mcc.gov, viewed Oct. 6, 2007).

85 For a detailed account of DFID's engagement in the water sector in Africa, see DFID 2007.

CHAPTER VII: Conclusions and trends





The factors needed to improve shelter conditions for the poor in Africa and the Middle East fit together like pieces in a puzzle. Imagining that the puzzle forms the shape of a house, the foundation pieces would include (1) poverty reduction and improved income for the poor, (2) macro-economic stability, (3) reduced gender and ethnic discrimination, (4) reduced war and violent conflict, and (5) disaster mitigation. The pieces comprising the superstructure of the house would include (1) a supportive housing policy environment (political will, governmental capacity, and a functional theoretical framework for public interventions), (2) a supportive legal and regulatory framework for development and improvement of affordable housing, and (3) improved access to factor input markets (land, financing and construction materials). Each of these pieces is important; the absence of any impedes the goal of housing improvement for the poor.

Specific conclusions and trends regarding housing for the poor in Africa and the Middle East include:

- High urban growth rates will continue throughout the region. No government in the region is adequately planning space for the numbers of new urban poor that are expected over the next twenty years, thus projections for exponential slum growth. This trend will continue unless and until governments acknowledge the socioeconomic reality of urban growth and address housing needs pro-actively, through expanding urban land, building infrastructure, and expanding service delivery. Urban economic growth will depend in large part on increased labor productivity, which in turn depends on improving shelter conditions for the urban poor.
- Shelter conditions and poverty are worse in rural areas than in urban areas. The best regional approach to addressing inadequate housing will encompass rural improvements, especially in the provision of basic services, as well as a vigorous focus on urban needs.
- The percentage of urban residents that rents is very high in the Africa and Middle East region, and is expected to increase along with urban population growth rates. Despite the importance

of renting to the poor, almost no public, private or donor resources have gone to improving conditions in this sector.

- Children suffer disproportionately from inadequate housing. Children in the slums go to school less, and experience sickness, violence, emotional trauma, and death more often than do their better-housed urban counterparts. As a result of extreme poverty and HIV/AIDS, the number of homeless children in the region is on the rise.
- Greater macro-economic stability and/or growth in some areas of the region offers hope for housing improvement, but the degree to which this benefits the poor will depend on inequality trends. In many countries, GDP (Gross Domestic Product) growth has benefited only the elite due to extreme income and wealth inequalities.
- Political will for housing improvement has been weak in many countries within the region. Governments that have committed to the goal of better housing for the poor, however, have realized significant gains in relatively short periods of time. Political commitment is pivotal toward leveraging greater donor resources to the region's shelter sector.
- Increasing governmental resources and capacity at the local level would strengthen implementation of housing policy. The trend toward decentralization in the region will only benefit housing conditions for the poor if it is accompanied by devolution of resources, including tax authority, to the local level.
- In some countries, a colonial-era regulatory framework impedes the poor from accessing the formal housing sector. Regulatory standards for zoning, land development and construction are based on European norms that hold little relevance to the reality of urban life in most of the region. Regulatory systems are non-transparent and corrupt, enforcement is sporadic or non-existent. Costly bureaucratic procedures raise the cost of formal sector housing out of reach of poor households, driving them instead to the informal sector.
- Constricted urban land supply raises the cost of housing for the poor in both the land

by the state and traditional clan leaders reduces the land available for the formal sector housing market, thus raising housing prices. The fact that so much developable land is state-owned could prove advantageous, however, if governments choose to convey it through sale or long-term lease for the purpose of affordable housing development.

- The trend in the region is for governments to end policies of forced evictions, turning efforts to tenure security and slum upgrading instead. Some national and municipal governments continue to sponsor or allow forced evictions, however, thus undermining both tenure security and economic development in low-income communities.
- Housing microfinance options are growing for the poor. Some housing microfinance institutions are seeking ways to scale up through access to commercial banking capital. This trend holds promise as long as these institutions also continue to seek ways to go down-market, increasing access to their services by low-income households. Research shows that many low-income enterprise microfinance clients are already using loans for shelter improvements; the key is to build appropriate housing microfinance products.
- Community structures for savings and loans exist in many parts of the region, creating the basis for federations in support of housing and provision of basic services for the poor. Federations are growing in number and strength.
- Improving housing rights and access for women is critical to poverty alleviation. Housing security for women (and thus for children), historically compromised in the Africa and Middle East region, has eroded even further as a result of HIV/AIDS deaths and the disintegration of traditional and customary protections. Due to skewed intra-household allocation of property rights, improving the housing security for a household as a whole is not enough to provide secure rights and access to women within the household.

Appendix I: Women and housing in Africa and the Middle East





The burden of poor housing falls disproportionately on women in Africa and the Middle East. Because gender so often determines the housing conditions and rights enjoyed by any given individual, it is arguably the most important determinant of housing adequacy in the region. This appendix: (A) introduces the reasons why gender bias in housing matters (B) summarizes the current status of women's rights to housing in Africa and the Middle East; and (C) discusses several pressing issues related to women's housing rights.

A. Why women's rights and access to housing matters

Traditional protections are failing.

Traditionally, women in the Africa and Middle East region were granted use rights to land and housing through a male relation (husband, father, son or brother). Customary rights systems provided some degree of security for women whose husband died, either through marriage to his male relative or through return to her natal family, and in some instances for divorced women. As traditional family structures have weakened or failed, however, so have the traditional customs for protecting women's access to housing and land. Women heads-of-household are often left with full responsibility for themselves and their children, without the accompanying rights that would allow them to fulfill these responsibilities (see UNFAO 2002: 9; COHRE 2004). Other factors, such as the increasing individualization and commodification of land and housing rights in the region also threaten customary practices and laws that may have helped ensure women's access to land and housing in the past (Benschop 2004: 3-5). Current realities in the Africa and Middle East region render invalid the old assumption that male access to land and housing will also benefit women (Oxfam 2003).

More households are headed by women.

In many countries in Africa and the Middle East, the number of female-headed households is on the rise. Traditional family and community structures across the region, and especially in sub-Saharan Africa, are in transition, threatened by HIV/AIDS, war and violence, increased labor migration, urbanization and increased poverty (UNFAO 2002: 9; COHRE 2004: 28). Women heads-of-household often belong to vulnerable groups that are at even greater disadvantage without access and rights to land and housing, including single mothers, widows, divorcees, wives of migrant workers, older women and disabled women (UNFAO/IFAD 2004: 9). Numbers are swelling in two groups of women at particular risk: women widowed by HIV/AIDS and young homeless women (UN Special Rapporteur for Housing 2006: 10).

Effects of inadequate housing are more common and more profound among women.

Because women are more apt to experience inadequate housing, they are more often subject to poverty, social/political instability (caused by and contributing to oppression of women both intra-household and intra-community), disease, death, and economic duress. (See Chapter III of this report for the effects of inadequate housing). In addition, these consequences often impact women more deeply than men. Women are more disadvantaged than men from the lack of basic rights such as privacy, sanitation and security afforded to slum residents (Oxfam 2003: 14). When women lack legal rights to own or control property, they lack access to wealth, and therefore enjoy neither economic nor personal autonomy (COHRE 2004: 20). As the Centre for Housing Rights and Eviction (COHRE) summarizes, "For millions of women in sub-Saharan Africa, the systematic denial of housing and property inheritance rights lies at the heart of their economic marginalization and housing poverty." (COHRE 2004: 20). In addition, the household's particular impor-

tance to most women, as it is often the place they work, care for their children, and spend most of their time. Effects from bad housing and insecure tenure are therefore exacerbated for many women because of their unique psychological, physical and economic dependence on their home (Oxfam 2003: 14).

Women who lack housing rights or access to adequate housing face economic, physical and emotional challenges that threaten the survival of themselves and their children. The UN Food and Agriculture Organization (UNFAO) and the International Fund for Agricultural Development (IFAD) summarize these challenges as follows:

When women lack title to land or housing they have to face a narrower choice of economic options. They may have to deal with homelessness, poverty and violence, contributing both to their and their children's impoverishment. Poverty can also encourage high-risk behavior such as engaging in unsafe sex for money, housing, food or education (FAO/IFAD 2002:1).

Inadequate housing and domestic violence (see UN Special Rapporteur for Housing 2006: 11; COHRE 2004: 29)

Housing that is inadequate, unstable and overcrowded contributes to an environment of domestic violence that may be especially dangerous for women and children. Because women lack adequate housing options upon divorce or separation, they may remain in domestic violence situations.¹ If a woman does flee, she seldom has any option other than to live on the streets. The UN Special Rapporteur for Housing has identified domestic violence as a primary cause of homelessness for women. Once homeless, women are particularly vulnerable to violence, sexual abuse, and contracting HIV/AIDS (UN Special Rapporteur for Housing 2006: 18).

Insecurity of housing and land rights for women contribute to food insecurity.

Women produce 78 percent of the food in Africa (COHRE 2004: 22), mostly through subsistence agriculture and small holdings. Much of this production is from small “garden” plots that are often attached to the family’s house. When a woman loses rights to this land along with her house (due to divorce, death of husband, or sale of this property by the husband), she often loses the capacity to feed herself and her children, plummeting more deeply into a cycle of poverty (COHRE 2004: 22-23). According to the UNFAO and IFAD in a 2002 report, “Lack of rights and security regarding land is one of the most serious obstacles to increasing the agricultural food production and income of rural women.”

Bias against women in housing rights and access in rural areas fuels urban migration and slum growth.

Because rural women lack secure rights and access to housing and land, they are more apt to migrate to urban slums, where they increasingly make up the majority of residents. In Kenya, for example, 70 percent of squatter households are female-headed (Benschop 2004: 1). An estimated twenty-five percent of slum dwellers in Kenya have migrated from rural homes because their land was dispossessed (Ibid; see also Prosterman & Hanstad 2003: 6, for point that insecure rural land rights contribute to excessively fast urbanization rates).

Gender-bias in housing improvement programs may leave key target audiences worse off.

Without understanding and addressing women’s housing needs and rights, programs designed to improve housing conditions for the poor may actually undermine women’s rights and access to housing, even when women are intended beneficiaries. See the last section of this appendix for

further discussion.

B. Women’s housing rights in law and practice

1. Introduction to women’s housing rights

In considering housing rights for women, it is important to distinguish between those rights held by the household as a whole, and housing rights held specifically by women within the household. Oxfam explained this distinction in urban areas as follows: “The urban poor lacked secure tenure, while women often also lacked secure tenure within households.” (Oxfam 2003: 14). Women do not possess adequate housing rights until all such are securely held both at the household level (vis-à-vis external actors) and by women within their households (vis-à-vis other household members). The latter point is critical to understanding housing conditions for the poor within the Africa and Middle East region, and to devising housing improvement strategies that actually benefit women and children.

2. Formal (written) legislation: laws and implementation

a. Written laws

Many countries in the Africa and Middle East region, including Uganda, South Africa and Mozambique, have adopted a general principle of gender equality in their constitution and/or basic laws (Benschop 2004: 4; IFAD/ FAO 2004: 7). In some cases, governments have done this in order to comply with international rights standards (Benschop 2004: 4).²

This is not so in other countries, however, where constitutions continue to permit discrimination against women through application of customary and religious laws. Zimbabwe, Zambia, Lesotho and Kenya, for example, have constitutions that permit discrimination against women in personal

and customary matters (Benschop 2004: 4).³ In other countries, formal national laws explicitly allow discrimination against women. In Swaziland, for example, laws prohibit a married woman from registering land title in her name. In Swaziland, Lesotho, and many other countries, married women are legally considered “minors,” unable to enter contractual obligations (Ibid). In other cases, laws governing such matters may be gender neutral on their face, but fail to address existing discrimination. An example would be a law permitting co-ownership of marital property, but requiring both spouses to agree on this and take active steps to register as co-owners (Ibid).

Even countries that have incorporated protections for women’s housing rights into their constitutions and/or laws have often done so only partially, leaving many ambiguities and contradictions that undermine these rights (see Lastarria-Cornhiel & Giovarelli 2005: 10). For example, legislation often excludes from protection large groups of women, including unmarried women, women in cohabitation, and women married under certain religious or customary regimes (COHRE 2004: 21). The latter exclusion is far-reaching, as husbands, not wives, usually make the choice of governing legal regime for the marriage (Ibid).

Unequal distribution of agricultural land rights in some areas forms the very core of rural poverty



Table A-1 summarizes women’s basic rights to housing in Africa and the Middle East as established by formal laws (column 2) in comparison with customary and religious laws (column 3).

General principle of gender equality		Formal written laws and constitutions	Customary and religious laws and practices
Women’s right to own housing		<p>Embodied in many constitutions in the region, although often contradicted in the constitution itself or in fundamental national laws such as the Civil Code and/or Family Code.</p> <p>Established in some written laws, although many formal legal regimes defer to customary and/or religious laws and practices.</p> <p>In some countries joint ownership principles govern property held by a married couple (see Lastarria-Cornhiel & Giovarelli 2005).</p>	<p>Women are often viewed as minors or as property, principle of gender equality is rare.</p> <p>A woman’s right to access housing is usually determined by her relationship with a male family member (father, husband, brother), and is not held in her own stead. Under many customary regimes, women are viewed as property and are not allowed to own their own housing.</p> <p>Even where formal laws give women the right to own/inherit housing rights, social pressure and practices may dissuade her from exercising these rights.</p> <p>Under Muslim law (as expressed in the Sharia), women may own, inherit and control housing rights, but their share through inheritance is often much smaller than that for comparable male heirs.</p>
Women’s right to secure tenure and tenure security as an individual within the household	Tenure security as a household	<p>Because most housing rights in Africa are held informally, many poor households live without security from eviction. Formal laws do not give greater protection from forced eviction to women than to men within a household.</p>	<p>Forced eviction of slum households occurs with regularity in the region, although in some countries it has decreased in recent years. Violent eviction practices often target women (see Section C of this appendix). As an increasing number of women (and their children) move to the slums, forced eviction becomes more pointedly a gender issue.</p> <p>Resettlement practices often result in increased hardship for women, including loss of community networks, loss of subsistence food plots and loss of husband as wage-earner.</p>
	Tenure security as an individual within the household	<p>In general, the husband or father holds rights to family housing as the legal “head of household”; a woman’s rights to access this housing are subject to her relationship with him. The male usually has the unilateral legal authority to sell or otherwise transact housing rights.</p>	<p>Customary practices traditionally provide that women access housing through a husband, father or brother. The male is considered “head of household,” owning all rights to family housing. As traditional family structures break down in the region due to HIV/AIDS deaths, labor migration, war and extreme poverty (or famine), customary practices are no longer capable of providing secure access to housing for women.</p>

	<p>Tenure security as an individual within the household</p>	<p>In some countries, formal laws seek to protect a woman's access to housing upon divorce or death of the husband. In most cases, however, formal laws do not protect women's housing rights upon death of the husband or divorce, leaving her vulnerable to eviction and homelessness.</p> <p>Where formal laws prohibit women from owning and/or transacting housing rights, women are less able to escape from domestic violence, and more apt to become homeless upon death of the husband, divorce, or sale of the family house by the husband.</p> <p>A few countries have adopted laws permitting joint or co-ownership of housing rights between spouses, but these laws are frequently not implemented due to lack of awareness, technical difficulties, and provisions requiring approval by both spouses.</p>	<p>Continued application of customary rules therefore undermines women's tenure security, contributing to destitution and homelessness of women and children in the event of domestic violence, death of the husband, divorce, labor migration, or sale of the family house by the husband.</p>
<p>Women's right to transact and otherwise manage housing rights</p>		<p>In some countries, formal laws allow women to transact and otherwise manage housing rights. In many other countries, however, formal laws prohibit women from making bank or other transactions without authorization from a male relative. Women in sub-Saharan Africa are largely excluded from decisions regarding the use, control and transfer of real property (Benschop 2004: 2).</p>	<p>Customary practices generally prohibit women from transacting housing rights without authorization from a male relative.</p> <p>Under the Sharia, women may independently own, inherit and transact housing rights.</p>
<p>Women's right to inherit housing</p>		<p>Some countries in the region have adopted formal laws that entitle women to a share of the housing rights upon death of her husband or father.</p> <p>In most countries, however, formal laws defer to customary practices for matters of inheritance.</p>	<p>Customary practices generally prohibit women (whether daughters, wives or mothers) from inheriting housing rights.</p> <p>Even where formal laws require that women take some portion of the housing estate upon death of husband or father, customary practices and social pressure usually preclude this.</p> <p>Under many customary practices in the region, in-laws evict a widow from her house upon death of the husband. In other cases, the widow's access to housing is contingent on her marriage to one of the deceased husband's male relatives, or to undergoing a "widow cleansing" ritual by which she is forced to have sex with a designated male from the community.</p> <p>The Sharia allows women to inherit housing rights, although women's appointed shares are generally much smaller than those designated to comparable male heirs (e.g., daughters have the right to take one-half the share allotted to sons).</p>



The “head of household” in most African and Middle East countries is the person legally designated to manage and transact household business vis-à-vis the greater community.⁴ Per written, customary or religious laws, this head-of-household is almost always a male. Although formal laws giving authority to the “head of household” may appear gender-neutral on their face, these laws in fact bestow authority within the household exclusively to the husband (Lastarria-Cornhiel & Giovarelli 2005; see also Brown & Uvuza 2006).

In many sub-Saharan African countries, married women are considered legally incompetent to enter into contracts without authorization by the husband or another male relative (see, e.g., UN Special Rapporteur for Housing 2006: 12, discussing both formal and customary practices prohibiting women from making bank transactions and/or transferring property rights without consent of a male). This is the case, for example, per the Family Code of the Democratic Republic of Congo (IFAD/UNFAO 2004: 8). In Namibia, common law holds that the husband has control over his wife’s property and person. Even if the wife married under a civil law regime, she still needs her husband’s consent and assistance with civil actions and contracts (Ibid).

Political will in support of women’s housing and land rights: from where will it come?

The fact that the laws and practices governing women’s rights to land are, at best, inadequate, confused and contradictory at the national level in every country in Africa (and the Middle East) reflects an absence of political will at the highest level for change benefiting women. Where national governments have changed their constitutions and/or written laws to better protect women’s rights to housing, they have done so only partially, leaving contradictions that undermine women’s rights, such as provisions deferring to customary rules and practices in regard to personal and marital matter.

(For example, Ghana’s civil law provides that customary law regulates family relations, and Ethiopia’s constitution defers to customary and religious laws for family or personal disputes, even though the Family Law of 2000 subordinates customary and religious laws to the civil law. COHRE 2004: 54, 64).

One of the key issues—perhaps the most important issue—then, is how to generate this political will. What do women from the region want? How can awareness and organization for changes in policy and practice be generated? How can men be convinced that changes benefiting women are in their interest? How can representation by women on decision-making/policy-making bodies be increased? What is the best and most appropriate role (if any) for the international community in encouraging women’s rights to housing in the Africa and Middle East region? Are local and national governing bodies in the region receptive to socio/political pressure from the international community? From within their own countries? On the other hand, how effective is change if initiated from the top? How can national policies translate into an effective regime change vis-à-vis women’s housing rights at the community/ household level?

b. Implementation of these laws

Where formal, written laws do establish women’s housing rights in the Africa and Middle East region, they are seldom enforceable or well-implemented.⁵ This is true because the written laws are often fraught with contradictions, as discussed above, and because:

- policy-makers fail to disseminate laws in a way that is likely to reach women;⁶
- women are often illiterate and/or isolated from policy changes;⁷
- women lack access to courts, lawyers and legal aid; and
- women may be so disempowered at the house-

hold and community levels that they are unable to seek redress even if they know that a rights violation has occurred (see, e.g., FAO/IFAD 2004: 11).

Because gender-responsive laws are only meaningful if socially recognized and enforceable (Oxfam 2003: 8), the true status of women’s rights and access to housing in Africa and the Middle East often turns on patterns of de facto discrimination (UN Special Rapporteur for Housing 2006).

Legal Aid (see Oxfam 2003: 13; www.fidakenya.org; and www.tawla.or.tz/about.html)

Local legal assistance associations may provide an important tool for advocating for and implementing laws in favor of greater housing and land rights for women in the Africa and Middle East. Examples are the Tanzania Women Lawyers Association (TAWLA) and the Kenyan Federation of Women Lawyers (FIDA-Kenya). These groups are comprised of women lawyers and paralegals whose tasks include legal awareness-raising (e.g., through leaflets, posters and radio), training leaders on women’s land and housing rights, work to prevent men from selling off household land in rural areas, and taking on precedent-setting public interest cases. TAWLA also worked to establish legal aid desks in villages to raise awareness about women’s rights to land and housing under Tanzania’s Land Act of 1999 (entered into force in 2001).

Both FIDA and TAWLA are also advocating for laws that establish: (1) that women be automatically designated joint owners to household property; and (2) that women have the right to a share of their parents’ ancestral land.

One of the greatest impediments noted by these associations is the fact that local land boards are comprised of older males, who often ignore changes to formal laws in favor of discriminatory customary

rules.

3. Customary and religious laws and practices

The unwritten customary rules and practices that govern women's rights and access to housing in the region often fail to establish meaningful rights for women in light of current socio-economic realities, and often undermine newer formal laws adopted to benefit women.

Rational basis to customary land and housing rights systems

Customary systems for allocating land and housing rights are usually a logical extension of the prevailing social construct (see, e.g., COHRE 2004: 27). While these systems may be criticized for failing to adequately establish rights for women, it is important to note that they are perceived as rational by many (both men and women) local residents.

For example, if the social norm and expectation is that daughters leave their birth village upon marriage to physically join their husband's household in a different village, whereas the eldest son is expected to stay in his birth village to take care of his parents until their death, it would be logical for the eldest son to maintain possession of the family's house and land. While in some instances rights to the family's land could be divided equally among sons and daughters, and transferred by them according to their individual needs, in many cases this would result in an untenable fractionalization of household land.

This is not to say that the underlying social constructs are rational or desirable from a gender perspective, but that the land/housing rights regimes have rational bases given social constructs. Without realizing this, efforts by development agencies and experts to eradicate discrimination from land and housing rights systems in Africa are unlikely to achieve their aim.

The influence of Muslim law on women's housing rights

Muslim law, as expressed in the Sharia, determines the allocation of intra-household property rights in the areas of the Africa and the Middle East region where it applies. Where applicable, the Sharia governs marriage, divorce, property division upon divorce or inheritance, and women's property ownership. (In many countries, a woman's legal rights to property within a marriage are governed by whatever marital regime she and her husband were married under. This could be civil law, codified Muslim personal law, uncodified Muslim personal law, or uncodified customary laws).

While the Sharia does provide that women can independently own, manage and inherit property, it allows a woman's share of inheritance to be established at a fraction of that provided for men (see FAO/IFAD 2004: 9). In Iran and Morocco, for example, a woman is entitled to inherit one-half of what her brothers may inherit from their parents' estate (UN Special Rapporteur for Housing 2006: 12; FAO/IFAD 2004: 9). Upon death of her husband, a woman is entitled to one-fourth of the marital liquid assets if she has children, one-eighth if she does not (Ibid). However, she is not entitled to inherit rights to land or housing in this instance (Ibid).

As Islam spreads throughout the Africa and Middle East region, its influence on women's rights to housing is becoming increasingly important. In some areas, where women have enjoyed no rights to own, manage or inherit property, the influence of Islamic law may improve women's housing rights. Other authorities, however, view the spread of Islam as an oppressive force against women's housing rights (see, e.g., Oxfam 2003: 8, stating that the growth of Islam in Ethiopia is one of the factors undermining gender-responsive housing laws). The UN Special Rapporteur for Housing Rights (2006: 12) recently expressed "high concern" that family and personal laws in many countries continue to

reflect discriminatory cultural and social practices. Discrimination is especially prevalent in Muslim countries and areas (Ibid).

Judicial and law-enforcement institutions may thwart the implementation of legal protections of women. In many countries in the Africa and Middle East region, formal written laws have been awkwardly super-imposed over existing customary and religious laws, and are not well-understood or well-regarded by local judicial or law-enforcement institutions. Housing rights issues are often determined by tribunals comprised of male judges, often community elders (see FAO/IFAD 2004: 8, noting that local courts in Zambia are dominated by untrained male judges).

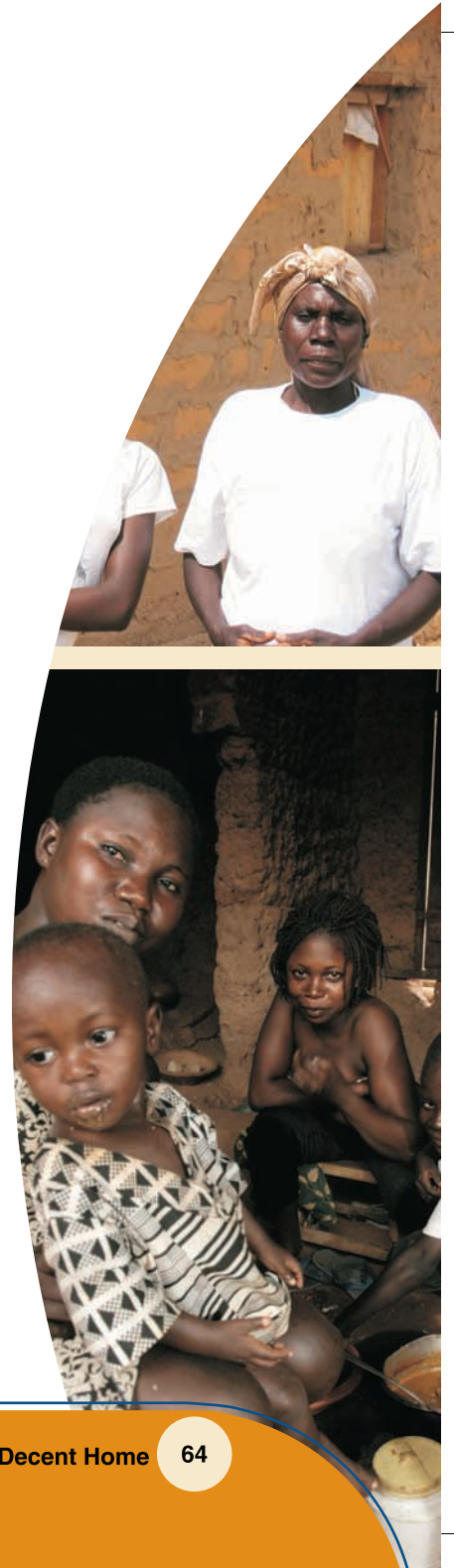
Even when formal legal protections are sufficient, social pressure may undermine women's inheritance rights. In Jordan, for example, it is considered shameful for a woman to insist on a share of her husband's estate because it implies that her brothers are not willing or able to support her (UN Special Rapporteur for Housing 2006: 12-13). It is also socially difficult for a woman to independently control and manage her share of the family's house because this can alienate her from others she lives with and depends on for housing (Ibid). Many women, therefore, renounce their legal right to inherit from the estate of their father or husband (FAO/IFAD 2004: 10).⁸

C. Pressing issues

1. Forced eviction

Forced eviction of the entire household

When poor households in the Africa and Middle East region are forcefully evicted from their land and housing, harm falls disproportionately on women (COHRE 2002: 8). Women in evicted households suffer loss of "livelihoods, relationships and support





systems, breakdown of kinship ties, physical and psychological trauma and even increased morbidity and mortality.” (UN Special Rapporteur for Housing 2006: 18.) Several factors explain why women bear the brunt of the wreckage from forced eviction.⁹

- Women are more likely to be at home during the eviction. Police, militias and others often intentionally time the eviction for when men are not at home.
- Women are more likely to be harmed—often raped—during evictions. Sometimes forced eviction is accompanied by targeted violence against women evictees.¹⁰
- Women are more likely to lose home-based businesses as a result of evictions.
- In the household economic crisis that follows forced eviction, families are more likely to keep girls (rather than boys) out of school.
- In losing their house, women also lose the epicenter of their authority both within the household and within the greater community. Women thus face a double impact from evictions: first from authorities and second from a loss of authority and independence within their own households and communities.
- When an evicted community relocates to an area with no potential for livelihood, men often leave. Women are left behind to fend for themselves and their children.

Forced eviction of women by other family members

While forced eviction by external actors (the state, landlords, private developers) undermines women’s housing rights in the Africa and Middle East region, the greatest threat of forced eviction may come from within the woman’s household or extended family. Forced eviction in this context can take the form of: (1) domestic violence that drives a woman from her home; (2) practices leaving a woman homeless upon divorce; (3) practices of wife-expulsion related to polygamous marriage; (4) sale of the family’s house and land by the husband (without consent of

the wife); and (5) practices leaving a woman homeless upon death of the husband, or qualifying her ability to retain housing with traditions such as levirate or widow-cleansing (see discussion below) (see COHRE 2002: 7, defining forced eviction; Benschop 2004: 2; see also COHRE 2004: 57-62, for a list of factors contributing to frequent forced eviction by women following a husband’s death in Ghana, despite Ghana’s Intestate Succession Law guaranteeing spouses a reasonable provision out of the estate of the deceased spouse). Each of these scenarios exposes the fragility of women’s rights and access to housing in the Africa and Middle East region, especially given changing socio-economic and demographic realities.

Women who are forcefully evicted seldom have access to social or legal redress. Even where formal laws offer protections, they are not accessible by most women who lack awareness of the laws, access to lawyers or legal aid, and fair, objective tribunals. Perhaps most importantly, social pressure prevents women from seeking their rights.

2. HIV/AIDS (See also text box in Chapter III(C) of this report, on HIV/AIDS and shelter in sub-Saharan Africa)

As HIV/AIDS deaths have become more frequent in Africa and the Middle East, so have instances of “property grabbing,” the practice whereby the widow’s in-laws forcefully evict her from the family house following her husband’s death. One expert notes that an “Alarming number of cases are reported of in-laws having evicted widows upon death of their husband.” (Benschop 2004: 1). Property grabbing, according to a recent COHRE report, is rampant in Africa. In-laws evict widows with threats and physical violence, in some cases taking over the house while the widow is out (COHRE 2004: 21). Police and authorities seldom do anything to stop this (Ibid). According to one UNFAO study, 40 percent of women in sub-Saharan Africa whose husbands had died had been robbed by in-laws of at least some household property (including

cattle and tools) (Oxfam 2003: 9).

Extreme poverty in many parts of the region has warped traditional customary practices that offered some degree of protection to women upon death of the husband. Where conditions of famine and extreme poverty prevail, a widow’s in-laws may be more apt to force her out of land and housing and her natal family may be less apt to take her in (COHRE 2004: 28). In Kenya, for example, land grabbing in rural areas has become more common, causing an increase in urban migration by recently widowed women (Oxfam 2003: 15). In Uganda, the husband’s family traditionally cared for his widow and children upon his death. Current practice, however, is for the husband’s relatives to evict the widow and children, dispossessing them of assets and forcing them back to the widow’s natal family (UNFAO/IFAD 2004: 10; see also Oxfam 2003: 9). This practice also contradicts formal laws in Uganda that entitle either the widow or widower to 15 percent of the deceased spouse’s estate (UNFAO/IFAD 2004: 10, noting that in practice the widower takes 100 percent of his wife’s estate upon her death). In Namibia, rural women and children lose rights to the household farmland when the husband dies of AIDS, a problem made acute by the fact that AIDS causes 28 percent of the deaths annually, and three-quarters of the population lives in rural areas (UNFAO March 8, 2004: 1).¹¹

When a woman’s husband dies, she is left with few housing options for herself or her children. Inheritance laws (formal and customary) seldom protect her rights to the family’s house and land. Even if formal laws do offer protections against customary practices (thus allowing women to inherit and own land and property) they are seldom implemented well (COHRE 2004: 24-5). Women who have contracted HIV/AIDS from their husbands live in “constant fear of being forcibly evicted, even where inheritance and property rights are in principle protected by legislation.” (UN Special Rapporteur for Housing 2006: 19). Women’s natal families frequently unable or unwilling to take them in (COHRE 2004:

2), and laws and customary practices often prohibit women from renting or buying a house independently, even where low-priced housing options physically exist (see, e.g., UN Special Rapporteur for Housing 2006: 19). When a woman's in-laws or male relatives do give her access to housing, this is often conditioned on "good behavior," rendering the woman a servant of the household (COHRE 2004: 2). These factors often push women to urban areas in search of work and a place to live.

In some communities in the Africa and Middle East region, customary law requires a widow to re-marry her deceased husband's brother or father (levirate) to remain housed, or undergo "widow-cleansing" (whereby she must have sex with an appointed male in the community) in order to avoid eviction (UNFAO/IFAD 2004: 9; Benschop 2004: 1; UN Special Rapporteur for Housing 2006: 19; COHRE 2004: 21). Both of these practices are directly related to the lack of housing and inheritance rights held by women: women may be more apt to comply with these rituals due to a lack of housing alternatives for themselves and their children; women who do refuse to comply with these rituals are made homeless (as, often, are their children).

When women do have socially recognized and enforceable rights to their house and land, they have a greater resource bank with which to address the challenges of HIV/AIDS. As the authors of a recent report on women's rights to land in Rwanda summarize, "Women with secure property rights are better able to cope with and mitigate the effects of HIV/AIDS, such as illness or widowhood, on themselves and their children. For example, such women can better maintain their family's income and bear the economic shocks associated with HIV/AIDS." (Brown & Uvuza 2006, referring to Strickland (ICRW) 2004). In contrast, wives who have contracted HIV/AIDS from their (now dead) husbands often die prematurely because they lack basic needs such as shelter and medical care (COHRE 2004: 28).

The housing impact of HIV/AIDS deaths falls not only on wives, but also on orphaned children. Formal laws fail to protect girls in most instances, excluding them from inheritance of the family home. Even where formal laws do offer protection, they are not frequently enforced, and in-laws of the deceased father often steal the family's house and land once the parents have died. Girl children, in particular, are often forced to care for younger brothers and sisters upon the death of their parents. These girls sometimes turn to prostitution to earn income, thereby subjecting themselves to violence and disease, and fueling the spread of HIV/AIDS.

Finally, some evidence shows that women who hold secure, shared rights to housing and land while in a marriage or partnership are less likely to contract HIV/AIDS from their partner. According to authors Brown and Uvuza, women "holding property rights have greater bargaining power within the household, placing them in a better position to avoid contracting the disease from their husband or partner." (Brown & Uvuza 2006: 2, citing to Strickland (ICRW) 2004).

3. War and violence (death of husband, destruction of family home, displacement, return and reconstruction)

Violent conflict has destroyed peoples' lives, family and community structures (both physical and social), employment, and shelter over much of the Africa and Middle East region in recent years. While the frequency of conflict may not be much greater than it has been historically, the scale of conflict has escalated.

In this violence of scale, women must often abandon their homes or see them destroyed (COHRE 2004: 28, 88, as basis for the remainder of this paragraph). Title papers are lost or destroyed. Women are frequently subordinated and marginalized in reconstruction efforts, and women who have fled violence (to which they have lost their husband) are

often denied access to their houses and land by former in-laws or neighbors when they return home with their children.¹² The legal and social breakdown that accompanies large-scale violence can result in even fewer protections—including those related to housing rights—for women.

Also, traditional restrictions on women's housing rights may stifle recovery from violent conflict for women and children. In Rwanda, for example, customary practices requiring males to control the land still govern in rural areas. This fact is particularly notable given the gender demographics following the genocides of the 1990's: 70 percent of all adults were women, 34 percent of all households were headed by single women or girls, 50 percent of all women were widowed, and a remarkable 50 percent of the seats in the parliament—the highest percentage in the world—were held by women) (COHRE 2004: 88).

4. Increased labor migration/ urban migration

Labor migration is changing the demographic landscape of many parts of the Africa and Middle East region. In many cases, it is the male head of household who migrates in search of employment (either temporary or permanent). When this happens, women are left with the responsibility to manage all household matters, but without the direct authority to control or transfer her housing or land. As a result, they are often not able to make the most efficient use of their housing as an asset through improving it, mortgaging it, renting it out (in whole or in part), or selling it (in whole or in part). Women are responsible for the welfare of the children but are not legally able to manage their family's chief economic asset in their interest, even when the male head-of-household is absent.

5. Divorce/ cohabitation/ polygamy

The practice of polygamy in some countries in the





Africa and Middle East region may undermine women's rights and access to housing. In some instances the first wife enjoys the least housing rights security, in others the second and/or third wife is most vulnerable. Per Ghana's Intestate Succession Law, for example, only the first wife has any right to inherit from her husband's estate (a significant issue in Ghana, where one-third of all marriages are polygamous) (COHRE 2004: 65). Under the customary practice of "triple talaq" (instant divorce) in some countries, a wife may be expelled from her home by the husband, with no social redress or right to shelter (UN Special Rapporteur for Housing 2006: 12). This practice comprises an acute form of forced eviction for women in polygynous societies (Ibid).

If a couple co-habitats but never formalizes their relationship as a marriage, laws often fail to protect the woman's rights to property acquired during the relationship upon dissolution (UNFAO/IFAD 2004: 9/10, noting, for example, the lack of legal protection for women in informal marriage-like relationships in The Congo). As poverty has intensified in many parts of sub-Saharan Africa, co-habitation (in lieu of a formal marriage ceremony) has become more common, leaving many women—and their children—more vulnerable to this gap in legal protection. Another common practice in polygamous cultures is the taking of concubines by married men (COHRE 2004: 62, discussing this practice as relevant in Ghana); without even the status of second or third wife these women often have literally no secure rights to house, land or other property.

6. Land and housing reforms and improvement programs (including slum upgrading)

Women's housing rights and access are at risk in at least three housing and land rights "improvement" contexts: (1) individualization of communal property rights that may have benefited women; (2) titling programs granting property rights to the head of the household (or allowing for co-ownership or joint ownership but requiring consensus by both spouses

or some other condition that de facto precludes women from benefiting from enhanced rights) (see Lastarria-Cornhiel & Giovarelli 2006); and (3) slum upgrading programs that occur in a liquid housing markets.

When communal holdings are divided into individual household rights, women may lose the benefits they had through group access to greater areas and assets. In Ethiopia, for example, privatization of pastoral lands has increased the labor burden for women without a corresponding increase in their rights (see Oxfam 2003: 8).

Furthermore, programs that have individualized community holdings have often granted new, individual rights to parcels/housing in the name only of the "head of the household." This means that the new land/housing rights are formally granted and registered in the name of the husband or other male relative. If the husband then decides to sell the family's rights, he is able to do so unilaterally, leaving the wife and children homeless and/or landless (Benschop 2004: 3-5).

Finally, in some matrilineal societies, such as those in Malawi, Zambia, Mozambique and Tanzania, land market pressure and individual registration procedures threaten traditional inheritance systems that gave greater protection to women (Benschop 2004: 4).

Even where individualization of rights is not at issue, the act of formalizing housing rights may, in itself, diminish women's rights and access to housing within the household. This is because rights formalization/titling programs often freeze into place discriminatory customary laws and practices governing intra-household allocation of housing rights (for example, through assigning the new, formalized rights to the head of household alone). In so doing, programs intended to improve housing security for poor households may in fact jeopardize the housing rights of women (and therefore children) living within this household, leaving women with less management

and transactional control of their housing.

One important way to reduce legal discrimination against women's (intra-household) housing rights is to replace the "head-of-household" concept with joint ownership principles. Under joint ownership, both spouses hold rights to marital property, including the house and land. Tunisia became one of the first countries in the region to replace its head-of-household regime with a joint estate concept, established through 1983 amendments to its Personal Status Code (FAO and IFAD 2004: 9). Under Tanzania's Land Act of 1999, land occupied by both spouses is presumed to be co-owned unless the spouses indicate that it is not (Benschop 2004: 4).

Joint ownership laws must be carefully crafted, however, if they are to strengthen women's land rights. Joint ownership laws in the region often carry minimum impact because they (1) apply only to formal civil marriages, and (2) are often "optional," which means in practice that the husband chooses whether they apply,³ and (3) are often ineffectual in protecting women's rights to marital property because no provisions require the property to be jointly registered (Lastarria-Cornhiel & Giovarelli 2005). The best forms of joint tenure are compulsory, carrying the operating legal presumption that the land and/or housing is jointly owned by both spouses (Ibid; see also Benschop 2004: 4). Burkina Faso, Ethiopia, Senegal, Tanzania and Zambia have compulsory joint tenure laws (Lastarria-Cornhiel & Giovarelli 2005: 23). Botswana, Burkina Faso, Eritrea, Gambia, Ghana, Kenya, Lesotho, Malawi and Mozambique have optional joint tenure laws (Ibid). Not all countries in the region have been quick to adopt joint ownership laws and even recently-designed land reforms in the region continue to use "head-of-household" for real property entitlements in some cases.

Improving real property values—for example through slum upgrades—may threaten women's access and de facto rights to this property even if they are de-

signed beneficiaries (UNFAO 2002: 1). When an increase in value occurs in a liquid housing market, a woman may be left without benefit or, in some cases, worse off than she was pre-improvement if her husband sells the newly-improved property. The UNFAO summarizes this phenomenon as follows:

Very often, when land values increase as a result of external investments, women get marginalized in the process, and risk losing former benefits and accommodating situations. . . . Enhancing housing in a community or peri-urban area may have similar unintended results when the units become more marketable. . . . Experience in housing projects has also shown that making improvements to a house may lead to ‘expropriation’ of rights to the house by more powerful members of the community. (UNFAO 2002: 1).

This is not to say, of course, that women do not benefit from upgrading or housing rights improvement programs, but rather to note that addressing gender biases in the upgrade context will allow programs to more effectively reach target beneficiaries.

One of the structural problems underlying gender-biased programs for housing and land reform is that women are often excluded from the decision-making process (UNFAO/IFAD 2004: 11, noting that lack of representation by women on decision-making processes for land reform means that reforms seldom incorporate increased rights for women).

End Notes:

1 In Iran, for example, factors making it very difficult for women to leave domestic violence situations include: (1) the low possibility of renting or purchasing another house; and (2) lack of alternative accommodations or shelters for girls and women living on the street (UN Special Rapporteur for Housing 2006: 11).

2 One of the most relevant international legal instruments addressing equality in housing rights is the Protocol to the African Charter on Human and Peoples’ Rights on the Right of Women in Africa, entered into force in November, 2005. The UN Special UN Special Rapporteur for Housing on Housing Rights (2006: 9) calls Article 16, which addresses women’s equal rights to access housing, a “noteworthy advance” for women’s housing rights in Africa.

3 For example, a 1997 amendment to Kenya’s constitution includes provisions prohibiting gender discrimination, but excepts from these provisions “household” issues concerned with marriage, divorce, intestacy, personal and customary law (UNFAO/IFAD 2004: 8).

4 According to the UNFAO and IFAD, the most important issue in the intra-household allocation of housing rights is who is legally considered the head of household. This person has authority both intra-household and vis-à-vis the outside world (e.g., through transactions). Wives and other family members may not have any say in these matters. (UNFAO/IFAD 2004: 8).

5 M. Benschop, analyst on women’s rights to land and housing in Africa, summarizes the status of implementation as follows: “So far, women’s land and property rights have remained mainly illusory rather than substantive and the majority of women have therefore not been able to enjoy these rights.” (Benschop 2004: 5.) Benschop offers a concise summary of the reasons why women’s rights and access to land and housing in the Africa and Middle East are minimal and eroding in law and practice. She notes: (a) erosion of those customary laws and practices that may have helped women access land in the past, due in part to individualization and commodification of land and housing rights; (b) registration of housing rights in the name of the husband only (a consequence of the way in which rights have been formally individualized); (c) discriminatory written laws and practices; (d) bad or no implementation of those laws that do benefit women; (e) lack of representation of women on decision-making bodies; and (f) lack of awareness of rights.) (Ibid: 3-5).

6 COHRE notes that even educated women are unable to access laws intended for their benefit, because laws are neither understandably written nor disseminated (COHRE 2004: 27).

7 The FAO and IFAD conclude that “Widespread illiteracy and a lack of access to formal court systems, lawyers and other legal resources can make matter worse” for women’s rights to land and housing in AIDS-affected Africa (8 March 2004: 1).

8 The Act on Personal Status prohibits discriminatory practices in inheritance and states that a woman may inherit from both her husband and her father.

9 See COHRE 7-8; Benschop 2004: 2. A recent study by COHRE and the Social Economics Rights Action Center (SERAC, Nigeria) analyzed the effects on women of forced evictions in Nigeria. The government of Nigeria has practiced systematic forced eviction of slum communities for decades, including eviction campaigns in Badia, Lagos (1982-1996), Maroko, Lagos (1990), and Rainbow Town (2000). Through these campaigns the government displaced between 1.25 and 1.5 million people, in part for the World Bank-assisted Lagos Drainage and Sanitation Project. Many evictees have never resettled. The COHRE/ SERAC study determined that: (1) the evictions were strategically executed while women—but not men—were at home; (2) security officials executing the evictions raped and beat women “with impunity”; (3) prostitution rates increased among women following evictions; and (4) two-thirds of the women and girls who were students at the time of the eviction were subsequently forced to stop their education (their brothers continued). COHRE 2002: 61-68.

10 For example, in Zimbabwe’s massive campaign to evict slum residents in 2005, the government targeted informal traders and settlers including women with HIV/AIDS, widows, disabled children and HIV/AIDS orphans. Police routinely beat evictees, many of whom were women (UN Special Rapporteur for Housing 2006: 8). Evicting forces often use rape as a tool to remove women from their homes, both before and during forced evictions (Benschop 2004: 2).

11 The prevalence of land grabbing varies throughout the Africa and Middle East region, and is infrequent in some countries such as Ethiopia (Oxfam 2003: 15).

12 In Rwanda, some women who returned home after fleeing the genocide of 1994 found their houses destroyed; many women continue to live in half-destroyed houses a decade later. Other women were not allowed back into their house by neighbors or in-laws. Households headed by girls were particularly vulnerable, as male relatives usually took over the family housing and evicted the children. (COHRE 2004: 87-8).

13 In some cases, laws allow but do not require joint ownership of marital property between spouses. These may require both spouses to mutually agree to a co-ownership regime for their marital property, and to take active steps to register as co-owners (Benschop 2004: 4). Very few—usually wealthy—couples actually do this. Even among the wealthy, cultural pressures may result in male-only registration (Ibid).



Appendix II: Country housing profiles for Africa and the Middle East



1. BOTSWANA

Botswana Statistical Summary
(UNPF 2007; UN HDI 2006; UN-Habitat 2005; CIA World Fact Book 2007)

Population		
Total population (millions 2007):		1.8
Projected population (millions 2050):		1.7
Average annual population growth rate (2005-2010):		-0.4 %
Urbanization and slum growth		
Percentage urban (2007):		59
Percentage urban projected for 2030:		66
Average annual urban population growth rate (2005-2010):		0.9 %
Slum population as percentage of urban population (2001):		61
Socio-economic indicators		
Human Development Index rank (2006):		131
GNI per capita (PPP\$, 2005):		10,250
Population living below \$1/day:		23.5
Population living below \$2/day:		50.1
GDP per capita annual growth rate (1975-2004):		5.7 %
Gini index (inequality measure):		63
Access to services		
Access to clean drinking water (2002)	Urban	100
	Rural	90
Access to improved sanitation (2002)	Urban	57
	Rural	25

Botswana is one of Africa’s most politically stable countries and its diamond reserves have made a huge impact on the country’s income. However, this income benefits only a few and Botswana’s income inequality is the third highest in the world (represented by a Gini coefficient of 63).² Half of the population still struggles to survive on less than \$2 per day and nearly one quarter of the population lives in absolute poverty, on less than \$1 per day. Extreme poverty is more widespread in rural areas. One of the most vulnerable groups is women; over one third of all households are now female-headed and 60 percent of women live in extreme poverty.

The spread of HIV/AIDS has added to the country’s burdens, with an estimation of 37 percent of the population now infected. As a result of HIV/AIDS, the life expectancy in Botswana fell from 65 years to 38 years over the past two decades. The loss of lives through HIV/AIDS in turn leads to an increase in the number of child-headed families, which are among those most vulnerable to land-grabbing and least able to maintain existing housing quality.

With so many people living in poverty, substandard housing is the norm. Most families live in traditional homes made of mud walls and thatch roofs, or inadequately constructed brick houses. Most houses are overcrowded and lack natural light and ventilation, causing illness and social problems.

Although the ratio of housing costs to household income is not high by most standards (households paid an average of 13 percent of their income on housing according to a 2002/03 household survey), the fact that incomes for most households are so low to begin with renders any fixed expense, such as housing costs, difficult to meet. The use of imported construction materials raises housing prices out of reach for most poor people, especially in urban areas.

Poor people in Botswana have little, if any, access to housing finance. Commercial mortgages are

geared toward middle and (mostly) upper-income households, and housing micro-finance is not widely available. Poorer households may have some informal access to loans for housing through public and private enterprise micro credit loans, however. The national government provides some support for affordable housing through its Self-Help Housing Agency (SHHA), which provides loans for construction costs. Many—if not most—poor people do not meet minimum income requirements for the program, however, and middle-income raiding has been a significant problem. One sub-program of the SHHA, The Integrated Poverty Alleviation and Housing Scheme aims to help poor households (e.g., those unable to meet the minimum income requirements for regular SHHA loans) to gain productive skills and the ability to self-build their own house. This program raised money through producing bricks, paving slabs and curb stones. Another sub-program of the SHHA The Turnkey Project aimed to provide completed houses, but suffered from a high default rate. Per its most recent National Development Plan, the government is also responsible for developing 18,000 plots. It is unclear whether these plots will benefit poor people. No government or NGO housing programs appear to target low-income renters, although two-thirds of all urban households rent.

Although civil law in Botswana establishes equal rights for women and men, traditional customary laws—still applied in many cases—discriminate against women. The choice of marital regimes controls a woman’s intra-household rights to housing once she is married. (This choice, however, is often dictated by the prospective husband.) Women who marry under customary law are considered legal minors, unable to buy or sell property, apply for credit or enter into a legally-binding contract. Women who marry under a “community property” regime are allowed to own housing and land in their own name. Husbands retain control over all jointly-held assets of the marriage, but they may not legally dispose of these



assets without the consent of their wife. Women may also marry “out of common property,” which allows them to retain their rights as full legal adults.

Women may legally inherit their husband’s property. In the absence of a written will (usually the case), however, the deceased husband’s relatives may evict a widow and her children if she tries to take possession of the house and land.

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Traditionally, women in the Africa and Middle East region were granted use rights to land and housing through a male relation

2. CAMEROON

Cameroon Statistical Summary (UNPF 2007; UN HDI 2006; UN-Habitat 2005)

Population		
Total population (millions 2007):		16.9
Projected population (millions 2050):		26.9
Average annual population growth rate (2005-2010):		1.6 %
Urbanization and slum growth		
Percentage urban (2007):		56
Percentage urban projected for 2030:		69
Average annual urban population growth rate (2005-2010):		3.1 %
Slum population as percentage of urban population (2001):		67
Socio-economic indicators		
Human Development Index rank (2006):		144
GNI per capita (PPP\$, 2005):		2,150
Population living below \$1/day:		17.1
Population living below \$2/day:		50.6
GDP per capita annual growth rate (1975-2004):		-0.6 %
Gini index (inequality measure):		44.6
Access to services		
Access to clean drinking water (2002)	Urban	84
	Rural	41
Access to improved sanitation (2002)	Urban	63
	Rural	33

Cameroon is a mountainous central African nation on the Gulf of Guinea. Though it has one of the strongest economies in sub-Saharan Africa, with oil resources and favorable agricultural conditions, Cameroon still faces problems common in less developed countries. Dependence on economic export industries such as oil, which benefit only a few, results in high income inequality. Fifty percent of Cameroon's population earns less than \$2 per day, while 17 percent lives in extreme poverty, surviving on less than \$1 per day. Cameroon is one of the most corrupt countries in the world, according to a 2006 global corruption index (Transparency International).

Poverty is worse in rural areas, as are housing conditions. Cameroon has one of the lowest rural coverage rates for water (41 percent) and sanitation (33 percent) in the world. In the urban areas of Douala and Yaoundé, only 13 percent of poor residents are connected to city water. Poor households often buy drinking water from their neighbors. Less than one percent of poor households in Cameroon have a flush toilet in their home (Bureau of Statistics and National Accounts 2002). The government has embarked on a plan to increase rural water coverage to 75 percent by 2015.

Although eighty percent of households own their homes in Cameroon, tenure is often insecure and conditions are poor (Bureau of Statistics and National Accounts 2002). Only nine per cent of poor households possess a property title, and most homes are overcrowded and lack durable walls and permanent floors (Ibid). High urban land prices have pushed the poor into vulnerable areas such as river beds, swamps and steep slopes (Cameroon Post 2005). Costly and time-intensive requirements for obtaining a building permit increase the costs of formal sector housing (AllAfrica.com 2005). Percentages of people who rent or live for free (in shared housing) are rising as more people move to urban areas.

Eighty-eight percent of households in Cameroon are

unable to access formal housing finance (Bureau of Statistics and National Accounts 2002). Tontines—informal community-based savings and loans groups—provide some low-income households in Cameroon with a mechanism for short-term savings and loans. Tontines use savings contributions from members to make larger loans to each member in turn. Short repayment periods (e.g., two months) preclude the use of these loans for longer term housing investments in most cases.

Traditional customary laws govern inheritance and intra-familial property rights. Inheritance rules vary by region, but usually give greater authority and benefit to male heirs. A widow is considered her husband's property, and so does not collect any inheritance from her husband's estate. She is often forced to marry one of the deceased husband's brothers or, if she refuses, must pay the full bride price and leave the family compound (US State Department, Human Rights Report 2004).

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3. CÔTE D'IVOIRE

Côte d'Ivoire Statistical Summary (UNPF 2007; UN HDI 2006; UN-Habitat 2005)

Population		
Total population (millions 2007):		18.8
Projected population (millions 2050):		34.0
Average annual population growth rate (2005-2010):		1.7 %
Urbanization and slum growth		
Percentage urban (2007):		46
Percentage urban projected for 2030:		69
Average annual urban population growth rate (2005-2010):		2.7 %
Slum population as percentage of urban population (2001):		67
Socio-economic indicators		
Human Development Index rank (2006):		164
GNI per capita (PPP\$, 2005):		1,490
Population living below \$1/day:		14.8
Population living below \$2/day:		48.8
GDP per capita annual growth rate (1975-2004):		-2.1 %
Gini index (inequality measure):		44.6
Access to services		
Access to clean drinking water (2002)	Urban	98
	Rural	74
Access to improved sanitation (2002)	Urban	61
	Rural	23

Among the world's largest producers and exporters of coffee and palm oil, Côte d'Ivoire once boasted the strongest economy in West Africa. Now, due to a civil war and global economic pressure, Côte d'Ivoire contends with extreme poverty and its exhausted infrastructure struggles to meet the growing needs of the people. With an urban population of 46 percent, Côte d'Ivoire is one of the most highly urbanized countries in sub-Saharan Africa.

Urban housing conditions are quite poor. A large influx of people fleeing war and violence in rural areas has spurred rapid slum growth in urban areas. (As of March 2007, internally displaced persons in Côte d'Ivoire numbered 709,000 (Internal Displacement Monitoring Centre 2007). In the city of Abidjan alone, the housing deficit is estimated to be 12,000 houses per year. Nearly 250,000 children lived on city streets in Côte d'Ivoire in 2004 (US State Department Human Rights Report 2004). In urban areas, one in three households has neither a latrine nor a toilet (Republic of Côte d'Ivoire 2002). High ratios of both immigrants and renters further define urban housing need in Côte d'Ivoire, particularly in Abidjan (World Bank 2002). The government has targeted for the demolition of shantytowns housing West African immigrants, leaving tens of thousands homeless (US State Department Human Rights Report 2004).

The housing need is striking in rural areas as well. Many people live in temporary structures, which require extensive upkeep and repair and are vulnerable to fire. Walls are typically made of mud in a wooden frame and often crack, causing leaks and eventually falling apart. Thatch roof houses harbor numerous disease-carrying insects such as malarial mosquitoes and the tsetse fly, which in turn can spread eye disease. In rural areas access to basic services is very low: more than 25 percent of all people lack clean drinking water and over 75 percent lack improved sanitation.

Although housing finance is not well developed, some people may be able to access informal capital for housing improvements through community-based savings and loan organizations (tontines) or enterprise micro-finance loans. As of 2004, Côte d'Ivoire hosted 70 micro-finance institutions, reaching a total of 500,000 loan recipients (E-space 2005).

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4. DEMOCRATIC REPUBLIC OF CONGO

Democratic Republic of Congo Statistical Summary (UNPF 2007; UN HDI 2006; UN-Habitat 2005)

Population		
Total population (millions 2007):		61.2
Projected population (millions 2050):		177.3
Average annual population growth rate (2005-2010):		3.1 %
Urbanization and slum growth		
Percentage urban (2007):		33
Percentage urban projected for 2030:		51
Average annual urban population growth rate (2005-2010):		4.9 %
Slum population as percentage of urban population (2001):		50
Socio-economic indicators		
Human Development Index rank (2006):		167
GNI per capita (PPP\$, 2005):		720
Population living below \$1/day:		...
Population living below \$2/day:		...
GDP per capita annual growth rate (1975-2004):		-4.8 %
Gini index (inequality measure):		50.3
Access to services		
Access to clean drinking water (2002)	Urban	83
	Rural	29
Access to improved sanitation (2002)	Urban	43
	Rural	23

Despite its abundance of natural resources, the Democratic Republic of Congo (formerly Zaire) is among the world's poorest countries. From 1997 to 2002, the country was caught at the center of one of the worst civil wars on the continent, fueled by longstanding conflict over the country's natural resources, contested land rights, and ethnic tension. The conflict involved armed forces from several neighboring countries and countless local militia. It left more than three million people dead and almost four million more displaced (IPRSP 2004, International Rescue Committee 2003). As of April 2007, approximately one million internally displaced persons and over 200,000 refugees lived in the Democratic Republic of Congo (Internal Displacement Monitoring Centre 2007; UNHCR 2006).

Fighting, disease and starvation have obliterated the economy and turned extreme poverty into the norm for most. In some regions, political instability and a collapsed economy have all but destroyed public infrastructure and government services. An estimated 80 percent of the country's residents live on less than \$.20 per day (Interim Poverty Reduction Strategy Paper 2002; see also US State Department, Human Rights Report 2004).

Some degree of reconstruction has followed the ceasefire agreement. Challenges remain, however, especially in the area of housing. Many homes were destroyed during the war and refugees and internally displaced people have returned to uninhabitable houses. Towns and cities have become havens for migrants escaping unemployment in rural areas, increasing the pressure on housing in urban districts.

Substandard houses are common in both urban and rural areas. Outside of big cities, most people live in simple dwellings made of mud and sticks (International Rescue Committee 2002). Overcrowding is typical within these structures; several people often share a single room. Tuberculosis, compounded by HIV/AIDS, kills many (Interim Poverty Reduction Strategy Paper 2002). More than

two-thirds of the population has no access to decent sanitation. One survey showed that only nine per cent of households use hygienic methods of waste water disposal (IPRSP 2002).

Housing for women in the Democratic Republic of Congo is particularly insecure. Formal laws permitting women to inherit their husband's property, control their own property and receive a property settlement in the event of divorce are widely ignored (US State Department Human Rights Report 2004). In practice, married women are considered legal minors, and so may not transact real estate or open a bank account without their husband's permission. When a woman's husband dies her in-laws commonly claim her possessions and dependent children (Ibid). Women have less access to income sources than men do, and are on average significantly poorer. Although women are responsible for 75 percent of food output and 60 percent of food marketing, they have no right to dispose of the resulting income as this right pertains only to males (IPRSP 2002).

Housing has not been a priority for either the government or for donors in the Democratic Republic of Congo. Most donor resources have gone instead toward the health sector, income generation, elections systems and education.³ One exception to this was the donor response to the Nyiragongo volcano in Goma, which left approximately 15,000 families homeless in 2002. International donors contributed some \$2.2 million on self-help housing schemes to assist victims with resettlement (Democratic Republic of Congo 2002, UNDP 2002).

In the absence of formal assistance or access to housing finance, residents attempt to improve housing conditions on their own. A limited number of micro-finance institutions operate in pockets of relative socio-political stability, such as Kinshasa. None of these appears to target housing, although borrowers may use funds informally for this purpose. Informal saving and lending practices and groups

are widespread (UNCDF 2003).

Self-help efforts receive some support from national NGO's focusing on shelter issues. These include: (1) Volontaire Zairois Au Developpement (COVOZADE), providing assistance to communities in shelter improvement, housing rights awareness and shelter policy development; (2) Habitat Cooperative Paysanne (HABICOOP), supporting housing initiatives in rural areas and assisting in establishment of cooperatives; (3) Habitat Pour Tous (HPT), working on housing and health issues in urban areas; and (4) Solidarity and Development for the Family, offering support and economic assistance to women on shelter issues (see www.unchc.org/unchc/english/ngos/prof6.htm).

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Women produce 78 percent of the food in Africa, mostly through subsistence agriculture and small holdings



5. EGYPT

Egypt Statistical Summary (UNPF 2007; UN HDI 2006; UN-Habitat 2005)

Population		
Total population (millions 2007):		76.9
Projected population (millions 2050):		125.9
Average annual population growth rate (2005-2010):		1.8 %
Urbanization and slum growth		
Percentage urban (2007):		43
Percentage urban projected for 2030:		54
Average annual urban population growth rate (2005-2010):		2.3 %
Slum population as percentage of urban population (2001):		40
Socio-economic indicators		
Human Development Index rank (2006):		111
GNI per capita (PPP\$, 2005):		4,440
Population living below \$1/day:		3.1
Population living below \$2/day:		43.9
GDP per capita annual growth rate (1975-2004):		2.6 %
Gini index (inequality measure):		34.4
Access to services		
Access to clean drinking water (2002)	Urban	100
	Rural	97
Access to improved sanitation (2002)	Urban	84
	Rural	56

With nearly 77 million inhabitants, Egypt is the most highly populated Arab country, vibrant with life along the Nile River. But in the midst of the hustle and bustle, an estimated 20 million people live in sub-standard housing conditions, with few means of improving their situation.

Poverty housing is particularly common in rural areas, where many families live in old mud brick houses with dirt floors, no doors or windows, and inadequate roofs made from thatch, branches or even sugar cane. These conditions provide little protection from the perils of snakes, insects, intruders, rain, or the extreme variations in temperature. The houses are dangerously hot in summer and below freezing temperatures in winter, and people often die from pneumonia. Access to toilets and piped water is limited, creating further health problems. Moreover, large families are often crowded into houses made of only one or two rooms. Some share their houses with livestock or poultry.

In urban areas a scarcity of land, as well as high construction costs and high building standards, renders formal-sector housing prohibitively expensive for the poor (Poverty Housing in Cairo 2005). Land prices in Cairo increase at a compound annual rate of 25-40 percent (ENHR 2004). Costs of building materials have increased rapidly as well, by as much as 15-20 percent per year, outpacing the general inflation rate (Ibid). Housing costs are much lower in the informal sector (Al-Ahram Weekly 2002).

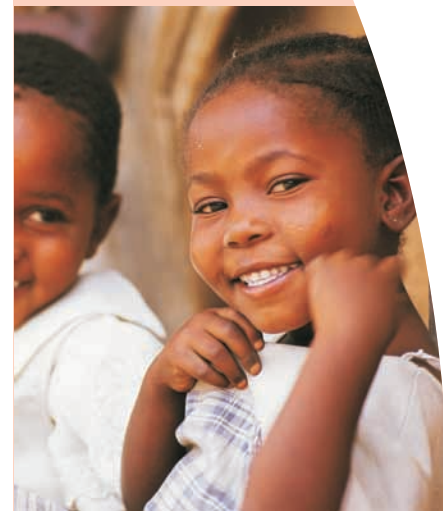
An estimated 13 million Egyptians live in slums, including one million people who live in a cemetery in Cairo (known as the City of the Dead). In the poorer parts of the city approximately 500,000 people have built “permanent” homes on the rooftops of older buildings (Macalester University, undated).

Informal settlements on the urban fringe are growing

quickly in Egypt. In greater Cairo these settlements grow physically by 3.4 percent per year, while their population grows by 3.2 percent per year (UNDP 2004). The spread of informal settlements has caused the significant loss of agricultural land (Ibid). By contrast, population growth in formal settlements amounts to only 0.8 percent annually.

According to the Egyptian Ministry of Housing and Population, 88 percent of Egyptians live in housing that violates building codes. Of these, approximately 20 million live in poverty housing, defined as living with an inadequate latrine, cohabitating with livestock, sharing a bedroom with members of the opposite gender (other than a spouse), and the danger of collapsing walls (Poverty Housing in Cairo 2005). As a result of cumbersome, bureaucratic registration systems for real property rights, as well as a six percent tax on land registration, most housing in Egypt is on land that has never been registered (housing-finance.org 2002).

The government has established two legal institutions, the Hekr land rent and the Hand Claim with Property Taxes, to simplify tenure and registration systems in a way that improves housing security for the poor and expands the tax base for local governments.⁴ The Hekre land rent, set forth in the Civil Code, applies primarily to rural areas. It allows 60-year leases of public land and provides that the lease holder owns all improvements made over this time. By establishing a low ground rent for the occupier of the land, this system helps to legitimize the rights of squatters who pay this rent, and provides the basis for creating a land registry in the absence of other proof of occupation. The Hand Claim with Property Taxes is a parallel system used to tax urban land. Under this system, the Ministry of Finance, through its local revenue administration units, identifies and records buildings and levies an annual property tax on all occupiers, regardless of who has claims to the land. Tax rates are small, and are re-assessed every ten years



through field surveys that produce detailed property descriptions. These descriptions, and payment of the taxes, are pre-requisite to provision of metered electricity service or application for formal property rights. This system has several advantages: it legitimizes squatters' rights, assists urban land management and tax revenue collection, and provides a basis for property transfers.

Egypt decentralized authority for housing and public utilities to local government units in 1960. This decentralization occurred, however, without the devolution of resources necessary to allow local governments to do their work. Local governments lack funds and qualified staff (UNDP 2004). Failure to clarify relationships among city, village, governorate and central authorities impedes effective administration. As a result, several housing development programs operate simultaneously in any given urban area, yet few work with each other (Ibid).

Egyptian housing policy has historically included direct provision of social housing, subsidized mortgage financing, rent controls and, more recently, a shift to enabling-style policies that attempt to reduce direct public intervention in low-income housing in lieu of greater private-sector and NGO involvement.⁵ With each of these policy angles (with the possible exception of rent control), the government has ultimately benefited middle-income rather than low-income households.

Direct government subsidies have included housing projects such as the Mubarak Youth Housing Project (completed in 2000) and the Future Housing Project (first phase completed in 2000). Both projects blended public and private-sector resources, contained approximately 70,000 dwelling units, and offered long-term subsidized loans for approximately US \$ 4,250 per unit (Istanbul 5 paper 2001). The government has also invested in upgrading projects, such as the Manshiet Nasser Upgrading Project (to upgrade one of the largest slums in Cairo) (Ibid). Some public housing programs at-

tempting to relocate people to remote towns in the desert ("New Cities") proved unpopular due to the lack of employment opportunities and cultural appropriateness (see Ahmed et. al, undated). As an example of more recent enabling-based policies, the government has started to offer special incentives to developers in order to stimulate the use of the National Housing Fund for mortgage financing. Such incentives include free land and the promise to bear 50 percent of infrastructure costs for plot development (American Chamber of Commerce in Egypt 2004). The government also offers non-refundable grants of up to US \$1,732 to be used as down payments for housing units. This policy was intended, in part, to stimulate mortgage lending through the National Housing Fund. Although the government initially designed this program for low-income households, financial experts believe that middle-income households will be the most likely (and appropriate) beneficiaries (Ibid). One of the problems with relying on private-sector participation in low-income housing provision in Egypt is that developers seldom deem sufficient the potential for profit-making in this sector (see Ibid).

Requirements for housing finance, available through a number of banks and the Egyptian Housing Finance Corporation, include a pledge of land/housing as collateral (along with formal documentation of ownership) and evidence of stable formal-sector employment. These requirements exclude most low-income families. Collateralization requirements virtually prevent women from accessing many loan funds (see, e.g., UNDP 2004, referring to policies of the Principal Bank for Development and Agricultural Credit). Housing developers (heavily subsidized by the government in some cases, for example through free land grants) also offer financing to potential homeowners. High down payment requirements and interest rates (see housingfinance.org 2002), not to mention the underlying cost of the house and land, render this option irrelevant to the poor. Micro-finance funds intended for business development

or personal use by the poor in Egypt may provide some capital resources for housing improvement.⁶ Remittances from Egyptians working abroad also provide an important resource for shelter improvement, particularly for the poor (Baharoglu et. al 2005).

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6. ETHIOPIA

Ethiopia Statistical Summary (UNPF 2007; UN HDI 2006; UN-Habitat 2005)

Population		
Total population (millions 2007):		81.2
Projected population (millions 2050):		170.2
Average annual population growth rate (2005-2010):		2.3 %
Urbanization and slum growth		
Percentage urban (2007):		16
Percentage urban projected for 2030:		29
Average annual urban population growth rate (2005-2010):		4.0 %
Slum population as percentage of urban population (2001):		99
Socio-economic indicators		
Human Development Index rank (2006):		170
GNI per capita (PPP\$, 2005):		1,000
Population living below \$1/day:		23
Population living below \$2/day:		77.8
GDP per capita annual growth rate (1975-2004):		-0.2 %
Gini index (inequality measure):		30
Access to services		
Access to clean drinking water (2002)	Urban	81
	Rural	11
Access to improved sanitation (2002)	Urban	19
	Rural	4

Ethiopia is probably best known for its regular bouts of drought and famine and conflict with neighboring Eritrea. Political turmoil and internal fighting added to the lethal combination of factors that caused millions to starve to death during the 1970s and 1980s.

Even now, Ethiopia is one of the ten poorest nations in the world, ranked number 170 out of 177 countries on the UN Human Development Index. Over half of the population is illiterate. In spite of its arid climate, the economy relies heavily on agriculture and the country is one of Africa's leading coffee producers. However, many Ethiopians still depend on food aid.⁷ Unemployment pervades both urban and rural living, and nearly 78 percent of the population of Ethiopia lives on less than \$2 per day.

Ethiopia is one of the least urbanized countries in sub-Saharan Africa, but has one of the highest urbanization rates (4.0 percent per year) (Assefa 2004; Homeless International 2004). Only 16 per cent of the population lives in urban areas, a number that is expected to nearly double over the next 13 years. Most urban residents live in Addis Ababa, which is 14 times larger than the next largest city (Ibid). Urban areas are synonymous with slums; only one per cent of urban residents live in non-slum dwellings. Urban centers suffer acute housing shortages, insufficient solid and liquid waste management, poorly developed access roads, clogged drainage systems, shortages of drinking water, inadequate health and education services, and a growing problem of unemployment and poverty (Homeless International 2004). Households of all income levels live side-by-side in urban slums (Ibid).

An estimated 45 percent of urban residents rent. Of these, approximately 84 percent pay below 50 Birr (US \$5.82) per month (RICS 2004). About one quarter of renters live in public housing (Ibid).

Nearly 600,000 homeless children live in Ethiopia's city streets; 100,000 of these live in Addis Ababa

alone (US State Department Human Rights Report 2004). The rise in street children is related to the rise in HIV/AIDS orphans, estimated at 750,000 in 2004 (Concern International 2000-2004).

Living conditions inside most Ethiopian houses are highly inadequate. Almost 85 percent of the houses in Ethiopia are made of mud and stick or thatch walls, which collapse easily. Homes are often cramped, with dirt floors, leaking roofs and no windows or doors, leaving their occupants vulnerable to adverse weather conditions, insects and rodents. In rural areas, houses are made of wattle and daub ("chicka" house) or a combination of wood, mud and dung walls with grass and bamboo roofs ("tukul" house) (Ethiopian Journal of Health Development 2002). One study of rural housing found that 83 percent of houses had no window, 90 percent had no kitchen, and more than 95 percent had no latrine (Ibid). In urban areas only seven per cent of houses are made of brick or cement blocks and only 15 percent of houses have cement floors, while approximately 80 percent of houses have mud and wood walls, and 83 percent of houses have roofs made of corrugated iron sheets (RICS 2004). Poor ventilation for inside cooking fires is a common cause of respiratory problems. Moreover, a staggering 90 percent of the urban population has no access to decent sanitation facilities, and 73 percent of the population does not have safe drinking water, causing disease to run rampant.

Substandard housing not only has an adverse effect on health, but also on education, job performance and overall quality of life. Most families living in such conditions have little chance of improving their situations without assistance.

The Ethiopian government owns both urban and rural land, although improvements to the land may be transacted (RICS 2004; CHF 2001). Public land rents vary from zero (for a plot less than 73 square meters) to US \$.06 per square meter (for plots between 73 and 175 square meters). Rental rates for plots above 175 square meters are determined



by a public tender and leased for a 99-year term (Ibid). The public rental system may discourage housing development investors, who report high prices for leased land, poor or non-existent infrastructure, administrative problems and a lack of transparency in determining lease prices (RICS 2004).

The total need for new housing in Ethiopia is estimated at between 73,000 and 151,000 units per year (Assefa 2004). Factors causing this high level of unmet need include increasing demand from natural population growth and urbanization, increased cost of building supplies due to currency devaluation (40-60 percent of building materials are imported), rising land lease prices and a lack of repair on government housing (Assefa 2004). The private sector has largely rejected investment in the housing sector due to the lack of profitability, lack of experience, high taxes imposed on revenues generated from housing rentals, and expensive land-lease prices (Homeless International 2004).

The prevalence of HIV/AIDS in Ethiopia further impedes housing improvement for many families. As of 2004, Ethiopia had the third highest number of people living with HIV/AIDS in the world and the second highest HIV/AIDS death rate in Africa (after South Africa) (Concern International 2000-2004).

Commercial housing finance is not available to the great majority of Ethiopian residents. Government housing and infrastructure loan programs require community contributions as a percentage of project costs, making it harder for the poor to access such support (Homeless International 2004). Some households may be able to access low-level financing for housing improvement through traditional community organizations such as a “kusukus” (one time self-help agency) or an “ekub” (rotating credit society) (see Assefa 2004). Savings and credit cooperatives provide another source of housing finance, although usually only for middle and upper income households. An estimated 35 percent of loans from such cooperatives go to housing projects

(Assefa 2004). These loans totaled US \$18 million in 2004, and so generated over US \$6 million for housing. Micro-finance institutions in Ethiopia generally lend money for enterprise development only (Homeless International).

Government housing subsidies, although significant in the past, are virtually non-existent (Assefa 2004, 2004). One current program by the Ethiopian Ministry of Works and Urban Development and municipal authorities aims for urban renewal in the central areas of Addis Ababa, Dire Dawa and three other cities through production of hundreds of thousands of apartments (Homeless International 2004; GTZ 2001). The program targets households in the lower 50 per cent of the income curve. Unit cost varies from US \$1,500 to US \$9,000, with a 15-year maximum loan term at market interest rates. It remains to be seen whether this program was realistic in its analysis of affordability.

International organizations such as the World Bank, the European Economic Community and the United Nations have intervened in the Ethiopian housing, infrastructure and service sectors in the past. The World Bank provides soft loans with long term maturities to develop low cost housing (Assefa 2004). One of the chief problems with foreign donor interventions has been failure to repay loans, both by individuals and communities (see Assefa 2004; CHF 2001).

Women in Ethiopia enjoy only a fraction of housing rights accorded men. Constitutional provisions that “all persons are equal before the law” mean little in the absence of implementing legislation or enforcement. The civil and penal codes recognize the husband as the legal head of the family (US State Department Human Rights Report 2004). Some formal legal protections exist for women, including provisions stating that: (1) any property gained during marriage is shared equally by both spouses; (2) a widow is entitled to 50 per cent of marital property; (3) women can obtain leases to governmental land; and (4) governmental policy is to

provide equal access of land to women (Ibid). These provisions are rarely enforced, however, and women have little secure access to land (Ibid). Regional councils have the authority to determine family law for their respective regions, including allocation of property upon divorce or separation. In practice, the only way for a woman to access land is to marry. In the event of the husband’s death, in-laws frequently “grab” land and housing from the widow and her children. Discrimination is especially acute in rural areas (Ibid). Discriminatory housing rights practices are particularly important in Ethiopia, as 26 per cent of households are female-headed (see Government Statistics Office 2001).

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Unequal wealth is important not only as a measure of socio-economic injustice, but also because of its effect on economic capacity and poverty reduction



7. GHANA

Ghana Statistical Summary (UNPF 2007; UN HDI 2006; UN-Habitat 2005)

Population		
Total population (millions 2007):		23.0
Projected population (millions 2050):		40.6
Average annual population growth rate (2005-2010):		1.9 %
Urbanization and slum growth		
Percentage urban (2007):		49
Percentage urban projected for 2030:		58
Average annual urban population growth rate (2005-2010):		3.4 %
Slum population as percentage of urban population (2001):		70
Socio-economic indicators		
Human Development Index rank (2006):		136
GNI per capita (PPP\$, 2005):		2,370
Population living below \$1/day:		44.8
Population living below \$2/day:		78.5
GDP per capita annual growth rate (1975-2004):		0.6 %
Gini index (inequality measure):		40.8
Access to services		
Access to clean drinking water (2002)	Urban	93
	Rural	68
Access to improved sanitation (2002)	Urban	74
	Rural	46

Ghana stands on the Gulf of New Guinea, only a few degrees north of the equator in western Africa. Its vegetation is tropical rain forest in the southern sector that transforms into low bush country, with park-like savanna and grassy plains to the north. The forest region produces most of Ghana's cocoa, minerals and timber.

Well-endowed with natural resources, Ghana's per capita output is twice that of poorer western Africa nations. Even so, its economy remains heavily dependent on international financial assistance and continues to revolve around subsistence agriculture, which accounts for 50 percent of the gross domestic product and employs 60 percent of the work force.

Population increases, as well as high urbanization

rates, have intensified overcrowded, substandard housing conditions. The total population of Ghana nearly doubled between 1984 and 2007, and is projected to increase approximately 77 percent from current levels by 2050. At present growth rates, urban areas will double in approximately 17 years (Homeless International 2004). More than half of total households sleep in one room (CHF 2004).

The aggregate need for housing between 2006 and 2010 is estimated at nearly one million units. This includes: (1) 481,000 new units based on increased population; (2) 332,000 units comprising a backlog in need; and (3) 165,000 replacement units (Government of Ghana Ministry of Works and Housing 2004). This aggregate need is divided between urban and rural as follows:

	Urban (2006-2010)	Rural (2006-2010)
Estimated pop. increase	2,144,000	1,224,000
New units based on pop. growth	306,000	175,000
New units based on backlog in need	142,000	200,000
New units needed for replacement	61,000	103,000
Total new units needed	509,000	478,000

Source: Government of Ghana Ministry of Works and Housing (2004).

Greater macro-economic stability and/or growth in some areas of the region offers hope for housing improvement

Characteristics of urban slums include location on marginal land, inadequate shelter, high density, insecure tenure and threat of eviction, poor road networks and poor sanitation. Slums are often prone to flooding. Many structures are made of temporary materials, and compound-style living results in 10 or more family members sharing one or two rooms and a toilet facility (Jack, M. and B. Farouck 2004). Thirteen out of 16 significant diseases in Accra have been linked to poor housing and ventilation, an unsanitary environment and contaminated drinking water (World Bank 2002, referring to a 1993 study). Many poor people live in their housing while building in stages, over time (Derban 2002).

Urbanization trends in Ghana require flexible housing solutions, as many people live in cities on a “semi-permanent” basis. These people retain land in rural areas and plan to return home after a period of 5-15 years, the amount of time deemed necessary to save enough money to build homes on rural plots (Jack, M. and B. Farouck 2004).

Housing tenure in Ghana consists of ownership, rental, and “free” shared housing through kinship rights. Approximately 57 percent of the population own their homes, 22 percent rent, and 20 percent live rent free (CHF 2004). An additional two per cent live in public rentals for public servants and five per cent live in housing provided by private employers (Ibid). In Accra, it is common practice for landlords in the formal housing sector to require tenants to pay a deposit of two years of rent in advance. This amount represents at least a full year’s salary for informal workers and low paid salaried workers, and has pushed poor people to build shelter or find rooms in informal settlements instead (CHF 2004).

Land legislation in Ghana is complex, contradictory and often at odds with the constitution. A lack of accountability, equity and transparency in the legal and regulatory framework governing real property raises housing costs and erodes tenure security (AllAfrica.com 2006; see also World Bank 2002). The World Bank estimates that registering formal

ownership or lease over a piece of unencumbered land in Ghana is the third longest land registration process in the world (CHF 2004). Authority for housing, land use planning and infrastructure is decentralized to local assemblies in Ghana, some of which lack the resources necessary to deliver on shelter-related responsibilities (CHF 2004).

Through the practice of customary “stool” ownership, much of the residential land in and near urban areas is owned and/or managed by traditional clan chiefs. These chiefs allocate land according to traditional rules. While this system has generally been stable and secure, recent pressures on the land market (including population growth, widespread land disputes and litigation, infrastructure developments and ownership insecurities) threaten to undermine traditional claims (CHF 2004; CHF 2005). While documenting and registering the tenure rights of current residents may be important to ensuring their future security, some worry that new efforts to formalize rights (e.g., through a 2003 World Bank Land Administration project) may focus excessively on individual land title (Jack, M. and B. Farouk 2004). Such a focus could fail to account for the non-economic assets of traditional claims to and uses for the land.

Housing finance in Ghana is mostly available to high-income and possibly middle-income households. The Ghana Real Estate Developers Association notes that only five per cent of those who want to own a house can do so with their own resources, 60 percent would need some form of financing, and 35 percent would not be able to own or build a house in their lifetime, even with financing (Derban 2002; CHF 2004). Government subsidies for housing finance (e.g. through establishment of the Home Finance Company) do not appear to benefit the poor. For many, micro-finance loans (almost always intended for enterprise development rather than for housing) or community-based savings and loans groups may be the only way to access small amounts of capital for housing improvement. Recent macro-economic stability in Ghana, as well as re-

lative political security, may prove advantageous to the development of housing finance systems and affordable housing in general (CHF 2005).

In Accra, land banking practices may serve to increase the supply of land available for affordable housing. In 2004, the Ministry of Works and Housing announced that the government would land bank 50,000 acres in Accra and regional capitals to save land for housing delivery (Ghana Web.com 2004). The ministry planned to construct 90,000 houses through the private sector in Accra and other regional capitals to be delivered by 2008 (Ibid). It is unclear whether any of these new units would be affordable to the poor.

Traditional practices and social norms in Ghana often deny women’s rights to inheritance and property (US State Department Human Rights Report 2004). The constitution provides some legal protection for women’s rights to land and housing, however, stating that widows receive inheritance benefits even in the absence of a will to this effect (Centre on Housing Rights and Eviction 2005). The law also establishes penalties for anyone attempting to evict a widow or her child for the first six months after the husband’s death (Ibid). The law does not recognize the rights of a woman who lives with but is not married to a man, nor does it recognize the rights of women who are subsequent wives in polygamous marriages (Ibid).

The Ghana Homeless People’s Federation and People’s Dialogue of Ghana have worked together in support of better housing for the poor. These groups work in the large urban centres of Accra, Kumasi, Sekondi-Takoradi and Ashaiman. Between the end of 2003 and 2005, the Federation and People’s Dialogue had initiated 52 savings and housing schemes in 82 communities, involving more than 6,000 families (Shack/Slum Dwellers International 2005). Together with UN-Habitat and other stake-holders, these groups successfully negotiated an alternative to forced eviction and demolition for Old Fadama, an Accra slum (Ibid). Instead, officials



have embarked on a community-based enumeration process for slum residents, as a sign of recognition and acceptance (Ibid).

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Many African countries are on their way to macro-economic stability

8. JORDAN

Jordan Statistical Summary (UNPF 2007; UN HDI 2006; UN-Habitat 2005)

Population		
Total population (millions 2007):		6.0
Projected population (millions 2050):		10.2
Average annual population growth rate (2005-2010):		2.1 %
Urbanization and slum growth		
Percentage urban (2007):		83
Percentage urban projected for 2030:		85
Average annual urban population growth rate (2005-2010):		2.5 %
Slum population as percentage of urban population (2001):		16
Socio-economic indicators		
Human Development Index rank (2006):		86
GNI per capita (PPP\$, 2005):		5,280
Population living below \$1/day:		2
Population living below \$2/day:		7
GDP per capita annual growth rate (1975-2004):		0.5 %
Gini index (inequality measure):		38.8
Access to services		
Access to clean drinking water (2002)	Urban	91
	Rural	91
Access to improved sanitation (2002)	Urban	94
	Rural	85

Jordan is a small country of approximately six million people. Although Jordan enjoys relative political stability and the most educated populace in the Arab world, war and turmoil in the region have weakened the already fragile economy. Jordan has no oil and inadequate water supplies. The vast majority of Jordanians live on less than US \$5,000 per year. The housing stock in Jordan is almost 100 percent privately owned or rented, and only about 10 percent of the housing stock is located in informal settlements (Baharoglu et. al 2005: 61). The owner-occupancy rate was 75 percent in 2004 (OPIC 2005: 10). The public housing stock, at 12 percent in 1993, fell to below one percent by 2002 (Baharoglu et. al 2005: 61).

Families in rural villages often have many children and, out of tradition and economic necessity, extended families live together under one roof. It is not uncommon for 12 to 15 family members to share a small two-room house. Overcrowded living conditions such as these endanger the health and wellbeing of occupants. The lack of privacy increases family tension and makes it difficult for children to sleep and study. Women struggle to cook in makeshift kitchens with dirt floors. Without proper food storage cabinets, pests and rodents are a constant challenge. Unsanitary toilet facilities bring additional health risks.

One of the greatest challenges to housing conditions in Jordan is the frequent influx of refugees from neighboring countries. As of the end of 2006, Jordan hosted 500,000 refugees; more than 10 percent of the country's total population (see UNHCR 2006). Housing challenges related to refugee populations include both providing shelter for those arriving with very few resources, and also maintaining affordability in light of increased housing demand. For example, real estate prices are rising as a result of the large number of Iraqis who have recently entered the country. An apartment that would have cost \$42,000 before the Iraq war began in 2003 cost closer to \$70,000 by the end of 2006 (Peter 2006). Rising prices have in turn fueled speculative prac-

tices, resulting in more land held off the market and a further increase in prices (Ibid).

Although Jordan has a more developed housing finance system than many of its Middle Eastern neighbors,⁸ this system primarily benefits high and upper-middle income households (Baharoglu et. al 2005: 18).

Jordan is considered a regional leader in slum upgrading, having successfully implemented long-term upgrade programs that have improved housing conditions for the poor (see Baharoglu et. al 2005: 27). Jordan included slum upgrading in its 1998 national development agenda, resulting in a new upgrade program that improved shelter conditions for approximately 327,000 residents (UN-Habitat 2006: 162). One example of a slum upgrading project is the Housing Projects for the Poor which begun in 2002 and benefiting 2,126 families by September 2006 (Ministry of Planning & International Cooperation 2006). The project included development of infrastructure, construction of new houses, and improvements to existing houses. The projects gave priority to families living in marginalized housing conditions (tents, Bedouin tents, barracks and mud huts) and took into account income levels and family size (Ibid; Ghazal 2005).

The Arab Fund for Economic and Social Development and the World Bank have both funded shelter sector improvements in Jordan, including a project to extend infrastructure development to poor areas (1998-2002) that focused on squatter settlements and refugee camps (Arab Fund for Economic and Social Development 1998/99).



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The international development and donor communities have committed relatively few resources to housing in their poverty alleviation efforts

9. KENYA

Kenya Statistical Summary (UNPF 2007; UN HDI 2006; UN-Habitat 2005)

Population		
Total population (millions 2007):		36.0
Projected population (millions 2050):		83.1
Average annual population growth rate (2005-2010):		2.6 %
Urbanization and slum growth		
Percentage urban (2007):		21
Percentage urban projected for 2030:		63
Average annual urban population growth rate (2005-2010):		3.9 %
Slum population as percentage of urban population (2001):		71
Socio-economic indicators		
Human Development Index rank (2006):		152
GNI per capita (PPP\$, 2005):		1,170
Population living below \$1/day:		22.8
Population living below \$2/day:		58.3
GDP per capita annual growth rate (1975-2004):		...
Gini index (inequality measure):		42.5
Access to services		
Access to clean drinking water (2002)	Urban	89
	Rural	46
Access to improved sanitation (2002)	Urban	56
	Rural	43

Kenya, known for its abundant wildlife and scenic beauty, faces profound challenges related to unemployment, crime and poverty. More than half of the country's population lives on less than \$2 a day. Moreover, millions of Kenyans in the north are in need of food aid, due to a long-running regional drought. Corruption and reliance on the export of primary goods have contributed to Kenya's poor economic performance. Unemployment in Kenya is between 28 and 40 percent (US Department of State, Human Rights Report 2004). While the labor force increases at a rate of 500,000 per year, the economy generates only an estimated 240,000 jobs (combined formal and informal sectors) per year (AllAfrica.com 2005). The informal sector accounts for approximately 81 percent of all private sector employment (Microfinance Gateway 2003).

Nearly 60 percent of Kenya's 36 million residents are rural subsistence farmers, and an estimated nine million people lack adequate housing in rural areas. Although some of these farmers enjoy lush fields and bountiful crops, many live in extreme poverty. Rural families often live in inadequate, overcrowded homes with only one room and no windows. Between 78 and 88 percent of rural housing has walls made of mud, floors made of dirt and/or cow dung, and thatch roofs (Central Bureau of Statistics 2000). This housing serves as a breeding ground for diseases including malaria, amoebic disorders and respiratory conditions, which commonly claim the lives of their inhabitants. Impediments to housing improvement in rural areas include poor access to water and sanitation, housing finance and affordable building materials (Nabutola 2004).

Of the 21 percent of Kenya's population that lives in urban areas, 70 percent live in slums. The annual housing deficit in urban areas was estimated at 255,500 units in 2002 (Cities Alliance 2002). In urban areas 43 percent of all housing for the poor is made of mud and dung, and 38 percent has mud floors (Central Bureau of Statistics 2000). Impediments to improving affordable housing in-

clude a cumbersome and outdated regulatory framework and minimal access to land, housing finance and construction materials (Nabutola 2004).

Most poor people in Kenya rent their housing and, in the slums, nearly all residents rent. House rents accounted for 22 per cent of the expenditures of the urban poor in 2000 (Central Bureau of Statistics 2000). Slum dwellers pay rents of US \$6 to \$30 per month (UN-Habitat 2004/2005; see also Cities Alliance 2002). This buys accommodations ranging from a make-shift shack to a room in a stone building. Proximity to a major road increases the rental price, and access to basic services such as water, electricity and a pit latrine costs approximately \$20 per month. Formal contracts are seldom used and renters have virtually no protection from rent hikes or eviction (UN Habitat 2004/2005; Cities Alliance 2002).

Over 2.5 million people live in slums in Nairobi alone (Warah 2002), described by UN-Habitat as follows. "Nairobi's slums have been described as among the most dense, unsanitary and insecure slums in the world. Recent studies indicate that only 24 percent of slum households in the city have access to piped water; slum residents pay significantly higher charges for water than other Nairobi residents, adding to their financial burden. In some slums, more than 200 people share a single toilet." (UN-Habitat 2006: 117). A 2002 study in a Nairobi slum showed that the toilet to person ratio was 1 to 500 (Warah 2002).

Shelter conditions in Nairobi's slums contribute to poor health, disease and death. According to UN-Habitat, "social isolation, poor or non-existent basic services, overcrowding, low incomes, illegal status, and a generally dehumanized existence all combine to make slums in Nairobi vulnerable to a host of health and environmental hazards, which are manifested in higher prevalence of HIV/AIDS and other infectious diseases, including HIV-related tuberculosis." (UN-Habitat 2006: 117).

The very high number of absentee landlords in Nairobi distinguishes it from most other major cities



in the Africa Middle East region. These landlords are primarily comprised of (1) state, or quasi-state, authorities and (2) chiefs and elders (see UN Habitat 2004/ 2005). The state owns 50 percent of all urban slum land, and makes informal agreements with individual landlords that allow them to erect structures on the land and collect rent. Chiefs and elders make similar informal agreements by allocating public land (to which they have some form of traditional use or administration rights) to individuals who erect structures to rent out to low-income families (Ibid). Rental income to slum landlords is significant, representing a transfer of wealth from slum dwellers to political elite of over \$10 million per year (Cities Alliance 2002). Political leaders therefore have little incentive to change the status quo by increasing the ability of the poor to access land, gain tenure, or construct their own housing (Ibid).

Although many urban poor families dream of building their own home, only 20 percent have done so (Cities Alliance 2002). Construction costs for a mud and wood frame structure in the informal urban areas are between US \$350 and \$400, costs for a one-room stone structure with an iron roof are between US \$900 and \$1,100. These costs represent five to 14 months average monthly income (which is \$65 to \$78), respectively (Ibid). They do not include land prices. In the suburban areas of Nairobi, self-built houses cost between US \$3,278 and \$20,253 (ENHR Cambridge 2004).⁹

The government has not shown a high priority for improving housing conditions for the poor, and governmental competence to address housing issues is low (see UN-Habitat Nairobi Urban Sector Profile 2005). Housing sector functions are generally centralized, and local urban governments lack the necessary resources to address escalating challenges related to urbanization (Ibid).

Land for housing is scarce in urban areas. Factors constricting the urban land supply for affordable housing include: an incoherent regulatory and legal

system governing land rights;¹⁰ land grabbing; corruption; non-transparent land allocation; social and economic exclusion; and fast urbanization (UN-Habitat Nairobi Urban Sector Profile 2005). A one-fourth acre plot in Nairobi sells for a minimum of \$6,300 (Cities Alliance 2002). The average (low-end) cost of a 12 X 25 meter plot in a subdivision in Nairobi's "self-build" area is approximately US \$3,000, 42 times the average monthly income of a low income family (Cities Alliance 2002; ENHR Cambridge 2004). In Githurai, Komarock and Embakasi, plots cost considerably less (US \$557 - \$594) (ENHR Cambridge). The government owns much of the land (see above).

In rural areas, many poor people own no land. They live as squatters on medium or large-sized farms, trading their labor to landlords who allow them to build a temporary structure for shelter (Nabutola 2004).

Kenya has one of the worst records of violent eviction in the Africa Middle East region. Primary causes include rent hikes by landlords (ill-afforded by low-income tenants) and government re-development or land-clearing campaigns (UN Habitat 2004/2005). The government has also targeted people living in the forests of the Rift Valley, evicting 50,000 residents of these forests in June 2005 alone (Centre on Housing Rights and Eviction 2005). Landlords often conduct violent evictions in the middle of the day when men are at work, and frequently harass and/or rape women to break resistance (Ibid). An estimated 431,000 people are internally displaced in Kenya (Internal Displacement Monitoring Centre 2007).

Housing rights for women in Kenya are severely compromised under the formal written laws (e.g., the Law of Succession) and the customary laws of many ethnic groups. Although the Law of Succession does provide some rights for women, such as equal consideration of male and female children for inheritance, customary laws generally prevail because women have little knowledge of

their rights (US Department of State Human Rights Report 2004). Customary laws forbid women from owning or inheriting land, allowing them to live on the land as "guests" of male owners (Ibid).

The poor have very little access to housing finance. For a typical poor family, able to afford only US \$8 per month for loan repayment, a commercial loan for constructing a new house is completely out of reach (Cities Alliance 2002). Efforts by the government, NGOs, donors, and even housing microfinance institutions to increase access to housing finance have targeted middle and upper income households. Housing finance by mortgage institutions, for example, is available only for large-scale developers that construct middle and upper-income housing. Financing requirements that exclude the poor include proof of adequate and dependable income, formal title to land, high down payment requirements, collateral in the form of house or land documents, and a design plan for a house made of permanent materials (Nabutola).

K-Rep and the National Cooperative Housing Union (NACHU) are two organizations offering housing microfinance services on a pilot project level in Kenya. Both charge 15 percent interest, and both are geared to households that have some source of steady income and a willingness to save for housing improvement (see Cities Alliance 2002; Cities Alliance 2003).

K-Rep, one of the largest microfinance organizations in Kenya, initiated a pilot project for housing loans in Nakuru in 1997. Loans range from \$385 to \$3300, with a five-year repayment period (Cities Alliance 2003; www.k-rep.org 2007). Loans may be used for housing construction or improvement (Cities Alliance 2003). K-Rep lends to groups of 10-30 members, who are each required to save at least 10 percent of the loan amount. A two-month training period, during which savings accumulate, precedes each loan. The loans are secured by group member guarantees, savings, pledged personal assets, and pledged land on

which the house will be constructed (Ibid).

The National Cooperative Housing Union (NACHU) is a Kenyan NGO that supports housing co-operatives through advocacy, community mobilization, technical assistance and provision of training and loan capital to cooperative members. The Union works on land availability issues as well (Cities Alliance 2003). Loans are for up to four years; NACHU retains land title until all members have paid their share. The local cooperative allocates plots to its members, collects loan payments for NACHU, and manages common spaces (Cities Alliance 2002). NACHU offers five specific housing loan products: (1) loans for purchase of land and construction of new housing; (2) loans for housing rehabilitation; (3) loans for resettlement (so that people threatened by eviction can build temporary structures for immediate occupation); (4) loans for infrastructure; and (5) group loans for housing for income-generating purposes (<http://nachu.or.ke/index.php> 2007).

Additional sources of financing for low-income households may include community savings and credit unions (4,000 of these existed in 1999, with a total of 50-150 members), housing cooperatives (similar to savings and credit unions, but with the sole purpose of housing) and a combination of personal savings and progressive self-building (Nabutola 2004, ENHR Cambridge 2004).¹²

Efforts to improve housing conditions for the poor in Kenya include those by Homeless International (through CLIFF), the Pajoma Trust (working with 50 slum communities with help from Homeless International), and the Kenyan Federation called Muungano wa Wanaviti. The purpose of this federation, made up of 25,000 members and 200 savings groups, is to organize slum residents, advocate for their rights, and demonstrate community-led approaches to slum upgrading. Homeless International and Slum Dwellers International

assisted in the formation of Muungano wa Wanaviti, which is also funded in part by the Ford Foundation.

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10. LEBANON

Lebanon Statistical Summary (UNPF 2007; UN HDI 2006; UN-Habitat 2005)

Population		
Total population (millions 2007):		3.7
Projected population (millions 2050):		4.7
Average annual population growth rate (2005-2010):		1.1 %
Urbanization and slum growth		
Percentage urban (2007):		87
Percentage urban projected for 2030:		92
Average annual urban population growth rate (2005-2010):		1.2 %
Slum population as percentage of urban population (2001):		50
Socio-economic indicators		
Human Development Index rank (2006):		78
GNI per capita (PPP\$, 2005):		5,740
Population living below \$1/day:		...
Population living below \$2/day:		...
GDP per capita annual growth rate (1975-2004):		-2.3 %
Gini index (inequality measure):		...
Access to services		
Access to clean drinking water (2002)	Urban	100
	Rural	100
Access to improved sanitation (2002)	Urban	100
	Rural	87

From 1975 until the early nineties, civil war destroyed lives, homes and infrastructure in Lebanon. During this period, fighting displaced an estimated one million people. Most people have relatives who have disappeared, or have been injured or killed during the civil war. The pattern has been repeated with an outbreak of violence in the south between Israel and Shia Muslim militia, Hezbollah, which began in July 2006.

Reconstruction from civil war left Lebanon heavily in debt and its economy in ruins. Despite strong post-war recovery, unemployment is still high and the jobs that exist pay very low wages (especially given the high cost of living). In 1991, the UN estimated the cost of war damage to property alone at US \$25 billion. Post-war government grants were insufficient and seen to be distributed unfairly, deepening sectarian divisions. The demand for land and housing increased as a result of investment by wealthy Lebanese who returned to the country in the 1990s. This increased demand pushed prices out of reach of low and middle-income households (World Bank, undated). The house price to income ratio in 2002 was nine, indicating a low degree of affordability (Baharoglu et. al: 62). Even before the 2006 conflict, south Lebanon was considered one of the most marginalized areas in the country. During the civil war and as a result of economic and social deprivation, many families were forced to leave their homes in search of safe shelter, security and employment. Many of the displaced moved to Beirut and other large cities, creating ghettos of poverty on the urban periphery. Following the war, families slowly returned to their communities, but in many cases have been unable to find safe, secure and adequate housing. At the end of the civil war, between 68,000 and 600,000 persons remained displaced from their homes (Internal Displacement Monitoring Centre 2007). Two of Beirut's most impoverished areas, Hay al-Selom and Nabaa, are located just 15-minutes drive-time south of the city center. While reconstruction and development transformed the more affluent urban neighborhoods, slums on the periphery lack adequate housing, sewage, water and electricity (IRINnews.org 2006). Thousands of

those displaced live illegally in old industrial centers, condemned buildings, ruins or inadequate houses. The informal sector comprises between 20-25 percent of the country's housing stock (Baharoglu et. al 2005).

The recent violence in south Lebanon displaced, at the height of the fighting, approximately one million people and left over one thousand Lebanese dead (UNHCR 2006). Many people have since returned to their houses, but some who lost their homes remain in temporary shelters. An estimated 200,000 people remained displaced in 2007 (Internal Displacement Monitoring Centre 2007).¹³ Increased demand for housing, partly as a result of displacement from the fighting, has forced rents higher than many households are able to afford (Ibid).

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11. MADAGASCAR

Madagascar Statistical Summary (UNPF 2007; UN HDI 2006; UN-Habitat 2005)

Population		
Total population (millions 2007):		19.6
Projected population (millions 2050):		43.5
Average annual population growth rate (2005-2010):		2.6 %
Urbanization and slum growth		
		27
Percentage urban (2007):		41
Percentage urban projected for 2030:		3.5 %
Average annual urban population growth rate (2005-2010):		93
Slum population as percentage of urban population (2001):		
Socio-economic indicators		
Human Development Index rank (2006):		143
GNI per capita (PPP\$, 2005):		880
Population living below \$1/day:		61
Population living below \$2/day:		85.1
GDP per capita annual growth rate (1975-2004):		-1.6 %
Gini index (inequality measure):		47.5
Access to services		
Access to clean drinking water (2002)	Urban	75
	Rural	34
Access to improved sanitation (2002)	Urban	49
	Rural	27

Madagascar is an island country situated east of Mozambique in the Indian Ocean, with abundant natural resources and unique wildlife. Eighty per cent of its plants and animals are found nowhere else in the world. Madagascar's primarily exports are agricultural products such as vanilla, coffee, shellfish, sugar and fiber. It is also a producer of cotton textile, minerals and gemstone.

Madagascar remains one of the poorest countries in the world, ranking 143 (out of 177) on the UN's Human Development Index. A period of economic growth from 1994 to 2001 reversed sharply with a political crisis in 2002, plunging many into unemployment and extreme poverty. The economy rebounded in 2003, and has been gaining since then. More than one half of Madagascar's population does not have access to safe drinking water, and upward of 85 percent of its population does not have adequate sanitation facilities. An arresting 61 percent of the population lives on less than US\$1 a day; for these families basic needs including food, education and decent shelter remain unsatisfied. The island is prone to tropical cyclones and accompanying torrential rains, which in recent years have left thousands of people homeless.

Seventy-three percent of the country's 19.6 million people live in rural agricultural areas. Skewed distribution of agricultural land leaves the majority of the rural poor with access to very small plots; in some cases plots are too small to produce even subsistence-level crops. Most rural people do not own land and almost none have access to credit from traditional lending institutions. Housing usually consists of shacks made from mud, wattle or woven matting supported by poles. Thatched roofs are often not well attached, providing little or no protection from disease, robbery and cyclones.

In the capital city of Antananarivo, most houses are formally built, either from fired bricks or compressed earth blocks (Shack/Slum Dwellers International

2001). A hodgepodge of makeshift mud dwellings comprises the city's poorest neighborhoods, however (IRINnews.org 2003). An estimated 10,000 people, including 6,000 children, live on the streets in Antananarivo (UN-Habitat Best Practices and Local Leadership Program 2002/03). In urban areas approximately 41 percent of the population rents, compared with 19 percent in the nation as a whole. Madagascar's annual need for new housing is estimated at 100,000 houses, on top of an accumulated deficit in adequate housing of more than two million units.

Given the absence of commercial housing finance options for the poor, most people rely on informal sources of capital for housing improvement. This may include loans from micro-finance institutions, or benefits from participation in informal savings and loans groups. The micro-finance sector benefits an estimated five percent of the population, usually in the form of short-term seasonal loans (African Development Bank 2003).

Customary laws discriminate against women, awarding land through inheritance to the first-born son (UNDP 2000). Lacking collateral, women face difficulties in obtaining loans or financial services (Government of Madagascar 2003). However, some legal protection is provided to women in the event of divorce or death of the husband. Upon divorce, women generally receive an equitable share of the property. Upon death of the husband, widows with children usually inherit between one-third and one-half of the couple's joint holdings (US State Department 2003).

Conflicting and ambiguous land laws undermine tenure security and have, in many instances, been manipulated by the wealthy to increase holdings (see UNDP 2000). Traditional, customary rights and usage patterns conflict with written laws, including 1975 reforms that nationalized land and re-parceled it out (World Bank 1996). Only 20 percent of farmers



legally own their parcels and have irrevocable land titles, and only 10 percent of land is currently registered (UNDP 2000). This lack of land title, according to the UNDP, prevents many from accessing credit.

A loan for \$110 million from the US Millennium Challenge Corporation is funding land tenure and financial systems project in Madagascar. The land tenure component focuses on land market development, including developing new land laws, formalizing title and surveying systems, modernizing the national land registry, and decentralizing services to rural citizens. One of the primary goals of the project is to issue titles and certificates for 250,000 hectares of agricultural land (Millennium Challenge Corporation 2005). The extent to which this law will assist the poor in rural areas is unclear.

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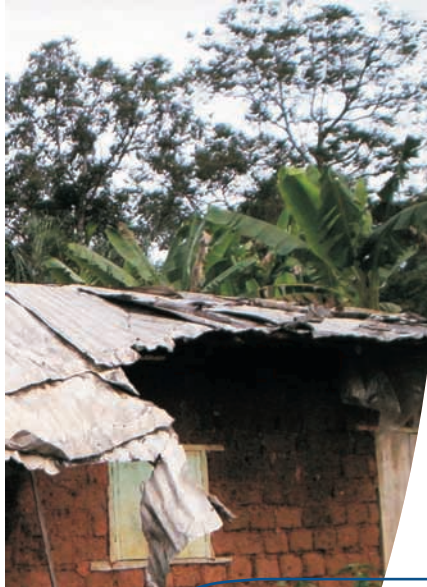
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High urban growth rates will continue throughout the region

12. SOUTH AFRICA

South Africa Statistical Summary (UNPF 2007; UN HDI 2006; UN-Habitat 2005; CIA World Fact Book 2007)

Population		
Total population (millions 2007):		47.7
Projected population (millions 2050):		48.7
Average annual population growth rate (2005-2010):		0.2 %
Urbanization and slum growth		
Percentage urban (2007):		60
Percentage urban projected for 2030:		70
Average annual urban population growth rate (2005-2010):		1.0 %
Slum population as percentage of urban population (2001):		33
Socio-economic indicators		
Human Development Index rank (2006):		121
GNI per capita (PPP\$, 2005):		12,120
Population living below \$1/day:		10.7
Population living below \$2/day:		34.1
GDP per capita annual growth rate (1975-2004):		-0.5 %
Gini index (inequality measure):		59.3
Access to services		
Access to clean drinking water (2002)	Urban	98
	Rural	73
Access to improved sanitation (2002)	Urban	86
	Rural	44

Situated on the southern tip of Africa between the Atlantic and Indian Oceans, the beautiful country of South Africa is hailed as ‘the miracle nation’ for its successful transition from an oppressive apartheid system to a democratic government in 1994. Boasting abundant natural resources and excellent infrastructure, South Africa bears all the hallmarks of a highly developed country. However, considerable economic and social problems remain from the apartheid era and unemployment figures remain high. South Africa has the seventh highest level of income inequality in the world, represented in a Gini index score of over 59.3 (CIA World Fact Book 2007). Over one-third of the population lives on less than \$2 a day. Poverty in rural areas continues to drive people to the cities in search of employment, with 57 percent of the population now living in overcrowded urban areas.

Apartheid-era policies, such as strict controls on urban residency, fed the rapid growth of informal settlements in urban areas over the past 15-20 years (Knight 2004). With the lifting of residency controls between 1986 and 1994, millions of South Africans moved to the cities in search of better employment and other opportunities. Newly arrived urban residents found little affordable housing in the formal sector, in part because of the failure of the apartheid regime to build any new housing after 1974 (Ibid). For most of these urban migrants, informal settlements provided the only opportunity for shelter. Many of the poor in South Africa currently live in vast informal settlements known as ‘townships’ surrounding modern cities that resemble the most developed in the world. Occupants of townships (mostly black South Africans) often live without adequate services in overcrowded shacks pieced together with cardboard, corrugated iron and scrap wood.

Despite pro-active government activities (see below), between 7.5 and 8.7 million South Africans lived in inadequate housing in 2004 (Knight 2004). This number includes approximately seven million

people (of which 96 percent are African) living in informal settlements and back yards in urban areas, and up to 1.65 million people living in inadequate traditional dwellings (Ibid). The gap between housing supply and housing need was estimated at 2.4 million units in 2006, up from 2 million units in 1996 (IRIN news.org 2006). Between 1996 and 2001, the number of people living in slums increased from 1.45 million to 1.84 million, in part due to rapid urbanization and the changing nature of housing demand (HIC 2007: 3, citing to Mary Tomlinson 2005, “From Quantity to Quality, Restructuring South Africa’s Housing Policy Ten Years After”). According to South Africa’s Ministerial Committee on Housing and Urban Development, the number of slum households could reach 3.8 million by 2020 (Benton 2006).

The 1996 Constitution of South Africa and subsequent national laws (e.g., the Housing Act of 1997) codify the right to adequate housing for the poor.¹⁴ The South African government has delivered a higher level of shelter assistance to the poor than has any other government in the Africa Middle East region in recent years. This assistance includes subsidies for housing and for services such as water and electricity. Between 1994 and 2006, the South African government spent more than US\$5.2 billion on housing subsidies, facilitating the construction of approximately 1.8 million homes (IRINnews.org 2006). The Housing Subsidy Scheme provides a grant to qualifying beneficiaries. Subsidies are progressive depending on income level, up to a maximum household income of R 3,500.¹⁵ All beneficiaries, except for the indigent, must contribute financially or in-kind (Knight 2004). The Housing Subsidy Scheme has benefited five million of the country’s poorest residents (African Ministerial Conference on Housing and Urban Development 2005). Some of the new housing is less than ideal; the South African People’s Budget for 2005-2006 states that “much of the new housing is far from city centers and employment opportunities, small in size and sometimes poor in quality.” (Knight 2004).



The South African ANC government has also gained publicity for its 2002 commitment to provide improved water and electricity to the poor. The government's goal is to provide clean water to every person from within 200 meters of their home. Under the Free Basic Water program, households receive a free water allowance of 6,000 liters per month. This program reached approximately 50 percent of the poor by 2004 (Knight 2004), and continues to be implemented. As of 2004, five to seven million people still lacked access to improved water at a convenient location (Ibid). The government's free basic electricity plan, begun in July 2003, mirrored its water delivery plan (see Ibid).

Many households in South Africa are highly dependent on government housing subsidies; the South Africa banking association estimates that about seven million of the country's 12.5 million households depend completely on government subsidies to meet their housing needs (IRIN news.org 2006). Cumbersome bureaucratic requirements for housing subsidies may prevent some poor households from benefiting, however (Ibid).

Primary impediments to further increasing low-income housing supply include scarcity of urban land, lack of access to financing, and rising construction costs. Increased provision of well-located land for affordable housing in urban areas may help to motivate private-sector financing for developers. Providing land for affordable housing near city centers could also help to "reverse the expensive spatial planning of apartheid, which placed workers far from employment and thus pushed up transport costs." (Benton 2006.) Steep increases in construction costs may hinder improvements to low-income housing; the cost of cement doubled between 1998 and 2005 in response to elevated demand, accelerating by 17.5 percent in 2005 alone (Ibid).

HIV/AIDS poses one of the greatest threats to

adequate housing for many of South Africa's poorest. In 2004, an estimated 4.8 million people in South Africa were infected with the disease (UPDATE). High HIV/AIDS rates affect housing conditions in a number of ways. First, the number of orphaned children is on the rise, projected to reach 1.2 million by 2010 (Knight 2004). According to a 2003 HIV/AIDS Framework document by the Department of Housing, child-headed households are more vulnerable to poverty and homelessness (Ibid). Despite legal protection, orphaned children are subject to land-grabbing by in-laws, which in many cases leaves them destitute (Ibid). Second, health-care costs for households with HIV/AIDS reduce the amount of household income available for housing and other basic needs. Even those households exceeding maximum income requirements for the government's housing subsidy programs may lack disposable income necessary to meet housing necessities (Ibid). Third, households coping with HIV/AIDS have less access to housing finance, both because of lower income levels and because of institutional biases against HIV/AIDS households (Ibid). Finally, the effect of HIV/AIDS on housing conditions falls disproportionately on women and children, due in large part to the land-grabbing practices mentioned above (Ibid, see also Appendix I to the body of this report).

Housing is a politically charged issue in South Africa. For many, current housing disparities in townships continue to reflect apartheid-era injustices.¹⁶ Grievances over the lack of housing and services have recently prompted violent protest in some urban centers (BBC News 2005).

Many African countries are on their way to macro-economic stability

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13. TANZANIA

Tanzania Statistical Summary (UNPF 2007; UN HDI 2006; UN-Habitat 2005)

Population		
Total population (millions 2007):		39.7
Projected population (millions 2050):		66.8
Average annual population growth rate (2005-2010):		1.8 %
Urbanization and slum growth		
Percentage urban (2007):		25
Percentage urban projected for 2030:		58
Average annual urban population growth rate (2005-2010):		3.5 %
Slum population as percentage of urban population (2001):		92
Socio-economic indicators		
Human Development Index rank (2006):		162
GNI per capita (PPP\$, 2005):		730
Population living below \$1/day:		57.8
Population living below \$2/day:		89.9
GDP per capita annual growth rate (1975-2004):		0.8 %
Gini index (inequality measure):		34.6
Access to services		
Access to clean drinking water (2002)	Urban	92
	Rural	62
Access to improved sanitation (2002)	Urban	54
	Rural	41

Tanzania is a highly rural country that is undergoing rapid urbanization, evident by an annual urban population growth of 6.4 percent between 1990 and 2003 (World Bank 2005). The UN's Human Development Index ranks Tanzania among the world's 20 least developed countries, and the Tanzanian government estimates that nearly 20 percent of the population fails to earn enough money to meet basic food needs (Household Budget Survey 2000/01). Food costs alone account for 65 percent of household expenditures, leaving little left over for housing, clothing, health care and education (see Ibid). Poverty is most extreme in rural areas, home to 75 percent of the population but 87 percent of the poor (Ibid).

Tanzania's housing backlog is between 1.8 and 2.2 million units (see estimates by Msangya 2001, Onibokun 2003, and MLHS 2000). The annual demand for new units is estimated at 600,000, and the demand for new land plots for housing estimated at 150,000 (Msangya 2001, Onibokun 2003). The actual numbers of new units constructed (8,000) and plots surveyed each year (8,000) fall far short of the need (Onibokun 2003).

In rural Tanzania the quantity of housing is sufficient but the quality is very poor (see Ministry of Lands and Human Settlements 2000). The rural home ownership rate is estimated at 90 per cent, in stark contrast to urban rental rates of 68 percent (Ibid; World Bank 2002). In the villages, the majority of families live in 'tembe' or 'mbavu za mbwa' houses, basic wooden frames covered with mud. Almost 80 percent of all households live in houses with bare earth floors. Leaking thatched roofs leave pools of water inside the house, providing localized breeding grounds for mosquitoes. Houses require a tremendous amount of maintenance and entire walls often collapse in the rainy season. The average life span for 90 percent of rural houses is estimated at seven to eight years (Ministry of Lands and Human Settlements 2000).

Poor housing construction with temporary materials exposes families to all kinds of health and safety risks, especially from ticks and insects concealed in unfinished mud walls and earthen floors, vermin and snakes in the thatch, parasites seeking human hosts and malarial mosquitoes entering through unscreened windows and doorways. (Malaria is the number one killer disease in Tanzania, accounting for 17 percent of all deaths (AIDB/OECD 2005). Most families either share, or have no access to, a latrine, significantly increasing the risk of diseases such as dysentery, diarrhoea, and typhoid fever.

Dar es Salaam, over seven times the size of Tanzania's next largest city, has become a magnet for people fleeing rural poverty (World Bank 2002). Even though most residents of Dar es Salaam are substantially better off than their rural counterparts (Household Budget Survey 2000/01), the World Bank estimates that 75 percent of slum residents in urban areas are under-employed or unemployed, and that 50 percent of these residents earn less than US\$1 per day (World Bank 2002). Low wages and high unemployment mean that rents are unaffordable to many low income families, and urban slum rates are over 90 percent. Supply-side constraints, such as inflexible, unaffordable and time-consuming building regulations, compound the poor's inability to afford housing in the formal sector (see Ministry of Land and Human Settlements Policy 2000). Extended families often live in one or two rooms, sharing inadequate facilities with ten or more other families. A 2002 survey of slum residents in Dar es Salaam found that 79 percent of residents were born outside of the city, 68 percent were tenants, 88 percent lived on land that had not been surveyed, and 46 percent considered themselves poor (World Bank 2002). A 1995 Land Policy prohibits the removal of informal settlements and commits the government to upgrading, except when settlements are located in hazardous areas (Ibid).

Many of Tanzania's two million orphans live on the streets of Dar es Salaam and Arusha (US State

Department 2004). HIV/AIDS is the primary cause of parental death, along with war in neighboring countries that has left many children orphans in Tanzania. Orphans living in refugee camps are among the most vulnerable children, especially when they are not absorbed by other families (Ibid).

The influx of refugees to Tanzania creates another housing challenge. As of 2004, the country hosted nearly 450,000 refugees from Burundi, more than 150,000 refugees from the Democratic Republic of Congo and over 3,000 refugees from Somalia (CIA World Fact Book 2005). However, this situation is rapidly changing over 2007 and 2008 as refugees are encouraged to return to Burundi and Congo, and the reception centers or camps have been scheduled to be closed.

Traditional customary laws in Tanzania deny women the right to manage, transfer or own land. Four different legal regimes govern inheritance, each of which discriminates against wives and daughters (see Tanzania Gender Networking Program, undated). A 2004 Land Law seeks to enhance women's rights to land and housing, but the government has not sufficiently implemented this law (see US State Department 2004). Women can often face discriminatory restrictions on inheritance and ownership of land and housing because of concessions by the government and courts to customary and/or Islamic law. These women can then fall victim to customary rules prohibiting widows from inheriting from their deceased husband and stipulating that widows themselves are inherited by the deceased husband's family (Ibid).

Women's rights to housing and land are increasingly important in Tanzania as the number of female headed-households, estimated at 23 percent in 2001, continues to rise (see Household Budget Survey 2000/01). Reasons for the rise in female-headed households include HIV/AIDS deaths (34 per cent of women heads-of-household are widows), male urban migration, economic empowerment of women, and increased divorced rates (Tanzania

Gender Networking Program, undated).

Few households have access to housing finance in Tanzania. Commercial loans are scarce, in part due to the reluctance of banks to invest in the housing sector in the absence of clear land titles and strong, enforceable foreclosure laws (UN-Habitat 2005). On the demand side, the poor face a long list of constraints to accessing the formal banking sector even to open a savings account, let alone to take out a mortgage.¹⁷ For most poor people in Tanzania, the problem is not one of limited access to traditional commercial mortgages; minimal household income precludes this level of investment even on the best of terms.

The Tanzanian government has been working with UN-Habitat in recent years to develop an enabling housing finance environment (Mramba 2005). These efforts correspond with the enactment of a Land Law in 2004, which states that customary land will be gradually replaced by secure individual tenure (Mirole, undated). The idea is that clear tenure (including title and registration) would allow land and housing rights to be used as collateral, thereby stimulating the banking sector to offer mortgage finance (Ibid). The law also provides for decentralization of authority for land and housing to local governments and Village Councils (Ibid). It is unclear whether the government's enabling efforts will improve housing for the poor.

Low-income households have a number of informal housing finance strategies. One common method is for a family to buy materials little by little until it has enough to complete a pre-determined phase of construction (Mutesasira 1999). The problem with this method, however, is that the household's funds are locked up in "unproductive bricks" for years before a house can be built (Ibid). A minority of households use community savings and loans groups such as ROSCAs (rotating savings and credit associations)¹⁸ and ASCAs (accumulated savings and credit associations)¹⁹ (2000/01 Household Budget Survey, stating that only four percent of all

households participate in informal savings groups). More common methods of savings and/or lending include putting money into livestock (cattle, goats or sheep), buying and keeping surplus grain, keeping money in the house and reciprocal lending among family members and friends (Mutesasira 1999).

The World Bank, the European Union, The African Development Bank and a number of NGOs worked together on a 2003 project to upgrade plots, build residential accommodations, and formalize land and housing rights in unplanned areas in Dar es Salaam and Mwanza City. This program, considered highly successful, provided 34,000 plots between the two cities and registered 219,000 out of a total of 400,000 properties in Dar es Salaam by 2005 (IRIN 2005).

Several NGO's are committed to improve housing conditions in Tanzania. The Peramiho Home Makers League in Tanzania is an NGO aimed at improving roof quality in the Ruvuma Region. The project involved making roof tiles affordable. It has employed 70 youth and has a revolving fund from the village to help with house-building using a credit system. The Women's Advancement Trust in Tanzania is partnering with the Canadian Co-operative Association to develop financial products that will enable low-income households to upgrade their housing. Shack/Slum Dwellers International began a chapter in Tanzania in 2000. It is working with women's groups and the Catholic church, as well as with savings groups tied to WaterAID in Dar es Salaam.



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Housing microfinance options are growing for the poor



14. UGANDA

Uganda Statistical Summary (UNPF 2007; UN HDI 2006; UN-Habitat 2005)

Population		
Total population (millions 2007):		30.9
Projected population (millions 2050):		126.9
Average annual population growth rate (2005-2010):		3.6 %
Urbanization and slum growth		
Percentage urban (2007):		13
Percentage urban projected for 2030:		20
Average annual urban population growth rate (2005-2010):		4.8 %
Slum population as percentage of urban population (2001):		93
Socio-economic indicators		
Human Development Index rank (2006):		
GNI per capita (PPP\$, 2005):		145
Population living below \$1/day:		1,500
Population living below \$2/day:		...
GDP per capita annual growth rate (1975-2004):		...
Gini index (inequality measure):		2.5 % 43
Access to services		
Access to clean drinking water (2002)	Urban	87
	Rural	52
Access to improved sanitation (2002)	Urban	53
	Rural	39

Since independence in 1962, Ugandans have suffered military dictatorships, human rights abuses, civil war and involvement in the conflict of neighboring countries. In recent decades, hundreds of thousands of people have been killed and millions displaced. Now that the civil war is over, Uganda's economic and social situation has improved substantially although many problems remain. In the north, the Lord's Resistance Army continues to foster violence, frequently attacking camps of the country's 272,000 refugees and 1,297,000 Internally Displaced Persons (CIA World Fact Book 2005; UNHCR 2006; Internal Displacement Monitoring Centre 2007).

Unemployment, lack of education and poverty challenge many of Uganda's people, in spite of the government's ongoing efforts. Highly disparate housing conditions reflect rising levels of inequality. Corruption is a primary barrier to development, and includes practices of tendering, nepotism, lack of transparency (poor information flow) and failure of the central government to deal with corrupt officials (Lwanga-Ntale & McClean 2003; see also the 2003 Transparency International Corruption Perception Index, ranking Uganda 113 out of 133).

Around 70 percent of the country's nearly 31 million residents live in substandard housing conditions. High prices and land unavailability compound the issue. Large families live in overcrowded urban slums with no sanitation or drainage facilities. Such conditions increase exposure to disease and violence. The shortfall in housing in Uganda was estimated at 700,000 in September 2007 (Nakaweesi 2007).

Eighty-seven percent of Uganda's population lives in rural areas, where housing conditions often fail to meet basic shelter and health needs. A typical rural house is made of mud and wattle with grass thatch roof that is in constant need of repair. Leaks, bush fires and rodent infestations are common problems and can quickly destroy the fragile houses. Rural residents lack even the most basic facilities. Most

families walk long distances to obtain clean water and available latrines are dangerously inadequate. Electricity is not available in rural areas. Disease spreads easily and education is difficult in this environment. Rental rates are low in rural areas (14 percent), and most people own their houses.

In urban areas, most residents live in the slum housing, which are characterized by poor ventilation,²⁰ insecure land tenure, occupation of fragile low-lying swamp areas, regular flooding, poor drainage and sanitation, poor garbage and refuse collection, and poor or no roads resulting in limited accessibility during emergencies (Homeless International 2004). Kampala is the primary urban center, hosting 40 percent of the total urban population in 2002 (UNDP 2002; Uganda Bureau of Statistics 2004). Over half of the population of Kampala lives in "tenements," which are one-roomed houses with communal external facilities shared by up to ten people (Homeless International 2004). They are usually rented. An additional 12 percent of the population lives in stores or garages, and 27 percent in sprawling slums (Ibid). Even in Kampala, approximately 36 percent of the houses are built with mud and wattle (Ibid). The overall rental rate in the urban city (65 percent) is much higher than that for the rest of the country.

Ugandans often use their housing to earn income, especially during crisis. Common practices are to subdivide a house into rental units to generate additional income, or to use a house in different ways during different times of the day. For example, a family might use a house as a hair salon during the day, a bar in the evening and a place to sleep at night (CGAP 2000).

Housing needs are especially acute for Uganda's women and children. At least 23 percent of all households are headed by women, who are primarily widows (Uganda Bureau of Statistics 2002; UNAIDS 2003). In Kampala the percentage of women heads of household is significantly higher, and elderly women are among the city's poorest

(see Homeless International 2004). The government sites an orphan population of two million, largely due to HIV/AIDS (Uganda Bureau of Statistics 2002; see also Uganda Ministry of Finance, Planning and Economic Development 2004 on street children).

Although the 1998 Land Act grants women equal access to land ownership as men, dominance of cultural norms often undermines these provisions (Homeless International 2004). Local customary laws often prohibit women from owning or inheriting property (US State Department Human Rights Report 2004). Widows are often subject to land grabbing by the deceased husband's in-laws, leaving them and their children destitute (Lwanga-Ntale & McClean 2003).

Complex and bureaucratic land tenure laws have raised the cost of tenure documentation and registration out of the range of most households. Four systems of land tenure exist side-by-side: customary; leasehold; freehold and Mailo (community-owned land that is allocated and managed by a tribe or village) (McLeod 2004; Mwebaza 1999). While the Land Act of 1998 provides a way for all land to convert to freehold title, the degree of documentation required makes it very difficult for the poor and/or illiterate to benefit from this (Ibid).

In urban areas the only two tenure systems are public land or private Mailo land. Urban authorities manage public land, usually by issuing rights to prospective developers who pay a premium and ground rent. Mailo land is owned by private entities that often hoard it, selling parcels as the need arises. The poor are often excluded from both urban tenure systems, lacking resources to pay for increasingly expensive plots (Nuwagaba 2000). Land scarcity and natural population growth in Kampala are likely to raise the price of land even further (PEAP 2004). Inequalities in urban land holdings are on the rise (Ibid). A World Bank study found land holdings to be of critical importance to a household's wellbeing (Deininger & Okidi 2002), and those without land,

in either urban or rural areas, are among the chronically poor (Lwanga-Ntale & McClean 2003).

Housing finance in Uganda is more accessible to middle and upper-income households than to the poor. The sources of housing finance in Uganda include micro-finance institutions, informal savings and loans arrangements, and remittances from migrants working abroad (comprising the second largest source of foreign exchange inflow in Uganda (World Bank, undated). A number of micro-finance institutions operate in Uganda. Most cater to enterprise development, although the Uganda Micro Finance Union (UMU) works with Accion International to provide home improvement loans for up to an 18-month term (Cities Alliance, undated). UMU does not require a mortgage, but clients do provide household goods as collateral (Ibid). UMU offers a lower interest rate on its housing loans than on its enterprise development loans, thus cross-subsidizing the former program with the latter.

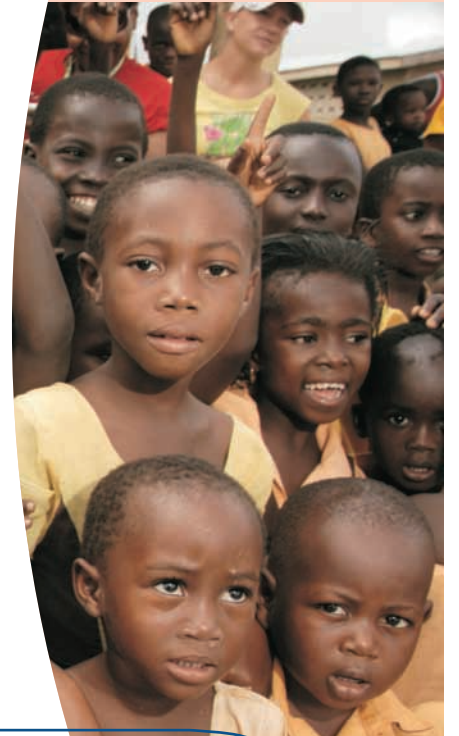
Government housing programs have primarily focused on households with formal sector employment and/or a stable enough income to pay off long-term loans. In 1967, the government established the Housing Finance Company of Uganda to build housing for formal sector workers²¹ (Homeless International 2004). Recently privatized, this company manages a number of revolving loan funds from housing projects implemented in the 1980s. Loans were typically for a 20-year term, available only for "completed" units, and were usually made to groups rather than individuals. The company may consider incremental building projects in the future. The National Housing Security Fund also benefited households with formal sector employment, through compulsory savings schemes. The fund has identified a number of urban and rural housing infrastructure development projects as well. It had over a million open accounts in 2004.

Some government and donor-led programs have focused on slum-upgrading and provision of basic services, although many have failed or encountered

problems with repayment and middle-class raiding. The C3 Community Challenge Fund (supported by DFID) funds programs initiated by communities, including provision of water kiosks, pit latrines, and housing (McLeod 2004). The Namuwongo project was developed by the Kampala City Council and Ministry of Public Works, Housing and Communication and supported by the UNDP. The project sought to upgrade a 2,000-family slum area in Kampala by providing 500 upgraded units and 350 new sites and service units. During implementation, however, the low income beneficiaries sold their plots and moved to low-lying wetlands, creating a worse slum. It is not clear what caused this (Ibid). A number of revolving-loan schemes for housing have been established in collaboration with Stanbic Bank, including the Masese Women's Housing Project (constructing 370 houses) and the Oli Low Cost Housing Project (constructing 180 houses in its first phase) (McLeod 2004; Uganda Ministry of Works, Housing and Communication 2001).

Current government plans for affordable housing appear to rely heavily on private-sector involvement. The 2004 Poverty Eradication Action Plan states that the "provision of housing is mainly a private sector responsibility. Government will regulate to ensure minimum standards and avoid overcrowding." It also states that the government cannot afford extensive subsidy of private housing, and that standards cannot be made so high that they exclude the poor from building legally acceptable housing (Uganda Ministry of Finance, Planning and Economic Development 2004).

Slum/Shack Dwellers International has engaged in community mobilization projects in Jinja and Kampala (McLeod 2004). Local federations have formed credit and savings loan schemes (totaling 15 in 2004), conducted census surveys of areas for upgrade, and are planning a sanitation program and a potential housing development program.





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Poverty—as manifested in deprivation of housing and other basic needs—is not only caused by violence in Africa and the Middle East, it may also be a cause of that violence

15. ZAMBIA

Zambia Statistical Summary
(UNPF 2007; UN HDI 2006; UN-Habitat 2005; CIA World Fact Book 2007)

Population		
Total population (millions 2007):		12.1
Projected population (millions 2050):		22.8
Average annual population growth rate (2005-2010):		1.7 %
Urbanization and slum growth		
Percentage urban (2007):		35
Percentage urban projected for 2030:		50
Average annual urban population growth rate (2005-2010):		2.1 %
Slum population as percentage of urban population (2001):		74
Socio-economic indicators		
Human Development Index rank (2006):		165
GNI per capita (PPP\$, 2005):		950
Population living below \$1/day:		75.8
Population living below \$2/day:		94.1
GDP per capita annual growth rate (1975-2004):		-2.0 %
Gini index (inequality measure):		52.6
Access to services		
Access to clean drinking water (2002)	Urban	90
	Rural	36
Access to improved sanitation (2002)	Urban	68
	Rural	32

In the late 1960s, Zambia (formerly Northern Rhodesia) was the third largest copper producer in the world. Its natural resources made it potentially one of the richest countries in Africa, but in the early 1980s the world copper price plummeted, plunging Zambia into debt.

Despite recent economic progress Zambia remains one of the least developed nations in the world. Unemployment and poverty are widespread and three quarters of the population lives on less than US\$1 a day. Zambia has one of the twenty most extreme income inequality levels in the world (CIA World Fact Book 2007). An influx of refugees from Angola and the Democratic Republic of Congo (totaling 120,253 at the end of 2006 (UNHCR 2006), diseases such as malaria, and the high prevalence of HIV/AIDS have compounded the country's problems. Urban migration is also increasing, and cities like Lusaka and Ndola are unable to cope with the demand for housing caused by fast urban growth. Decent housing in urban areas remains unattainable and unaffordable for most people and slums abound. An estimated 74 percent of urban residents live in slums, and 80 percent of housing in the country is self-built. Urban housing is highly overcrowded, with 3-5 people commonly occupying a single room in Lusaka (Central Statistics Office of Zambia 2000).

Renting is not as common in Zambia as it is in some neighboring countries. An estimated 78 percent of the people in Zambia own their own houses or live in a house owned by another family member.

Many of Zambia's children face acute housing deprivation. High HIV/AIDS death rates have produced 1,100,000 orphans in Zambia (UNAIDS, UNICEF, USAID 2004). An estimated 75,000 children live on the streets.

In spite of the occurrence of rapid urbanization, it is estimated that over 60 per cent of the population of Zambia still lives in remote rural areas, where conditions are extremely poor. Villagers rely heavily

on subsistence agriculture for their income and struggle to afford the frequent necessary repairs to their homes, which are usually made of mud and wattle with thatched roofs.

Cracked and broken walls invite rain and rodents into houses, which in turn pose serious health risks. Families are crowded into a single room, which usually also serves as a kitchen, and children are exposed daily to life-threatening environments. These poor living conditions feed a cycle of poverty that continues to oppress vulnerable populations. High costs for building materials, land and houses themselves may discourage the poor from developing self-help housing initiatives (see Republic of Zambia 2001).

High HIV/AIDS rates in Zambia have reduced household income and increased the number of widows and orphans in need of housing. Nearly one million Zambians were infected with HIV in 2003. The life expectancy in Zambia fell from approximately 50 years old between 1970 and 1975 to 37 years old in 2003 (UNDP 2004). One study showed that of those households who lost the main income earner to AIDS, two out of three experienced a drop in household income by as much as 80 percent (UN-Habitat 2003).

Commercial housing finance (e.g., a traditional mortgage) is not available to the poor in Zambia. The 2000 Housing Census Report found that mortgaging was very rare. Homeless International reported in 2004 that there were no banks in Zambia for the poor, and thus "no reliable source of credit for housing." Impediments to increasing the supply of housing finance include high management costs for small loans, low mortgage-to-credit ratios, and a high default rate by borrowers (Republic of Zambia 2001). Demand-side impediments include high inflation and interest rates. Some financing for home improvement may be available informally through enterprise micro-finance institutions or through informal traditional credit arrangements such as borrowing from a friend or relative. Savings-based



institutions are rare, although Slum/Shack Dwellers International initiated a training program aimed at creating more than 20 savings and loans groups.

The poor in Zambia have not often benefited from housing assistance programs, including those sponsored by the government, the World Bank (Lusaka Squatter Upgrading and Sites and Services Project in the 1970's, generating 30,000 suburban plots) and the US Overseas Private Investment Corporation (currently lending \$46.3 million for 5,000 new homes outside of Lusaka). These programs have targeted middle and upper-income households that can afford to make long-term payments. Although legislation from the 1970s lays the framework for regularization and upgrading of urban slums, local governments have not generally used this framework to improve conditions for the poor. A negative attitude toward slum upgrading pervades the Lusaka City Council, for example, in part due to a pessimistic outlook on the "value added" by slum communities. Ironically, it is by regularizing and upgrading that local city councils could greatly increase their tax base. A 2006 World Bank loan targets water sector and sanitation reforms in Lusaka, including increased focus on cost recovery. Whether and to what extent this program will increase affordable water and sanitation coverage for the poor has not yet been determined.

Customary land and housing rights favor men, and women seldom have meaningful access to constitutional and legal protections. (These protections are often legally meaningless, at any rate, because of the deference to customary law given by the constitution (see Keller 2000). Widows and girl orphans face harsh traditional practices including widow cleansing, early marriages and denial of inheritance. Customary land, representing 80 to 94 percent of all land in Zambia, is traditionally inherited by the man's family, to the detriment of widows and girl orphans. A national law states that 30 percent of all land plots should be reserved for women and other vulnerable groups, but this law has not been

well-implemented for several reasons, including: (1) the government has minimal control over customary land; and (2) most elders or officials involved in land allocation in villages are men. Few women own their own homes due to difficulty accessing credit and customary laws preventing women from owning land.

Although customary practices in Zambia may have protected women's access (if not rights) to land and shelter in the past, these safeguards are crumbling as underlying social structures change and, in many cases, break down (see Keller 2000). Worsening poverty, higher labor migration and urbanization rates, higher incidence of death and disease due to HIV/AIDS, and rising costs of land and housing in urban areas all threaten traditional land and housing protections for women. Nearly 20 percent of the households in Zambia are headed by women (Central Statistics Office of Zambia 2000). Most of these women heads-of-household have been widowed, primarily due to HIV/AIDS deaths.

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End Notes:

1 Except where otherwise noted, information in Appendix II derives from internal memorandums to Habitat for Humanity Africa/Middle East by Yetta Nowak in 2005, available from the Habitat for Humanity Africa/Middle East area office in Pretoria, South Africa (www.habitat.org/ame), and from the Habitat for Humanity Africa-Middle East web page (country profiles).

2 Only Namibia and Lesotho have higher Gini co-efficients, at 70.7 and 63.2 respectively. (2007 CIA World Fact Book). The Gini coefficient is usually used to measure inequality of income, and sometimes of wealth. It is a number between 0 and 1, where 0 corresponds with perfect equality (everyone has the same income) and 1 corresponds with perfect inequality (one person has all of the income, and everyone else has none). The Gini coefficient may also be expressed in multiples of 100 (as a number between 1 and 100 rather than a fraction between 0 and 1), with a lower number indicating a greater degree of equality. (www.en.wikipedia.org/wiki/Gini_coefficient).

3 World Relief and the Norwegian Refugee Council have both offered shelter assistance, among other services, for resettlement of refugees and IDPs in the country's eastern territories.

4 Remainder of this paragraph is based on Baharoglu et. al 2005: 17.

5 Rent control laws of 1952 1958 and 1961-62 froze rents and reduced monthly rent by 35 percent of its 1944 value in order to achieve social equity. New rent control laws of 1965, 1969 and 1970 reduced rent for already established buildings. Later laws allowed newly built buildings to be rented at higher prices than older ones, but rates were frozen once a rental agreement was reached. Rent control laws exempted higher-end apartments, resulting in heavy development of upper-end housing. Rent controls were maintained for the next three decades. Although rent control policies were intended to improve access to decent rental housing by the poor, they often had the opposite effect. Disadvantages of these policies included: (1) landlords sold off units that had been used for rental; (2) housing stock deteriorated as landlords lost resources and incentives to maintain and improve it; (3) landlords held housing off the market completely, judging that it was less expensive to allow property to sit vacant (sometimes in wait for future children or other family members) than it was to rent it at controlled prices; (4) the supply of low-income rental housing stagnated and declined, as developers had little incentive to build (UNDP 2004, Georgetown, undated).

6 Although few micro-finance institutions in Egypt target housing improvement, even those loans intended for enterprise development may give families greater capital leverage for housing improvement. First, they allow households to increase their income level, thereby freeing up more money for housing investment. Second, they may be co-opted for direct use in home improvement. Micro-finance institutions in Egypt include the Alexandria Business Association, Egypt's Social Fund for Development, Al Tadaamun, Aga Khan (also offering housing credits) and Opportunity International. Several of these programs focus on

women.

7 An estimated 8.6 million people in Ethiopia relied on food aid in 2005 (UK Department for International Development 2007).

8 In 2001-2002, the volume of housing finance as a share of GDP was just under 11 per cent in Jordan, compared to six per cent in Tunisia, four per cent in Morocco, three percent in Egypt and Iran, and almost zero in Algeria and Yemen (Baharoglu et. al 2005: 18).

9 Houses built by the Kenya Building Society cost three times this much (ENHR Cambridge 2004).

10 The UN has called local by-laws "colonial relics with too small and erratically applied penalties." (UN-Habitat Nairobi Urban Sector Profile 2005: 14).

11 K-Rep does not require full title deeds for loans of \$1300 or less, however, and will accept alternative documentation such as a letter of allotment or sales agreement (Cities Alliance 2002).

12 In suburban areas held by private land owners, self builders often purchase share certificates (not legally recognized) titles from land companies, construct the bare necessities needed for shelter, then live in their incomplete house while they take one to eight years to build it (ENHR Cambridge 2004). "Welfare associations" in subdivisions help self-builders implement building standards and maintain infrastructure. Most self-builders are salaried employees with a monthly income of US \$252-\$378 (Ibid). They build houses with an average of 5.6 rooms (Ibid). Additional ways to reduce costs of self-building include joining a cooperative or land trust (thereby saving on the land costs associated with subdivision), and building a structure for renting out so that the rental income can help finance house construction (Cities Alliance 2002).

13 Fighting between Lebanese forces and Fatah al Islam in May 2007 displaced an additional 25,000 Palestinian refugees who were living in Nahr El Bared (Internal Displacement Monitoring Centre 2007).

14 In a landmark case in 2000, the judicial system upheld this right as it applied to a group of 510 children and 390 adults living in substandard conditions in an informal settlement (see Government of RSA and others v Grootboom and others). In this case the Constitutional Court held that the Cape Metropolitan Council must provide temporary relief to those in desperate need, without shelter, or living in "crisis" conditions. For more information, see Knight 2004.

15 The government had not adjusted this income ceiling upward to account for inflation between 1998 and 2004, prompting complaints of reduced eligibility and exclusion of some poor families (Knight 2004: 6).

16 As one Gauteng housing official summarized, "The informal settlement in South Africa is living testimony to apartheid created poverty." (Knight 2004).

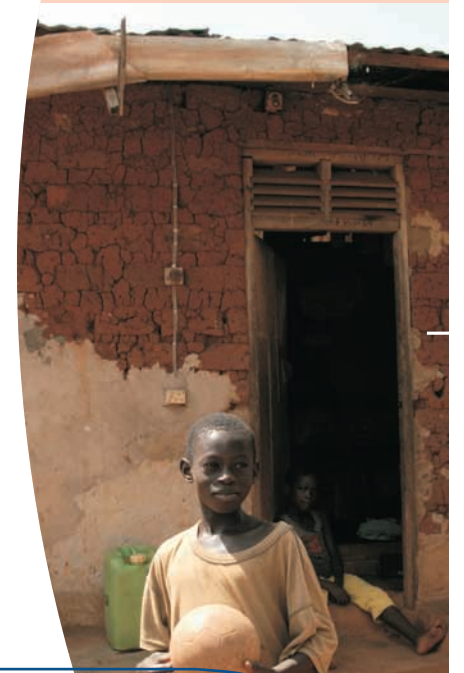
17 A 1999 study noted the following list of constraints to accessing the banking sector, applicable to the poor in Tanzania and in many other countries in the Africa Middle East region: requirements of a high opening account balance; requirements of high minimum balances to maintain an account; unrealistic limits on withdrawal; intimidating appearance; perception that banks lend only to the rich; unpleasant and untrustworthy staff; bank offices located too far from peoples' homes or work; inconvenient times for bank operations; complicated withdrawal and deposit forms that require literacy; high transaction costs in terms of waiting and travel time; low and unsteady incomes of the poor; preference by the poor for physical assets (compared to financial assets); a lack of confidence in personal checks; limited rural outreach; delays of 2-4 months while posting amounts deposited; and the perception that banks are not interested in small, frequent deposits (Mutesasira 1999).

18 A ROSCA is a financial device that involves several people who agree to contribute money at every meeting. The collection is pooled together and given to one person in turn until every person has a lump sum equivalent to the total periodic contribution made. This marks the end of the cycle and the beginning of a new one. This form of financing is called an upatu or kibati locally. (Mutesasira 1999).

19 An ASCA is a savings and credit club. It is not as prevalent as a ROSCA because of the need for accounting skills. Contributions are usually given weekly or monthly and range from \$1.43 to \$14.30. Amounts borrowed may be as high as \$143. The average loan term is short, usually one month. Periodic cash contributions accumulate, and every member makes a periodic deposit while only some members borrow from the fund. (Mutesasira 1999).

20 Related to poor ventilation, Uganda has the highest tuberculosis rate in Africa (see AllAfrica.com 2006).

21 Information in this paragraph is from Homeless International 2004.



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