

Compendium of best practices for housing in Africa

Build Solid Ground

**HABITAT FOR HUMANITY
INTERNATIONAL, EUROPE,
MIDDLE EAST AND AFRICA**



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**SOLID
GROUND**
A GLOBAL ADVOCACY CAMPAIGN
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Introduction



About Habitat for Humanity International

Driven by the vision that everyone needs a decent place to live, Habitat for Humanity began in 1976 as a grassroots effort on a community farm in southern Georgia. The Christian housing organization has since grown to become a leading global nonprofit working in local communities across all 50 states in the U.S., and in more than 70 countries. Families and individuals in need of a hand up partner with Habitat for Humanity to build or improve a place they can call home. Habitat homeowners help build their own homes alongside volunteers and pay an affordable mortgage. Through financial support, volunteering or adding a voice to support affordable housing, everyone can help families achieve the strength, stability and self-reliance they need to build better lives for themselves. Through shelter, we empower. To learn more, visit [habitat.org](https://www.habitat.org).

Habitat for Humanity in Africa

Habitat for Humanity currently has programs and partnerships in Cote d'Ivoire, Ethiopia, Kenya, Lesotho, Liberia, Malawi, South Africa, Tanzania, Uganda and Zambia



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About the Build Solid Ground

Build Solid Ground is an awareness raising and citizenship engagement project funded by the European Union grant under the Development Education and Awareness Raising program. Over three years, 14 partners from seven EU countries have worked as a consortium to inform and educate young European on global development issues.

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Acronyms and abbreviations

ACP	Africa, Caribbean and Pacific Group of States	MHM	Menstrual hygiene management
ADH	Aktion Deutschland Hilft e.V.	NDHS	National Department of Human Settlements
AIDS	Acquired immunodeficiency syndrome	NGO	Nongovernmental organisation
AU	African Union	NLTP	National Land Titling Programme
BMZ	Federal Ministry for Economic Cooperation and Development (Germany)	NUA	New Urban Agenda
CBO	Community-based organisation	NUSP	National Upgrading Support Program
CEO	Chief executive officer	OVC	Orphans and vulnerable children
CJBL	Constructing Jobs, Building Lives Project	PASSA	Participatory Appraisal for Self-Shelter Settlement Awareness
COVID-19	Coronavirus disease 2019	PPPP	People, public and private partnerships
CSO	Civil society organisation	PSUP	Participatory Slum Upgrade Programme
CSP	Cities Support Programme (CSP)	SDG	Sustainable Development Goals
DFID	Department for International Development (U.K.)	SDI	Slum Dwellers International
DR3	Disaster Risk Reduction and Response	SLTS	School-age total sanitation
DRR	Disaster Risk Reduction	SME	Small and medium enterprise
DURABRIC	Stabilised block in compressed earth with soil, sand, cement and water	SMS	Short Message Service
EU	European Union	SPA	Special planning area
EWB	Engineers Without Borders	SSB	Stabilised soil bricks
FinTech	Financial technology	TCIS	Habitat for Humanity's Terwilliger Centre for Innovation in Shelter
GDP	Gross domestic product	TEVET	Technical entrepreneurial and vocational education and training
GHI	Global Housing Indicators	TU Dublin	Technical University Dublin
GPS	Global Positioning System	UISP	Upgrading Informal Settlements Programme
HFH	Habitat for Humanity	UK	United Kingdom
HFHCI	Habitat for Humanity Côte d'Ivoire	uKESA	Urban Knowledge Exchange Southern Africa
HFHE	Habitat for Humanity Ethiopia	UN	United Nations
HFHI	Habitat for Humanity International	UN-HABITAT	United Nations Human Settlements Programme
HFHL	Habitat for Humanity Lesotho	UNDP	United Nations Development Programme
HFHM	Habitat for Humanity Malawi	UNHLPF	U.N. High-Level Political Forum
HFHSA	Habitat for Humanity South Africa	UNICEF	United Nations International Children's Emergency Fund
HFHZ	Habitat for Humanity Zambia	US	United States
HIC	Housing and Infrastructure Consortium	VTC	Vocational training centres
HIV	Human immunodeficiency virus	VTEC	Village Technology Education Centre
HLPF	UN High-Level Political Forum	WASH	Water, sanitation and hygiene
HMF	Housing microfinance	WIEGO	Women in Informal Employment: Globalizing and Organizing
IDP	Integrated development plan	WSE	Water, Sanitation, and Energy Consortium
IFAD	International Fund for Agricultural Development	YAH	Young Africa Hub
IHDP	Integrated housing development program	ZLA	Zambia Land Alliance
ISSB	Interlocking stabilised soil bricks		
ISSP	Informal settlement support plan		
KWFT	Kenya Women Finance Trust		
M&E	Monitoring and evaluation		
MFI	Microfinance institutions		

Executive summary

This compendium was produced by the **Build Solid Ground**¹ project to document positive stories of change in the areas of adequate and affordable housing, including basic services, land tenure and slum upgrading. Throughout Africa, exciting initiatives are catalysing actors and solutions to reach impact. There are important lessons to learn. With this *Compendium of Best Practices for Housing in Africa*, we invite others to join the efforts of these initiatives.

The priorities, interventions and policy recommendations presented in this compendium are aligned with the global commitments of the 2030 Agenda for Sustainable Development and its Sustainable Development Goals, or SDGs, along with the New Urban Agenda, or NUA, and with the recent commitments and priorities of the European Union and Africa and their partnership agreements.

The compendium organises lessons learned into the following chapters:

1. The components of housing construction, production and improvement and related value chains.
2. Water, sanitation and hygiene.
3. Housing microfinance.
4. Land tenure.
5. Slum upgrading.
6. Policy and public partnerships and comprehensive approaches.

It presents 19 best practice cases from innovative experiences in 11 African countries, covering flagship projects, contributions and collaborations from Habitat for Humanity, Cities Alliances, Slum Dwellers International, UN-HABITAT and their numerous local and international partners. These stories clarify the context, actors, steps taken, results, impact and lessons learned. They illustrate innovations and cutting-edge practical applications while demonstrating effective practices that can be replicated and scaled.

Some of the main lessons are:

- Practical applications and implementation must take into account the whole ecosystem of housing, which covers the actors and factors that ensure physical housing access, including the effects of households, communities, housing markets and the sociopolitical environment on production, building, input value chains, financing, supply, demand, barriers, quality and other market and behavioural factors. A wide range of solutions are required, on a continuum, with flexibility, to be fit for purpose in each context. Comprehensive, integrated approaches work best.
- The policy environment: Policy frameworks and specific policies, regulations and public practices are needed to ensure sustainable, lasting impact. Policy work is also important because of the influence of the public/government environment and the role of authorities as duty-bearers. This change requires strategic advocacy efforts. Implementation does not always follow policy or public commitments. It is a long-term and iterative process.
- Evidence-based strategies are most successful. Data collection also enables buy-in, collaboration and more effective responses.
- Partnerships are key, at all levels and with all relevant stakeholders, including the families concerned, organised civil society organisations, experts, experienced NGOs, and the private and public sectors at all levels (from community and municipal to national, from technical to political). Many cases illustrate that people, public, private partnerships are critical for results and for sustainability. Communities, families and community-based organisations must participate with significant roles. A range of CSO and international organisation actors help with capacity, financing, technical support and advocacy. Close collaborations are most effective, including with the local, provincial and national authorities in their relevant ministries and departments.

¹ A Development Education and Awareness Raising in Europe project funded by the European Union.

Promises and need for housing in Africa

1. Introduction

This compendium was produced by the **Build Solid Ground** project, which worked to inform EU citizens about global housing, urban and land rights issues; to raise awareness; and to facilitate the active engagement of Europeans. The project has been implemented for three years by a consortium of 14 nonprofit organizations from seven EU countries, led by Habitat for Humanity International's Europe, Middle East and Africa area office, with the support of the European Commission.

From **Build Solid Ground**, a need emerged to document positive stories of change in these focus areas. Around Africa, exciting initiatives are offering evidence-based methods and catalysing actors and solutions to reach impact in housing and land projects and policies. These advances have strong repercussions on social change; the reduction of poverty; and the sustainable development outcomes of families, their communities and their countries. The challenges are deep and often growing, but it is possible to be part of effective social change. With this compendium of best practices, we invite others to join the efforts of the actors presented here.

2. Housing and land: The global and African context

Today, as the world confronts increasing threats from the COVID-19 pandemic, social conflict, environmental degradation, economic inequality, rapid urbanization and humanitarian crises, we are faced with an unprecedented global housing challenge: 1.6 billion people in the world live without adequate shelter.² Many live in fear of eviction, as they lack some form of tenure documentation.³ Among them, 1 billion live in slums.⁴ These critical gaps should raise alarms. They have negative repercussions for the poor and mean a loss of opportunities for development, particularly for women. Many find adequate housing, water, sanitation and land options unaffordable. These costs hamper the respect of other human rights. This, in turn, worsens other aspects of life and keeps poverty

eradication out of reach. The challenges are more complex and difficult in urban contexts. Rapid urbanization is one of the most transformative trends in the 21st century – an astounding 54% of the global population now lives in cities.⁵

Africa is a context marked by informality (70% live in informal settlements and work in the informal sector), with a high proportion of young people and an extremely high rate of urbanisation. Generally, basic services infrastructure is lacking, of poor quality or not maintained. Governance is complex, local revenue and budgets are challenged, and there has been little planning for urban expansion – which is true in most rapidly urbanising countries. Only in recent decades have housing, land and urban settlement ministries or public departments actively emerged and policies been considered or drafted. Nevertheless, local authorities, the public and private sectors, civil society and professional actors are starting to work together to deliver solutions.

The right to adequate housing includes several core elements: legal security of tenure, including protection against forced evictions; availability of services (safe drinking water, adequate sanitation, energy for cooking and lighting, refuse disposal, waste management, recycling); affordability; access to housing finance; accessibility; habitability (providing physical safety, adequate space and protection from the elements); location (in relation to employment opportunities, health care, schools, childcare centres, resilience and disaster risk reduction, transportation, and security); and cultural adequacy. As this is recognized in the common understanding of the right – and in recent important global agreements – all of these elements must be addressed.⁶ This compendium presents cases relevant to all of these core elements and their interactions.

In addition, COVID-19 has brought to light the central role of a home for improving public health, preventing the spread of the virus, and enabling economic survival.

2 The World Bank, May 2016. "Housing for All by 2030." <http://www.worldbank.org/en/news/infographic/2016/05/13/housing-for-all-by-2030>

3 Worldwide, 75% of land is not legally documented. Global Land Tool Network (GLTN) and UN Habitat, 2015. <https://gltn.net/access-to-land-and-tenure-security/>

4 UN-HABITAT, 2003. The Challenge of Slums: Global Report on Human Settlements, 2003. Earthscan Publications, London. See also Solid Ground and Habitat for Humanity, 2016. Shelter Report: Level the field: Ending Gender inequality in Land Rights.

5 United Nations, SDG11: Sustainable Cities and Communities – Make cities and human settlements inclusive, safe, resilient and sustainable. <https://unstats.un.org/sdgs/report/2019/Goal-11/>

United Nations, Department of Economic and Social Affairs, Population Division, 2014. World Urbanisation Prospects: The 2014 Revision, Highlights. (ST/ESA/SER.A/352).

6 CESCR, 1991. General Comment N4. The Right to Adequate Housing.

The positive ripple effects of housing and land

An adequate home can have transformational impact on individuals and communities because a home is a safe place to foster stability, security and opportunity for its residents. Adequate homes affect people's ability to recover from shocks and thrive. Housing and its components, including land tenure, are recognized and prioritized as central contributors to reducing poverty and contributing to the sustainability of communities. Research shows that safe, adequate and affordable housing leads to benefits in health, education and economic opportunity.⁷ Housing has a real impact on the economy: the housing construction sector alone contributes to about 7% of the GDP at the national level in Nigeria, to increasingly more in Ghana, Kenya and Rwanda (nearly 9% of GDP in the later), up to 11% in Uganda and 14% in Tanzania.⁸ Access to land and tenure have been shown to a strong positive effect on levels of income and security⁹ and to enable home improvement, which is often a ladder out of poverty for families.¹⁰ Through people-centered development, good policies and system changes, there is a greater potential to create well-being, stability and security for millions.

3. Global promises and vision: SDGs and the New Urban Agenda

The right of everyone to an adequate standard of living, including adequate housing, has been recognized for decades.¹¹ The United Nations' definition of **adequate housing** includes legal security of tenure and protection against evictions; availability of services, material, facilities and infrastructure; affordability; habitability; accessibility; location; and cultural adequacy. Globally, the definition of adequacy has been accepted and institutionalized through various global declarations, conventions and plans of action.¹²

Since 2015, the world has committed to a plan of action for ending poverty in all its dimensions and leaving no one behind: the **2030 Agenda for Sustainable Development and its Sustainable Development Goals**.¹³ States are responsible for making progress toward the 17 unique goals and monitoring the 169 targets, the foundation for the global agenda and reviews. National ownership and progress are the keys to achieving the SDGs and leaving no one behind. Many other stakeholders also are essential for progress and must play a role, including public, private and civil society organisations; foundations; multilateral organizations; academia; the media; and individuals. We are in a critical decade for all stakeholders to accelerate progress toward achieving the SDGs by 2030.

- 7 Landesa, 2015. "Why Land Rights Matter." Infographic. <https://www.landesa.org/resources/land-rights-matter/>
Habitat for Humanity International, 2009. "Poverty Housing in the Developing Nations of the Pacific Ocean." Page 6. https://www.habitat.org/sites/default/files/ap_HFHAP_Pacific_Report.pdf
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Ziblim, A. & Sumeghy, G., 2013. The Dynamics of Informal Settlements Upgrading in South Africa. Research Report.
- 8 Rust, K., March 2020. "Framing concept: Understanding the housing asset". Centre for Affordable Housing Finance in Africa (CAHF). Blog. http://housingfinanceafrica.org/documents/framing-concept-understanding-the-housing-asset/publication/303697119_The_continuum_of_land_rights_approach_to_tenure_security_consolidating_advances_in_theory_and_practice
See also: Rust, K. 15 September 2020, Risk, Resilience & Recovery. African Union for Housing Finance and CAHF. 29th Annual General Meeting. Power Point presentation. Based on: Gardner, D. & Lockwood, K. March 2019. Comparing Housing Economic Value Chains in Four African Countries. CAHF.
- 9 Chen, C. 1961. Land Reform in Taiwan, p. 84, chart 12. See also F. Gershon and A. Nishio, 1999. "The Benefits of Land Registration and Titling: Economic and Social Perspectives" Land Use Policy, Vol. 15, No. 1. Gershon and Nishio found a 200% increase in income.
- 10 Deininger, K. 2003. Land Policies for Growth and Poverty Reduction. World Bank Policy Research Report p. 46; Washington, D.C.: World Bank and Oxford University Press.
Du Plessis, Jean; Augustinus, Clarissa; Barry, Michael; Lemmen, Christiaan; and Royston, Lauren, 2016. "The Continuum of Land Rights Approach to Tenure Security: Consolidating Advances in Theory and Practice." World Bank conference on land and poverty March 14, 2016. https://www.researchgate.net/publication/303697119_The_continuum_of_land_rights_approach_to_tenure_security_consolidating_advances_in_theory_and_practice
Payne, Geoffrey; Durand Lasserre, Alain; and Rakodi, Carole, 2008. "Social and Economic Impacts of Land Titling Programmes in Urban and Peri-urban Areas: International Experience and Case Studies of Senegal and South Africa." Final publication to Norway, Sida, GLTN and UN-HABITAT. March 2008. https://www.researchgate.net/publication/236144393_Social_and_economic_impacts_of_land_titling_programmes_in_urban_and_peri-urban_areas_International_experience_and_case_studies_of_Senegal_and_South_Africa
- 11 International human rights law: Adequate housing was recognized as part of the right to an adequate standard of living in the 1948 Universal Declaration of Human Rights and in the 1966 International Covenant on Economic, Social and Cultural Rights. The Vancouver Declaration on Human Settlements (1976), Agenda 21 (1992), the Istanbul Declaration on Human Settlements (1996), the Habitat Agenda (1996 – the outcome of the Habitat II conference), and the Millennium Declaration and Millennium Development Goals (2000) also helped clarify various aspects of the right to adequate housing and reaffirmed states' commitments to its realization.
- 12 Habitat for Humanity International, February 2020. Global Policy and Advocacy Agenda.
- 13 United Nations, 2015. Transforming Our World. The 2030 Agenda for Sustainable Development. <https://sustainabledevelopment.un.org/content/documents/21252030%20Agenda%20for%20Sustainable%20Development%20web.pdf>.

Governments also committed to the right to adequate housing in the 2030 Agenda and the SDGs.

1. **Housing with all its elements, including land and slum upgrades, are critical¹⁴. SDG 11** is the most complete goal about housing and land, with clear targets. It acknowledges the importance of local government and communities in helping to achieve the SDGs. **SDGs 6, 1 and 5** in general – and in particular with specific targets – will directly measure elements of “housing” and its broader related needs and challenges included in the rights and definition of “adequacy.”
2. In addition, housing, basic services and land have clear effects on the achievement of other SDGs. The way these other goals are implemented in turn affects housing, services, land tenure, poverty eradication and gender equality. As these links are not always considered by donors but are critical to future EU priorities, the proposals and best practices of this compendium illustrate these relationships with evidence and provide solutions that also advance these “non-housing” SDGs.¹⁵ In the future, much more attention will be placed on these links, as they are critical for families, communities and the planet.

Important “right to housing” SDGs¹⁶

GOAL 11

Make cities and human settlements inclusive, safe, resilient and sustainable:

Target 1: “Ensure access for all to adequate, safe and affordable housing and basic services and upgrade slums.” **See also nine other targets about cities** that address housing-related changes and must be monitored.

Indicator 11.1.1: Urban population living in slums, informal settlements or inadequate housing.

GOAL 6

Ensure access to clean water and sanitation for all by 2030.

Three targets are relevant to households, and three more address systems management and support. There are seven relevant indicators about water, sanitation and hygiene access and quality, also known as WASH.

GOAL 1

End poverty in all its forms everywhere:

Housing (in the broad sense), basic services and land tenure are symptoms of poverty and have direct repercussions on poverty levels and many other SDGs, such as income, health and education. In addition, global commitments are explicit:

Target 1.4: By 2030, ensure that all men and women, in particular the poor and the vulnerable, have equal rights to economic resources, as well as access to basic services, ownership and control over land and other forms of property, inheritance, natural resources, appropriate new technology and financial services, including microfinance.

Indicator 1.4.2: Proportion of total adult population with secure tenure rights to land, with legally recognized documentation and who perceive their rights to land as secure, by sex and by type of tenure.

GOAL 5

Achieve gender equality and empower all women and girls:

A cross-cutting goal. Housing, basic services and land cause particular challenges and additional repercussions for women. There is also a specific link:

Target 5.a: Undertake reforms to give women equal rights to economic resources, as well as access to ownership and control over land and other forms of property, financial services, inheritance and natural resources, in accordance with national law.

Indicator 5.a.2: Proportion of countries where the legal framework (including customary law) guarantees women's equal rights to land ownership and/or control.

Related SDGs

SDG 8

Decent work and economic growth.

Research has shown that housing and land tenure have a direct impact on home businesses and entrepreneurship, affecting household income and also national economies. In addition, the housing sector is an important and growing part of the economy. As housing is increased and improved, this creates more jobs. Creating opportunities

14 United Nations, Aug. 11, 2016. “Goal 11: Make Cities Inclusive, Safe, Resilient and Sustainable.” U.N. Sustainable Development Goals. www.un.org/sustainabledevelopment/cities/.

15 Numerous additional global agreements that seek to achieve diverse impacts on living conditions around the world have been signed in recent years, including the SDGs and the NUA, the Paris Climate Accords, the Sendai Framework for Disaster Risk Reduction, and the Addis Ababa Action Agenda.

16 <https://sdgs.un.org/goals>.

to innovate housing solutions, technologies and materials will further spur decent job creation and entrepreneurship, especially opportunities for young people and women.

SDG 9

Industry innovation and infrastructure.

Investment in infrastructure and innovation are key drivers of economic growth and development. With the large proportion now living in cities, the role of housing and attendant infrastructure (energy, water, roads) is crucial. There is now a need for renewed investment, appropriate technologies, and comprehensive approaches that link problems and causes and give attention to comprehensive, sustainable and affordable solutions and technologies. If investors, innovators and industrial actors step into the housing and basic services innovation space, they'll find win-win opportunities for investment, entrepreneurship, growth and profit.

SDG 12

Responsible consumption and production.

The housing sector is one of the biggest producers of waste. Leveraging housing can contribute to responsible consumption and production, which in turn often increase affordability. Housing and the provision of basic services can play key roles in promoting a circular economy by reusing waste material. Examples include using sanitary and animal waste for heating and energy, and recycling plastic and agricultural waste for construction materials. Innovations in sustainable and green housing are now emerging and will continue to gather investment and attention.

SDG 13

Climate action – urgent action to combat climate change.

As indicated by the previous SDG implications, it is now possible to rethink how we build and how we use existing housing stock and spaces, catalysing investment for sustainability. In addition, climate-related disasters and displacement are already affecting the need for housing and the emerging solutions that will continue to evolve. Arguably, responses to extreme weather or climatic events should also prioritize adequate and affordable housing.

All the U.N. member states, having committed to the SDGs, have agreed to voluntarily review their progress annually and present it at the **United Nations High-Level Political Forum**, or HLPF. At the HLPF of 2020, several national governments, including Kenya and Zambia, have called for stronger commitments to improve housing, and others have acknowledged the importance of housing; energy; and water, sanitation and hygiene, especially in the context of the COVID-19 pandemic.¹⁷

Habitat III and the New Urban Agenda

Habitat III, the 2016 U.N. Conference on Housing and Sustainable Urban Development in Ecuador, resulted in the New Urban Agenda, or NUA.¹⁸ A voluntary global agreement signed by more than 150 countries, the NUA provides the roadmap for sustainable urban development over the next 20 years. The NUA takes into account primary and secondary cities, and the links between cities and rural areas. It provides clarity, consensus, analysis, commitments and detailed targets to supplement the SDGs. “We commit to promote national, subnational, and local housing policies that support the progressive realization of the right to adequate housing for all as a component of the right to an adequate standard of living, that address all forms of discrimination and violence, prevent arbitrary forced evictions, and that focus on the needs of the homeless, persons in vulnerable situations, low income groups, and persons with disabilities, while enabling participation and engagement of communities and relevant stakeholders, in the planning and implementation of these policies, including supporting the social production of habitat, according to national legislations and standards” (Paragraph 31). The NUA guides the selection of sections for this compendium, along with the choice for best practices and innovations.

¹⁷ Habitat for Humanity International, 2020. “Background Brief: Habitat for Humanity’s Engagement with the United Nations’ 2030 Agenda on Sustainable Development and the United Nations’ High-Level Political Forum,” for the panel “COVID-19’s impact on Housing and Efforts to Upgrade Slums Worldwide.”

¹⁸ <https://www.habitat3.org/the-new-urban-agenda>

4. EU priorities and commitments

The EU has embraced and now strongly promotes the **SDGs and New Urban Agenda commitments**, as confirmed in its own policy and vow to apply them in priorities and ensure policy coherence for development. The EU's binding **Consensus on Development**¹⁹ specifically says: "The EU and its Member States will seek to boost the potential of cities as hubs for sustainable and inclusive growth and innovation, taking account of their wider rural communities and of balanced regional development. They will promote inclusive **sustainable urban development to address urban inequality focusing on those most in need, including those living in informal settlements and slums**. They will support partners to improve the delivery of basic services and equitable access to food security; accessible, **decent and affordable housing**; and the quality of life of rapidly growing urban populations. In line with the U.N.'s New Urban Agenda, they will promote sustainable land use planning, equitable management of land markets, sustainable urban mobility and smart, safe cities that make use of opportunities from digitalization and technologies. They will promote inclusive, balanced, integrated territorial and urban policies... (paragraph 60). In the EU **Council Conclusions** for Habitat III²⁰, the EU clarifies that addressing poverty and exclusion and preventing the root causes and effects of inequalities implies equal access to affordable and adequate housing, safeguarding and promoting tenure security, ensuring protection against forced evictions, and planning and development of cities with specific attention to gender equality and women's empowerment (7, i).

For its new 2021-27 budget and newly reorganised fund, the Neighbourhood, Development and International Cooperation Instrument, the EU has outlined five major broad priorities and several cross-cutting and transversal priorities.²¹ For each of these, there are applications to the broader housing sector or ecosystem. Housing and land do not operate in silos. Indeed, they are best integrated in the solutions of other sectors, and they have circular effects on other sectors, as was described in the SDG

section earlier. **This compendium will show practical experiences from across Africa that align with each of the EU's new priorities.**

PRIORITY 1

The Green Deal

Climate change, environment, biodiversity, natural resource management, sustainable energy and food systems – from farms to forks – circular economy, green and smart cities, and water and oceans.

Housing-related initiatives: Green and digital are the future of housing and basic services' impact. The best practices presented here are bound to grow, be scaled and become the norm, attractive to investors and young people. Examples include green and sustainable housing and the construction, home, energy, and WASH production and consumption markets being based on circular economies, innovations and digital technologies. Cases also illustrate the successes of ensuring resilience in housing value chains and upgrading informal settlements.

PRIORITY 2

Digital and data technologies

Regulatory standards, digital connectivity, digital skills and entrepreneurships, and e-services, including e-governance.

Housing-related initiatives: Several cases illustrate important ways that the digital and data technologies are being promoted through the housing sector. Training and housing construction purchasing, hiring, tracking and improving are happening online and with mobile phones. Group savings, housing microfinance, and land tenure assisted by GPS mapping and digitalised systems and registries are other areas that are rapidly incorporating information and data technologies.

PRIORITY 3

Sustainable growth and jobs

Alliance for sustainable growth and jobs: sustainable

19 European Parliament Council, European Commission, 2017. "The New European Consensus on Development." June 30 2017. Point 60. <https://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=OJ:C:2017:210:FULL&from=EN>

20 Council of the European Union, 2016. "HABITAT III: The European Union and Its Member States' Objectives and Priorities for the 3rd U.N. Conference on Housing and Sustainable Urban Development." <https://data.consilium.europa.eu/doc/document/ST-8824-2016-INIT/en/pdf>

21 EU, 2020. EU Budget for the Future: The Neighbourhood, Development and International Cooperation Instrument https://ec.europa.eu/international-partnerships/documents/eu-budget-future-neighbourhood-development-and-international-cooperation-instrument_en The summary of priorities was taken from the unpublished CONCORD, March 2020, "Information Note to Civil Society Actors on the EU Programming Process for CSOs in Partner Countries;" which was based on European Commission presentations in the Policy Forum on Development and as part of the Multi-Annual Financial Framework consultations.

investment, business environment and investment climate, education and skills, regional economic integration, trade and connectivity.

Housing-related initiatives: The housing and basic services sector has huge potential. It is growing quickly in many countries and will only increase with further expected urbanisation. Actors featured in this compendium already have impact with skills training – trades, financial literacy, management – and with micro- and small-enterprise development and investment. Having a home also increases microenterprises and income for families, as research has shown.

PRIORITY 4

Governance, peace, security and stability

Human rights and democracy, rule of law and accountability, conflict prevention, sustaining peace and building resilience, fighting terrorism and organised crime.

Housing-related initiatives: In line with the EU Strategy for Peace and Security²² and the EU Communication on Resilience,²³ housing, land and basic services are known to have important effects and are key in the SDGs and NUA. The EU has committed to pursuing resilience, particularly in rapidly urbanising areas, with the NUA. Land tenure and slum upgrading efforts featured here also have conflict resolution components. The processes to improve public responsibility, strengthen institutions and update systems to make housing and land more accessible, affordable and adequate involve engaging in accountability and supporting the capacity building of the public sector, along with supporting human rights, democracy and the rule of law. Current efforts of policy development and implementation, public management and comprehensive planning illustrated in this compendium are critical and have exponential benefits. These need important support and resources.

PRIORITY 5

Migration partnerships

Root causes of irregular migration and forced displacement, migration management, durable solutions for refugees.

Housing related initiatives: Evidence shows that migration is affected by the existence of adequate and affordable housing; basic services; slum upgrades; land tenure security; resilience; and well-resourced, well-implemented, progressive and comprehensive city planning and policies for housing, services, financing and land tenure. Investing in scaling up the best practices of this compendium will be wise to increase peace, security and stability, to increase economic opportunities, and thereby to reduce the need for migration.

In the EU's new priorities, these cross-cutting and transversal priorities will be applied systematically:

1. **The promotion of multi-stakeholder partnerships** will be transversal.
2. **Involving civil society, public- and private-sector and financial institutions:** This compendium will show the importance of partnerships among people, civil society organisations, international organisations, and the public and the private sectors, all of whom play a critical role and are actively engaging and building collaboration.
3. **Promoting gender equality and women's empowerment:** This compendium will demonstrate several key areas of the right to housing that specifically or exponentially affect women. The cases presented will provide clear steps to achieving gender equality and empowerment.
4. **A strong geographic focus for EU funding:** In particular, the EU's prioritisation of Africa, based on a special relationship and mutual **Africa – EU Partnership Agreement**, will continue to be reinforced. This compendium is about Africa, in line with the EU's main geographic focus.

22 European External Action Service, June 2016 "Shared Vision, Common Action: A Stronger Europe. A Global Strategy for the European Union's Foreign and Security Policy". https://eeas.europa.eu/archives/docs/top_stories/pdf/eugs_review_web.pdf

23 European Commission, High Representative of the Union for Foreign Affairs and Security Policy, July 6, 2017 "Joint Communication to the European Parliament and the Council: A Strategic Approach to Resilience in the EU's external action." https://eeas.europa.eu/sites/eeas/files/join_2017_21_f1_communication_from_commission_to_inst_en_v7_p1_916039.pdf



5. Africa: Regional commitments and EU partnership priorities

The member states of the African Union and the AU Commission have clarified their bold vision for a strong future with **Agenda 2063**²⁴ and its “aspirations” linked to clear goals with detailed priorities. These will guide the support of the AUC, the promotion to Africans, especially young people, and the agreements with external partners. The first aspiration, “a prosperous Africa, based on inclusive growth and sustainable development,” has the goal of “a high standard of living, quality of life and well-being for all citizens,” with a priority of “modern, affordable and liveable habitats and quality basic services.” Other priorities are related to the examples of this document, mirroring the links with the SDG and EU priorities.

The Africa-EU Partnership²⁵: The EU highly prioritises strengthening its strategic relations with Africa.²⁶

The mutual dialog with the AU on future collaboration, investment and support is aligned with the AU’s **Agenda 2063** priorities, with particular focus on economic transformation (green and digital), boosting investment, and supporting health systems. Gender empowerment and equal rights; youth inclusion; education and skills; social, environmental and economic sustainability; good governance and the rule of law; long-lasting peace, security and stability; and migration are key cross-cutting themes for EU engagement based on previous mutual interests and agreements. Cooperation and investment will focus on digital and knowledge economy, renewable energy, transportation, health, and agri-food systems.

The ACP-EU Partnership is more explicit on the right to housing and all its elements. The EU partnership with Africa, the Pacific and Caribbean countries is based on the previous Cotonou agreement, which specifically referenced housing, affordable and adequate shelter, water, sanitation, and improving urban development. It also enshrined the role of civil society organisations.^{27, 28}

Although the NUA is not referenced in the new draft ACP-EU Partnership Agreement, **the partnership explicitly prioritises housing, basic services and land**, with important areas to which this compendium and its cases align. The partnership has already committed to promoting and strengthening an inclusive multistakeholder approach, including civil society organisations, the public, parliaments, local authorities and the private sector. They agree to similar cross-cutting priorities to inform investment and cooperation, human rights, democracy, and gender equality. They prioritise peace and security; environmental protection, including the fight against

24 African Union Commission, 2015. Agenda 2063: The Africa We Want. Final edition, April 2015. Popular version. <https://au.int/en/agenda2063/overview>

25 See additional clarifications about the Africa-EU Partnership and ACP-EU Agreement at <https://africa-eu-partnership.org/en/partnership-and-joint-africa-eu-strategy>, <https://africa-eu-partnership.org/en>; https://ec.europa.eu/international-partnerships/topics/africa-eu-partnership_en and https://ec.europa.eu/international-partnerships/ACP-EU-partnership_en and in Entrikin, A., 2019, “Placing Housing at the centre of achieving development outcomes in the African, Caribbean and Pacific Regions.” Solid Ground, Habitat for Humanity International, Sumeghy, G., 2019, Ed. “Access to land for housing based on security of tenure and equal land rights in Africa.” Solid Ground, Habitat for Humanity Europe, Middle East and Africa.

26 EU Council Conclusions 16 October 2020, Articles 14 to 19. See the key themes for EU engagement with Africa in Article 17 and 18. <https://www.eumonitor.eu/9353000/1/j9vvik7m1c3gyxp/vlcviyqbr9yx>
EC & High Representative of the Union for Foreign Affairs and Security Policy, EU, 4 May 2017, “Joint Communication to the European Parliament and the Council, for a renewed impetus to the Africa-EU Partnership”. SWD(2017) 150 final; <https://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=JOIN:2017:17:FIN&from=EN>

27 European Commission & High Representative of the Union for Foreign Affairs and Security Policy, EU, 2016. “Joint Staff Working Document Impact Assessment: Accompanying a Renewed Partnership with the Countries of Africa, the Caribbean and the Pacific,” SWD(2016) 380 final. Nov. 22, 2016. https://ec.europa.eu/international-partnerships/system/files/joint-swd-impact-assessment-renewed-partnership-ACP-380-20161122_en.pdf
ACP & European Commission, 2010. The Cotonou Agreement, “Social and Human Development.”, Part 3, Chapter 2, Section 2, Article 25. Pp 38 ff. June 22, 2010 version. <https://www.europarl.europa.eu/document/activities/cont/201306/20130605ATT67340/20130605ATT67340EN.pdf>

28 See also the ACP, EU, & UN Habitat, (2013) Kigali Declaration on Sustainable Urbanization for Poverty Eradication. <https://unhabitat.org/sites/default/files/download-manager-files/Kigali%20declaration.pdf>; the Declaration of the eighth Summit of ACP Heads of State and Government of the ACP Group of States (2016), “Port Moresby Declaration.” June 1, 2016. <http://www.acp.int/content/declaration-8th-summit-ACP-heads-state-and-government-ACP-group-states>; and the African Union (2009), “Declaration of Land issues and challenges in Africa.” July 2009. <https://repository.uneca.org/handle/10855/23471>

climate change; education; health; **resilience; WASH; housing (promoting the right to universal access)**; and culture and youth, leaving no one behind, especially the most vulnerable. The current discussions of the ACP-EU Agreement go even further, referencing that adequate, safe and affordable housing has a transformative impact on vulnerable and marginalised communities and significant impacts on the health of people and the socioeconomic development of their communities. They indicate the will to commit to:

1. Ensuring access to adequate, safe and affordable housing for all through the development of policies, strategies, planning and building codes.
2. Upgrading slums.
3. Having energy systems that support the sanitation and housing sectors.
4. Working toward inclusive and sustainable urbanisation with planning and good governance and addressing the challenges and opportunities of rapid urbanisation with policies and services.
5. Creating economic transformation and inclusive and sustainable growth, job creation and decent work for all, with attention to innovation and access to financing and attention to micro- and small enterprises.
6. Ensuring sustainable production and consumption and waste management.

The included “Africa Protocol” draft indicates preliminary agreement on promoting affordable and decent housing for all; sustainable settlements, with land tenure and effective planning and policies; safe, sufficient, affordable and accessible water for all; access to affordable sanitation for all; access to efficient energy for households; and the promotion of inclusive, sustainable, safe cities as hubs for growth and innovation.

The Participatory Slum Upgrade Programme, or PSUP (see p. 48 in this compendium, in the section on Slum upgrading) is a flagship **ACP- and EU-funded initiative in collaboration with UN-HABITAT** that already demonstrates the importance of the housing and land sectors and of key investment and attention.

As these agreements will guide the decisions, investments and funding of the EU and the priorities, knowledge sharing, resources and monitoring of the African countries and EU Member States, this compendium of best practices comes at a critical moment to provide ideas for replication and scale to reach exponential impact.



Cases of best practices

Many innovative and interesting cases from Africa were available; this compendium was not able to collect or present a comprehensive or fully representative sample. Resources and time limited this endeavour, and many other wonderful stories should be told. Only a few major organisational actors were included. The selection was not easy, but it does represent the range of actors and innovations that are currently on the cutting edge of the sector. This compendium gives prominence to the work of UN-HABITAT, Cities Alliance, Slum Dwellers International and Habitat for Humanity, along with their various networks and local partners.

The cases are categorised according to six main topics:

1. The components of housing construction, production, improvement and related value chains.
2. Water, sanitation and hygiene.
3. Housing microfinance.
4. Land tenure.
5. Slum upgrading.
6. Policy and public partnerships.

Many of the cases represented wider approaches that addressed several of the topical areas at once, and readers should keep this in mind. To facilitate the understanding of linkages – in light of the lesson learned to not separate actions and actors into silos – several cases have described a range of different types of activities and results. A short mention will be made in related chapters.

The cases were based on a wide range of interviews with national directors, technical support staff, researchers, and Africa region and global thematic experts and innovators (see the complete list in the acknowledgments p 5). In addition, the authors of this compendium consulted project proposals and reports, webpages, blogs, videos, policy briefs and analyses, and other documents for the purpose of awareness raising or advocacy, along with other nonpublished documents. The stakeholders provided copies or links for some of the key publications relevant to this compendium. Most of the cases turned the information into stories in order to facilitate the flow of the document and its use by non-sectoral experts. Therefore, the references most often refer to parts woven into the cases rather than specific quotes, and are thus combined

for each case. Footnotes refer only to official documents. It should be assumed that the interviews and informal internal documents also served as sources for each case, although not specifically in footnotes.

Each case starts with a section on context. This presents the needs and problem statements in brief, with just a few key facts to grab attention and emphasize the urgency. The section also describes the local context and the status of play, when relevant. This is not, however, an exhaustive policy and practice review. It provides a few key recommendations that have emerged, or main points made in theoretical documents, in the documents of experts or those engaging in advocacy, of the stakeholders of this compendium and its main featured organisations, and in the key global and national agreements. Next, each case presents the actions or initiatives that were taken, emphasizing the role of the different stakeholders and how they collaborated. The next section outlines a few key results and impacts – not to present a complete picture of the results, but to give evidence of the success of the initiatives and to illustrate what can be expected after a specific amount of time and effort. Finally, in the last section, a few key lessons are reported from the stakeholders themselves (via interviews or documents). The case ends with allusions to the next steps in each context.

1. The components of sustainable and affordable housing construction, production, improvement and related value chains

a. Context and recommendations from practice

As addressed by Agenda 2030 and its SDGs, Agenda 2063, and the AU-EU Partnership, housing is a prevalent need. More than 1.6 billion people live in substandard housing.²⁹ Rapid urbanisation, most often in unplanned informal settlements, exacerbates the gap. Given the huge amount of urbanisation and the growing need for housing stock, neither of which will soon be abated, “We have 20 years to build as much urban housing as was built in the past 6,000 years, demanding for a different scale and speed.”³⁰ There are issues of housing stock, supply and demand. In developing and developed countries, inadequate legal frameworks, the lack of well-regulated

29 McKinsey Global Institute, 2014. Tackling the World's Affordable Housing Challenge. Report. October.

<https://www.mckinsey.com/featured-insights/urbanization/tackling-the-worlds-affordable-housing-challenge>

30 Goethert, R., and Director, S., 2010. “Incremental Housing: A Proactive Urban Strategy.” Monday Developments. In GSURR, 2016. Experiences in and Approaches to Incremental Housing and Community Development (with World Bank/Cities Alliance)

property markets (especially in urban areas), tenure security issues, and the lack of incentives or resources and inefficiencies for the provision of social housing (rental or built), have decreased the supply of housing stock and increased rents to unaffordable levels.

Most vulnerable and poor people around the world build their homes incrementally, as they accumulate resources and time, access services, and feel secure in their investment. Nevertheless, with no economy of scale or local purchases available in remote rural areas or underserved urban areas, they are left with higher input and transportation costs. Globally, this “homeowner-driven” housing production suffers from high risks and quality issues. Most of these informal houses are built without proper infrastructure, resulting in hazardous neighbourhoods with poor safety and sanitation facilities, and many are in disaster-prone areas. The common construction inputs and methods are at times not ideal for them, the economy or the environment. Costs, availability, knowledge and capacity, and social norms influence households’ decision-making, often leading to suboptimal construction choices on the part of families and construction workers. Paradigm shifts are necessary to change norms in the market and provide new solutions (new technologies, designs, material, knowledge transfer, and an enabling policy and financial environment).

There is a need for quality affordable tradespeople and other skilled people who can provide labour and advice.³¹ There is a need for increased capacity to manage the investment and building process and its maintenance. Further training and job creation in the housing sector would help the unemployed, especially young people, and would scale up and speed up the process of housing development and its availability (and related sectors of WASH, energy, etc.).

There is a need for sustainable, affordable, quality material that is locally available in sufficient stock. At times this implies innovation to increase accessibility and affordability, improve strength and thermal qualities, reduce environmental degradation, reduce imports and spur the local economy, or improve the circular economy. To address the growing needs and provide more affordable options while ensuring resilience, sustainability

and feasibility, there is a deep need to have solutions and inputs that are locally appropriate and to convince the main actors of the added value of change. This requires adaptations to culture and behaviour, modelling and local buy-in to address the entrenched views of families (Western/modern influence), of contractors and workers (and capacity issues), and of policymakers and certifying officials, in addition to out-of-date building codes.

We need more storytelling and models on what the circular economy is and how it works, for more market uptake. Africa previously had a long history of a circular economy. But rapid urbanisation has caused this to decrease. Africa’s youthful innovation and entrepreneurship spirit will help by providing innovations in, for example, recycled based materials, the use of agri-waste, solar and biogas energy, and solid waste management. However, if investors and entrepreneurs step into the housing innovations space, they’ll find opportunities for profit – a win-win. This will require incentives, investment in the sector, seed capital, research, and patience with a view toward scalability and becoming widely accessible and “the norm.”

The area of housing production and construction value chains, training and ecosystem, present interesting innovations with digitalisation. It is a key area for Africa to focus on young people, close the skills gap, create jobs and unleash innovation³². Training and housing construction purchasing, hiring, tracking and improving are happening online and with mobile phones. Group savings, housing microfinance, and land tenure assisted by GPS mapping and digitalised systems and registries are other areas that are rapidly incorporating information and data technologies.

31 The people who do the work of construction or home improvement, tradespeople (masons, carpenters, roof layers, etc.), called by different terms and sometimes known as “artisans.” In many countries these also act as “contractors” or job supervisors and may include skilled and unskilled people (with the skills being passed formally or informally).

32 Pangea Accelerator and Habitat for Humanity International’s Terwilliger Center for Innovation in Shelter, 2020. “Building a Better, Smarter and Sustainable Africa for the Circular Economy.” Habitat for Humanity International’s Terwilliger Center for Innovation in Shelter, 2020. “ShelterTech Opportunities.” <https://www.habitat.org/sheltertech/opportunities>

b. Cases

i. Sustainable brick technology supports safe and affordable housing provision in Malawi³³

Context and challenges:

With over 60% of the population living below the poverty line, Malawi is one of the poorest countries in the world. Increasing population growth in cities also makes Malawi one of the fastest urbanizing countries. Today, 15.3% of the population lives in urban areas, increasing the size and number of informal settlements without adequate infrastructure and basic services.³⁴ In Lilongwe, only 37% of people live in permanent housing, and across Malawi 4 out of 5 families live in substandard homes.

The high cost of building and construction materials creates a barrier to accessing adequate housing for most people. The majority of Malawians live on less than €2 a day, dashing hope of owning a home for many. The government's sustainable construction regulations in 2018 further significantly increased the cost of housing as compared with traditional brick construction, worsening the problem.

Construction in Malawi usually relies on burnt brick and cement masonry. Although this technique is simple (enabling self-construction), the bricks vary widely in shape, strength and durability. The poorly made cement mortar joints are very thick, making them more expensive. Since there are no quality controls, houses built with these materials suffer considerable damage during floods and earthquakes. In addition, the use of wood kilns to burn bricks has caused extensive deforestation and pollution.

Action:

Habitat for Humanity Malawi has tackled this issue to improve effective, affordable and environmentally friendly construction, including innovative approaches to material production and skill development, with a focus on serving vulnerable populations. This has been done by promoting stabilised soil bricks, or SSB, also called compressed earth block, technology. SSB is a cost-effective,

environmentally sound masonry system. This system manufactures blocks by compacting earth (murrum/subsoil) mixed with a stabilizer such as cement or lime. Manual machines – and in some instances, mechanised machines – are available to compact the soil to attain dense, even-sized masonry. The blocks are then laid out in the sun and cured rather than being fired. Some types of these bricks, called ISSBs, are made to interlock, resulting in lower mortar costs. The bricks have key advantages over traditional bricks, including:

1. **Guaranteed build quality:** SSBs allow users to produce uniform blocks of greater strength than typical fired blocks. The SSBs are attractive, uniform in size, do not require plastering, and provide better thermal insulation.
2. **Reduction in construction cost:** A total house built with ISSBs is 20% to 30% cheaper than one built with fired bricks. Less mortar is required; there is no need to plaster; and bricks can be made on site, minimizing transportation costs.
3. **Reducing environmental impact:** Because SSBs are cured in the sun, no wood or kilns are used, decreasing deforestation and lessening the impact on the environment. The environmental impact is also reduced because transportation is dramatically minimised and low quantities of cement are required.
4. **Accessibility:** This technology is accessible to communities and is often close to where housing construction is required. It can be learned by local artisans.
5. **Resilience:** ISSBs allow for breathing and thus reduce mould accumulation in damp areas (as compared with concrete blocks). They are more durable, having tested to be higher than the adequate level of strength. They also have better thermal properties.

The programs using this technology integrate the Participatory Appraisal for Self-Shelter Settlement Awareness, also known as PASSA,³⁵ methodology with various modules. Habitat for Humanity also provides the skilled masons, a pool of trained and verified artisans who help the homeowners and ensure quality of construction.

33 Sources for this case study include internal proposals and reports, unpublished advocacy briefs, and the following: Centre for Community Organisation and Development, 2015. "Empowering the Poor: Building the Capacity of Urban and Rural Communities" World Habitat. <https://world-habitat.org/world-habitat-awards/winners-and-finalists/empowering-the-poor-building-the-capacity-of-urban-and-rural-communities/> Habitat for Humanity Malawi, January 2019, "Land and Housing Issues in Malawi: Input into the National Youth Manifesto influencing the Youth-Decide Campaign." 2018 National Urban Policy Status Report.

34 Centre for Community Organisation and Development, 2015. "Empowering the Poor: Building the Capacity of Urban and Rural Communities" World Habitat.

35 International Federation of Red Cross and Habitat for Humanity International PASSA Youth, 2016. "Participatory Approach for Safe Shelter and Settlement Awareness."

Additional programming activities help vulnerable people access adequate housing and reduce community hazards through disaster risk reduction activities.

Disaster risk management is integrated in the housing design. The area floods often, so SSBs are used with a concrete or sand block foundation. The families identify possible hazard areas or risks in their plot and in the community. They decide how and where to build, they set up an early warning system for potential risks, and they plan what they will do in case of a disaster.

Impact and sustainability:

This method is being used in two different projects, benefiting 580 households. The construction using ISSBs is ongoing, with over a third completed and the rest estimated to be completed by the middle of 2021. The design of the project integrates elements of sustainability, including disaster risk reduction in masonry and house design. Community members also develop replicable skills. Local artisans and masons are supported as they use their skills in this project. In the implementation village, a model house is used to train community members and local workers on the job. The beneficiaries then make their own blocks, using traditional moulds.

Lessons and next steps:

New beneficial appropriate technologies such as ISSBs can be easily spread while keeping construction affordable, resolving several barriers at once, and enabling local implementation without much investment or changes. The model house and locally trained artisans are factors in increasing buy-in and uptake of the construction method, helping it spread throughout the village. Sustainability is increased as knowledge is shared in the community and the local capacity for self-construction and progressive building increases through homeowners' obtaining additional resources.



ii. Vocational training equips young people for the construction industry in Malawi³⁶

Context and challenges:

Malawi ranks among the world's most impoverished and densely populated and least-developed countries. Young people make up of almost 70% of the inhabitants.³⁷ Youth employment is a key concern, but technical entrepreneurial and vocational education and training, or TEVET, suffers from these issues:

- TEVET trainings often do not match the demands of the private sector or of disadvantaged young people. Connection with the digital economy is weak. Practical training is often for nonrelevant tasks, and young people lack exposure to different job types.
- The physical infrastructure of Training Centres, or VTCs, is often outdated, with machines requiring repair or replacement. They often are under-resourced and are financially unsustainable.
- Teachers need training and require updated curricula to fit the needs of the private sector, of the future of jobs and of young people. There is little sharing of VTC best practices.
- Disadvantaged young people often fail to find and hold on to jobs or sustain startups, in part due to bias, a lack of access to financing, of role models, or of soft skills.

This **Constructing Jobs, Building Lives**, or CJBL, project is addressing all of these issues, implemented by Habitat for Humanity Malawi, in collaboration with SOS Children's Villages, Children's Fund of Malawi and Young Africa Hub, with funding from the EU, now in its third year of implementation.

³⁶ Sources include internal project proposals and reports.

³⁷ United Nations Development Programme, Human Development Report, Malawi: <https://goo.gl/CpQEFT>

Action:

The CJBL project offers market-driven informal vocational skills and entrepreneurship training in construction-related trades. It serves vulnerable young people, focusing on disadvantaged urban neighbourhoods in three cities. The project pilots the franchisee business model developed by Young Africa Hub, or YAH, to offer skills in market demand. The model entails looping in successful entrepreneurs to offer hands-on training to young people. The consortium invests in startup inputs for each production unit, which is franchised to a local entrepreneur who runs it as an income-generating, small or medium social enterprise. The franchisees pay rent to the consortium for the use of the inputs – facilities, tools, equipment, workshop space or land, classrooms, janitorial service, etc. – and do not get additional budget or payment for services. The franchisees share a portion of the operational costs – security, insurance, energy, water, licenses, taxes – and take responsibility for training young people in trades (with teaching and 70% supervised learning on the job). They also may employ students. Targeted trades include brickmaking and masonry; carpentry and joinery; electrical installation, and welding. Habitat for Humanity Malawi also focusses on the development of trainees' entrepreneurship, life-skills and digital literacy. The overall objective is to contribute to increased equitable, sustainable and inclusive access to informal and formal TEVET training and stimulated employment and income. The project outcomes are:

1. Two existing VTCs and one new resource centre have already improved the capacity for implementing financially sustainable, market-driven informal construction skills training through the franchisee model.
2. By the project's end, 400 to 450 young people will be empowered by technical, life and entrepreneurial skills training and on-the-job training (particularly for construction), and some will acquire jobs or create startups.

Impact and sustainability:

In October 2020, 101 young people (32 of them women) completed their full theory and practical training. Fifty-six of them have already found full-time employment and

nine have become entrepreneurs. The project's franchise model aims to increase the sustainability of the VTCs for youth training. In 2019, profitability in business rose for the franchisees, helping them to maintain the activities of the workshops. The project made efforts to intensify franchisee business profitability through enhanced marketing of products and service. This resulted in franchisees registering growth in their businesses.

Lessons and next steps:

The program is well-received in the community, and interest is growing. Posters and radio advertisements have been effective methods of recruitment. Challenges include some students being unable to travel long distances to attend training. Students who are also mothers have difficulty in balancing child care and attending training. Some students have also dropped out because they cannot pay school fees. These challenges have been addressed by giving female applicants priority in recruitment and providing them with scholarships and female role models. Further efforts will be made to increase female participants, including recruiting more women to be trainers. Now the project is seeking funding to add two more VTC sites, including for door framing production.

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iii. Delivering housing consumer education via SMS to achieve affordable and decent housing in Kenya³⁸

Context and challenges:

Affordable and decent housing continues to evade many Kenyans, with a current deficit estimated at 2.5 million houses and an annual gap of over 200,000 units. In Kenya, where housing is recognized in the constitution as a basic human right, approximately 61% of people live in temporary shelter or extremely low-quality housing.³⁹ For low-income families, the challenge is exacerbated because they have little or no access to housing finance, they lack secure land tenure, and they often have limited capacity and information to navigate the complex housing environment. To circumvent these barriers, many Kenyans have resorted to building homes incrementally over many years, with *fundis* – informal labourers or contractors, who often are low-paid – common in sub-Saharan Africa.

38 Sources for this case include: Habitat for Humanity's Terwilliger Center for Innovation in Shelter and Mastercard Foundation, 2018. "Habitat for Humanity Finds Housing Microfinance Helps Improve Living Conditions," <https://mastercardfdn.org/habitat-for-humanity-finds-housing-microfinance-helps-improve-living-conditions>; George Mugerwu, 2020 "Delivering Housing Consumer Education in Kenya via SMS to Achieve Affordable and Decent Housing" (Unpublished Case Study) and documents cited in the next two footnotes.

39 Habitat for Humanity's Terwilliger Center for Innovation in Shelter, 2018. "MicroBuild : Mobilizing Capital to the Housing Sector."

Research has documented that nearly 95% of female borrowers of housing microcredit for improvements hired a local *fundis* to do the work.⁴⁰ Families face various challenges in construction, including not being in control of the results of their construction because of information gaps, difficulties in choosing correct materials, cash flow challenges, uncontrolled costs, and challenges managing *fundis*, who can be unreliable.

This was certainly the case for Misheck, a 31-year-old married father of two. Misheck operates a motor bike taxi and complements his income with small-scale dairy and vegetable farming. Misheck had a small house that was poorly constructed by a *fundis* and was not meeting the needs of his family. He needed to rebuild his house but did not know what building a house entailed. This lack of knowledge was a disadvantage when selecting and working with a labourer to ensure quality construction.

Actions:

Based on years of low-income housing support experience, most recently through the implementation of the Building Assets, Unlocking Access project in partnership with the Mastercard Foundation, Habitat for Humanity's Terwilliger Centre for Innovation in Shelter implemented a housing consumer education project in Kenya via mobile text messages to address these issues. To ensure successful changes in behaviour to support the sector, the Terwilliger Center first researched how low-income families view housing and the materials they use, along with how they access services, finance, materials and products. The center partnered with a mobile fintech company and sought to leverage the high penetration of mobile phones in Kenya. It provided construction tips to an array of people in the low-income segment who build incrementally. The learners received training and information in both English and KiSwahili on how to plan the construction project, manage housing funds, select and contract *fundis* and artisans, and select quality building materials, along with tips on monitoring the quality of the work.

Impact and sustainability:

After three months, the mobile text-based consumer education saw over 15,578 learners, who pulled an average of 27 messages per person. The results point to a high level of interest for construction-related content from the target audience, especially around planning for

construction and managing funds. Overall, the project helped promote holistic and better-quality construction through mobile education. Because of this pilot, Misheck was able to select and work more effectively with a *fundis* to demolish his old house and build a new three-bedroom house for his family. It has taken him three years to build the house, and over that time he has gained knowledge about the construction of houses and structures.

This project also points to some key preliminary considerations for actors in the housing industry, such as:

- Housing consumer education is likely to influence construction behaviour and practices and therefore improve housing quality. What is the best way to expand its outreach?
- Consumer education not only benefits low-income households, but also could have a great benefit to companies that provide products and services for low-income households. How can the potential for mutual benefit be leveraged?

Lessons and next steps:

Some topics were found to present an opportunity for future consumer education, including knowledge and better use of various housing products and services; guidance on land use and planning; and direction on how to acquire and manage finances. These pilot results are both impressive and promising, and they present an opportunity for both the private and public sectors to explore ways to implement a robust, sustainable, market-driven housing consumer education program to meet the existing gap that is preventing millions of Kenyans from obtaining affordable and decent housing.

iv. Technology innovation improves low-income housing construction in Africa⁴¹

Context and challenges:

In Kenya, low-income residents build their homes by themselves and incrementally, relying on informal labourers called "*fundis*" to provide services. Because of this, the provision of adequate and quality housing in Africa depends on the ability of families to find quality labourers and support for their own construction. *Fundis* can be unreliable and are not formally verified for their skills. This can lead to dangerous mistakes. And yet they

40 Habitat for Humanity's Terwilliger Center for Innovation in Shelter, "Building Assets, Unlocking Access: KWFT Housing Microfinance Impact Evaluation Final Report."

41 Sources include: iBuild Global, About IBuild, <https://www.ibuild.global/>.

are crucial to the incremental homebuilding systems that are commonplace for low-income residents in Africa.

Actions:

A partnership between Habitat for Humanity and iBUILD, a for-profit/for-good software development company, is simplifying and improving the construction process for all stakeholders. Previously, Habitat for Humanity International supported iBUILD in conducting a study to determine how iBUILD could best place its innovation to serve the housing needs of the base of the socioeconomic pyramid up to the middle-income segments. The study also aimed to understand how iBUILD needed to be adapted and how its supporting business operations should be organized to maximize reach in Kenya and other developing nations struggling with a lack of adequate housing. Now iBUILD is the first user-friendly app offering a marketplace of skilled professionals, material suppliers, and project management tools that families need to guide them through the process of building their greatest asset with the utmost confidence. It connects people in need of shelter with masses of construction-related providers looking for work. It facilitates open access to housing support services that guide individuals through housing construction, reconstruction or improvement.

Impact and sustainability:

The app guides construction; checks purchased construction products; connects people to certified labourers and artisans; and allows for users to chat, receive bids and enter simple contracts. Users also can verify the work of *fundis* and make payments online after the work is done. The app also keeps a record of all contractors, suppliers and payments. There are now over 30,000 registered users of iBUILD in Kenya. Habitat for Humanity International and iBUILD are continuing to partner and piloting a marketing initiative that will accelerate the provision, access and adoption of quality housing construction services by maximizing downloads of the iBUILD platform and increasing transactions through it.

Lessons and next steps:

The emergence of mobile payments, together with iBUILD, has opened new doors. People are now more inclined to buy and save online, and therefore iBUILD's online bundled solutions are the way of the future. Digital solutions have also emerged as important in a post-COVID-19 context,

while enabling technical support and capacity building for many more participants. iBUILD continues to expand its reach, improving access to quality construction for low-income residents. The app has expanded to India, Nigeria, South Africa and Indonesia. The technology is also providing support for rebuilds after natural disasters, along with the new iGrow platform, which is a digital crop monitoring and reporting tool for farmers.

The comprehensive Peace Island project in Monrovia, Liberia, incubated businesses producing innovative construction blocks and contributing to the circular economy. See the case in Slum Upgrades on p. 45.

2. Water and sanitation

a. Context and recommendations from practice

Access to water and sanitation is a basic human right, yet sadly it still has not been achieved across the world. In the poorest communities, millions of children are still without access to water and toilets, and there are massive inequalities between those who have gained access to these services and those who have not. Open defecation is a significant public health challenge. The need for access to water, sanitation and hygiene is now more pronounced and has additional negative consequences worsened by the global COVID-19 pandemic.

Water scarcity affects more than 40% of the world. More than half the world's population either practice open defecation or use unsafe sanitation facilities and services. To be effective, sanitation must be carefully managed at all stages, from the point where waste is collected and contained to how it is transported and treated. If there are gaps or breaks at any stage, harmful human waste flows into surface waters and fields where children play and people of all ages live, eat, drink and bathe. Poor sanitation, which is widely accepted as a chief contributor to waterborne diseases, is the cause of more than 1,200 deaths of children younger than 5 per day – more than AIDS, measles and tuberculosis combined. According to the World Health Organization and UNICEF, sanitation rated as “safe for people” increased by only 3% worldwide over the past five years.⁴²

Appropriate and affordable water, sanitation and hygiene, or WASH, is one of the top priorities of Agenda 2063 for

42 Bill and Melinda Gates Foundation, 2019. “Water, sanitation, hygiene: Strategy overview”. <https://www.gatesfoundation.org/what-we-do/global-growth-and-opportunity/water-sanitation-and-hygiene>

Africa. The needs are greatest in sub-Saharan Africa. But the toilets, sewers and wastewater treatment systems that made sense in the past aren't necessarily the best solutions for the future, especially in poor countries or informal urban settlements, where the impact of unsafe sanitation on people is the greatest. These types of systems require vast amounts of land, energy and water and are extremely expensive to build, maintain and operate. Solving the sanitation challenge in the developing world will require breakthrough innovations in technologies, along with systems that are practical, cost-effective and replicable on a large scale. Investing in technologies such as the reinvented toilet and the omni-processor can radically change the way municipalities and households manage human waste affordably, at scale, and with little or no need for water and electricity. As sub-Saharan African cities and towns continue to grow, especially within informal settlements, governments are acknowledging the need for innovative sanitation solutions that are less expensive and faster to deploy.

The lack of access to clean water and simple-designed toilets disproportionately affects women and girls. In many communities, girls do not go to school because they have to fetch water. Girls are also often discouraged from attending school by the lack of a safe space or products to take care of their menstrual hygiene. Research has shown that open defecation and public latrines, when not well-lit, well-placed and separated by gender, have also been linked to incidences of harassment and rape. For people with disabilities, especially women, access to toilets is quite difficult, because buildings are not often accessible. Narrow doors force women in wheelchairs to crawl on their knees, with all the risks of infections and fractures.

Effective WASH responses must take a holistic approach, addressing the supply and demand, cultural factors, barriers and root causes, such as economic, space, taboos, public responsibility, shared facilities, access and affordability. Solutions must include building or improving systems; changing behaviour; innovating; and giving attention to girls, women and people with disabilities.

b. Cases

i. Innovative WASH programming supports marginalized groups and young people in Côte d'Ivoire⁴³

Context and challenges:

Young people in Côte d'Ivoire face the dire challenges of a rising poverty rate and growing unemployment. This has been driven by migration to cities and the lack of labour market opportunities for young people. Although water, sanitation and hygiene are fundamental rights related to life, health and dignity, their WASH needs are pressing and pervasive. Fifty-four percent of people in rural areas do not have access to toilet facilities, and only 53% have access to clean drinking water.

Actions:

Seeing these interlinked issues rising, Habitat for Humanity Côte d'Ivoire created an integrated program that combines addressing labour market needs, innovation and access to WASH. Habitat began training young people in the construction and repairing trades and skills that are linked to improving access to WASH facilities. Then they were linked with opportunities through Habitat's WASH programming, which targets the central, eastern and northern regions and aims to improve the health of vulnerable populations, including women and children, through access to clean water, sanitation and the adoption of good hygiene practices. As part of this training of young people, Habitat benefited from expertise in the production of stabilized earth/soil blocks, or ISSBs, to build quality houses and latrines. This innovative DURABRIC technology creates a stabilised block in compressed earth with soil, sand, cement and water and is an affordable, low-carbon alternative construction solution that reduces the deforestation caused by the use of burned bricks as the main building material.

Innovative approaches ensure fair sanitation and hygiene access for marginalized communities, people with disabilities, adolescents and the elderly by improving skills and approaches on the practical application of concepts of equity and inclusion. Particular attention is given to menstrual hygiene management. Toilets are built separately and dedicated to each sex. An additional space serves as a safe changing room for young girls to use during their menstrual period. This ensures their

⁴³ Sources for this case include project reports, proposals and unpublished media/communication stories, along with Solid Ground, 2019. "Lessons from Solid Ground: Country Case Study – Expanding Security of Tenure in Côte D'Ivoire."

privacy and reduces absenteeism while improving their access and retention in school. Ramps are added to the infrastructure to make it easier for people with disabilities to access them. Awareness and advocacy activities were organised in stakeholder communities to ensure there is access to sanitation for all and clear understanding of best hygiene practices.

Impact and sustainability:

Through this program, Habitat for Humanity Côte d'Ivoire has helped rural communities rehabilitate nearly 300 defective water points, trained 50 repair craftsmen, set up nearly 300 water point management committees, and built adequate latrines. Habitat Côte d'Ivoire, in its sustainable water point management strategy, is setting up local management committees with strong participation from women. Sustainability within the market is also being achieved, as Habitat established agreements with the private sector. For example, the program is enabling small entrepreneurs, such as seamstresses, to make washable and reusable hygiene kits from certified materials. This has enabled Habitat Côte d'Ivoire not only to acquire menstrual kits for young girls, but also to enable small entrepreneurs to generate income through their know-how while embedding sustainability of local access to appropriate hygiene materials.

Lessons learned and next steps:

Habitat for Humanity Côte d'Ivoire will continue this program and its integrated approach, working toward further innovations and achievements of the SDGs. This includes expanding the solar option for pumping drinking water and for market gardening activities that provide food security and income. Solar pumping has led to the maintenance of water production, a better continuity of service and a reduction in the cost of production. Solar technology has made significant progress in terms of energy performance and reduced investment and operating costs, enabling support of affordable access to sustainable energy. Through numerous state investment programmes and nongovernmental initiatives, Habitat has recognized the solar option as an effective means of clean and renewable energy to produce safe drinking water for the poorest populations. Habitat will also continue to invest in diverse partnerships with the public and private sectors to improve and scale WASH access and resources. This includes microenterprises,

such as those supporting menstrual hygiene management supply production, and government behaviour change campaigns, such as a campaign to eliminate open defecation.

ii. School-led total sanitation supports the youth and the future of Malawi⁴⁴

Context and challenges:

Malawi is one of the poorest and youngest countries in the world, with a high annual population growth and almost 70% of its population being young people⁴⁵. Eighty-one percent of Malawi's schools provide children with water from protected water sources, such as boreholes, taps or hand-dug wells equipped with a pump. However, children from 19% of the schools drink water from an unprotected source, such as a stream, a spring, or a hand-dug well without a pump. These children are exposed daily to the dangers of waterborne diseases such as diarrhoea, cholera and dysentery. As for sanitation, on average, 47% of schools share only one facility for every 60 to 100 students. More than 100 pupils share a facility in 26% of the schools. Only 4% of the schools in Malawi provide hand-washing facilities with soap.⁴⁶

Habitat for Humanity Malawi has historically supported schools in ensuring inclusive and safe water points and access to inclusive latrines, including for people with disabilities and women and girls (with help from UNDP and ADH). Separate toilet blocks were built to ensure adolescent girls' safety for menstrual hygiene management, and comprehensive hygiene training was provided to the school and local community.

Actions:

To increase WASH access and sustainability, Habitat Malawi has instituted the School-age Total Sanitation, or SLTS, project with support from BMZ. This is a comprehensive initiative whereby a school or community takes responsibility for all aspects of WASH to attain a level of quality. Through this program, water points are ensured through "Tippy Taps" (tipping small container systems) and water kiosks. Latrines and showers are provided in select areas. Community members pay a minimal fee that enables buying the parts to sustain these systems. Water committees are formed and trained to support water point management and repairs and to

44 Sources for this case include internal proposals, project reports, and additional sources listed below.

45 United Nations Development Programme, Human Development Report Malawi: <https://goo.gl/CpQEft>

46 WASHINSCHOOL, 2008. Malawi National School WASH report 2008: <https://goo.gl/c43eNV>

ensure there are funds for all maintenance and upkeep. The facilities generate an income and water is used for family consumption, but also for local businesses, which are very willing to pay for the service.

Hygiene education is given alongside infrastructure improvements. This includes home hygiene, reducing dust and mould (from poor ventilation), surface disinfection, and reducing conduits for diseases and contamination. The project also works with adolescent girls in menstrual hygiene training and provides menstrual hygiene management kits with reusable washable pads made with locally available cloth.

Impact and sustainability:

In all four of the targeted schools, the uptake and response toward hygiene behaviour change is very high. Students' personal hygiene, environmental cleanliness through proper waste management, and improved hand-washing on school premises can be seen. A 70% decrease in open defecation was measured, and WASH infrastructure maintenance tasks are occurring regularly. In terms of water access at the four target schools, 90% of staff members and students reported the availability of safe drinking water from the boreholes, and at least 50% of the households are using the boreholes by paying monthly fees that are deposited into bank accounts quarterly. The project is now finishing the construction of 20 triplet latrine blocks (60 latrines), moving the latrine-to-pupil ratio to below 1:60 at all the targeted schools. One adequate girl-friendly latrine in each of the four target schools is also being constructed, with girls participating in the design process. School management committees, local groups and teachers are receiving WASH trainings, and SLTS groups are being established at each school, to carry out regular maintenance and cleaning. The presence of adequate facilities for girls has also led to a gradual reduction of absenteeism of adolescent girls due to menstruation, thus increasing access to education. In addition to improving health, this menstrual hygiene management support also ensures environmental sustainability and affordability.

Overall, good working relationships have been established with government stakeholders, community and institutional structures. All stakeholders are always available and willing to support the implementation of the project. Participatory data collection, community-based monitoring and reporting, and the establishment

of a complaints' mechanism enhance transparency and accountability and ensure sustainability at all levels.

Lessons and next steps:

Innovations and best practices in this project have been documented to ensure replicability and impact in similar projects in the future. This includes having adolescent girls participate in the design of sanitary structures of girl-friendly latrines in all the schools, and involving male learners in menstrual hygiene management issues. The project also has deliberately created platforms for sharing and learning best practices at the district level in various WASH forums and at the community level through peer learning. The project also empowers school structures to make decisions and bylaws to govern and strengthen WASH interventions.

Coordination with key government sectors, local structures and school governing structures is key to exchanging knowledge and successfully implementing the project. The project's engagement of various stakeholders has ensured a sense of ownership, empowerment and sustainability. The project will also work with existing government structures to continually monitor and reinforce all hygiene behaviour change interventions even after the project has phased out.

iii. WASH resilience project provides sustainable water access for climate-affected communities in Ethiopia⁴⁷

Context and challenges:

Ethiopia's widespread urbanization, with 80% of people living in slum housing, has led to major sanitation challenges in both urban and peri urban areas. At the national level, adequate sanitation is only 20% (27% in urban areas and 19.4% in rural areas). Forty-three percent of households use pit latrines without slabs or with open pits, and 38% of households have no toilet facility. Coverage of safe drinking water is only 51% countrywide, and only 39% in rural areas.⁴⁸ Climate change events, such as the 2016 El Niño drought, have also resulted in households being unable to access water and therefore unable to maintain sanitation and hygiene practices. In areas that were affected, such as the Shalla, Wondo and Negelle Arsi districts, only 57% of the population has access to safe water. Only 6.3%, however, can get access to water within a 30-minute walk. Household members

⁴⁷ Sources for this case include internal media communications, reports and the following:

⁴⁸ Habitat for Humanity, 2019. "Country Profile: Ethiopia." UNICEF 2011.

travel up to 10 kilometers for safe water access, and when this is not possible, they use unsafe sources, exposing them to waterborne diseases.⁴⁹ This is the case for Gishu Hussein, a mother of 10 children in Negele Arsi district, who had to travel two hours carrying a 20-litre jerry can to fetch water for her family, which still was not sufficient. Her children dropped out of school to help her collect water.

Actions:

In 1993, Habitat for Humanity Ethiopia began bringing essential services such as clean water and toilets to informal settlements in Ethiopia. In 2016, Habitat began the Disaster Risk Reduction Response Resilience Building and WASH project in the southern region as an emergency response to the El Niño drought. In 2017, the project expanded in scope to include WASH resilience building in the Shalla, Wondo and Negelle Arsi districts of Oromia State, including Gishu's community. This project increases access to sustainable and safe water supplies for vulnerable communities by constructing water and sanitation facilities and by building their resilience. The project also aims to improve the hygiene knowledge and practices of target communities. Water scheme governance is enhanced through capacity building and through WASH committees, water boards and local government engagement. Habitat Ethiopia partners with schools to improve hygiene and sanitation awareness in schools and communities.

Impact and sustainability:

In one year, Habitat Ethiopia constructed a 100-cubic-meter reservoir, 17 public water points, and 32 kilometers of water pipelines. Nonfood items such as jerry cans, buckets and water purifying chemicals also were distributed. Since July 2019, 6,600 households have received access to safe water and these inputs. In addition, 151 individuals have received WASH capacity building. Gishu and her family now have access to safe water for their livelihoods and hygiene needs. Her daughter was even appointed as a “water seller” by the water board, supporting their livelihoods needs.

Lessons and next steps:

These projects continue to have life changing impacts on the targeted communities, particularly because of the access of sustainable safe water sources. Though programme activities are limited because of COVID-19,

Habitat plans to continue to run these programs with the support of donors and partners into the future. Habitat Ethiopia is continually exploring innovations to improve the technology and its environmental sustainability and to link the WASH systems to livelihood options.



iv. Village Technology Education Centres (V^{TEC}) provide WASH sustainability in Sierra Leone⁵⁰

Context and challenges:

The challenge of providing access to an adequate quantity and quality of safe drinking water across Sierra Leone has not been solved by traditional high-cost, externally funded and constructed water and sanitation approaches. “Self-supply” is an infrastructure model that may be defined as the improvement of household or community water and wastewater systems through investment by the user in **technology, construction, operation and maintenance**. This strategy has shown significant potential in several similar countries. But without targeted external support, particularly in remote rural areas, households often lack access to information on suitable technical options, and there is insufficient capacity in the local private sector to support a self-supply model.

49 Habitat for Humanity Ethiopia, 2020. Annual Report: Fiscal Year 2020.

50 From: McCarton, L.; O'Hogain, S.; and Reid, A., 2020. The Worth of Water - Designing Climate Resilient Rainwater Harvesting Systems, Springer Nature, ISBN 978-3-030-50604-9.

Actions:

The Technological University Dublin and Engineers Without Borders Ireland promote self-supply at the household and community level with their innovative Village Technology Education Centre, or V^{TEC}, teaching practical water and sanitation technologies. A V^{TEC} was started in Genedema, Sierra Leone, as part of an EU-funded project.

The V^{TEC} provides a resource and training centre and is used to promote a range of sustainable technologies. Each V^{TEC} has a technology portfolio of working modular, standardized, plug-and-play demonstration systems with solutions based on proven scientific and engineering technologies. These serve as tactile teaching units where participants learn how to design, construct, operate and maintain the technologies, such as:

1. Rainwater harvesting.
2. Solar water disinfection systems.
3. Natural wastewater treatment and reuse systems.
4. Agricultural water systems.
5. Low-cost water quality testing.

All technological parts are standardized (of a specified type and size) and based on local availability. This creates a market for these parts and ensures that they are available and will continue to function. The modular parts facilitate maintenance by users as needed. If a modular part fails because of age or overuse, a replacement can be installed without compromising the whole system. The setup of the technology and its use can be done without professionals, as the individual components are simply put together and are instantly fit for use.

The involvement of the local community is essential. The community will identify a suitable location for the centre, integrated in an existing community asset or training facility. The community also initially identifies the trainees, such as teachers or skilled tradespeople. After training, students construct the technologies in a local home. Once the installations have been inspected and certified, the trainees are certified as “an approved V^{TEC} Technologist” and “Trainer of Trainers.” To maintain this certification, they are required to undergo annual accreditation, which will be obtained through graduation from continuous professional development courses at the centre. This is developed in conjunction with local educational institutes. TU Dublin has developed curriculum modules focused on teaching the science and engineering of water, wastewater and water quality testing. Course delivery

uses innovative pedagogical approaches to bypass the traditional literacy challenges, using comics, audiovisual lectures suitable for village settings, and hands-on demonstrations.

V^{TECs} also facilitate experimental testing and monitoring of the technologies installed by the community, using scientific methods and instruments. This enables all V^{TEC} graduates to have practical knowledge of the measurement and monitoring of quality parameters relevant to water and sanitation.

Impact and sustainability:

Through the V^{TEC}, students quickly learned the skills and started to reproduce and replicate the designs in the resource centre workshops and then ran courses for local villagers and small-scale entrepreneurs. They visited the villages to promote the technologies and assist the villagers with supervision of the installation of the various self-supply applications. Villagers were encouraged to visit the V^{TEC} and take apart and play with the technological exhibits on display. This hands-on experience created a greater understanding of the technologies for the villagers and helped them comprehend construction problems and system characteristics. In addition, an important element of the self-supply model is building up the capacity of local entrepreneurs. The certification and continuous education and quality monitoring elements enable a parallel focus on the creation of small and medium enterprises, as parts and spare parts will be required to maintain and install the technologies. The market created will allow these enterprises to flourish and ensure sustainability.



Lesson and next steps:

The innovative and practical visual teaching methods are a good model for Africa, providing existing tools that can be replicated. The experimental testing is important and promotes a greater understanding of the removal mechanisms involved in the appliances installed, and will also serve to reinforce the applicability of the technologies and to show the success – or indeed, failure – of the various installations. Additionally, the importance of the quality monitoring and testing of the V^{TEC} cannot be stressed enough. It allows the community to monitor its own environment while reinforcing the concepts of basic sanitation. This model will continue to be promoted by the project partners and embedded in communities across Sierra Leone.⁵¹

The Peace Island informal settlement upgrading project in Liberia contributed to extensive and innovative WASH improvements, including showers with biogas heated water, waste management and recycling. See more in the Liberia case in the section on Slum Upgrading, on p. 45.

3. Innovative housing finance

a. Context and recommendations from practice

Most low-income households face unsurmountable barriers to accessing credit from formal financial institutions for building or improving their home. Global Findex Data indicate that access to and usage of credit in sub-Saharan Africa is among the lowest in the world.⁵² Ninety-three percent of all adults do not have access to housing finance options.⁵³ Formal financial services for housing, predominantly provided by banks, are ineffective for the world's poorest because of their high eligibility requirements (such as requiring collateral), high fees, steep down payments and unaffordable interest rates. Mortgages don't work well for most Africans, as they have long terms, are for large amounts and are not flexible. Most mortgages are not accessible because they require documentation of regular incomes and tenure, while

many Africans operate in the informal sector, lack regular income streams, and may have alternative forms of tenure. Women in particular face multifaceted cultural and legal challenges.⁵⁴

The microfinance and savings sector has grown exponentially in the past decade, helping to build families' livelihoods and grow the local economies. Over the past few years, the microfinance sector also has moved to address challenges such as the lack of access to decent housing for low-income people. A new report from the Centre for Affordable Housing Finance in Africa found that the industry has recently undergone encouraging growth and advances.⁵⁵

Housing microfinance is uniquely tailored to match the needs of the majority of the world's poor, who build homes incrementally as financing becomes available. Housing microfinance consists of small (starting at just a few hundred Euro), short-term (usually under three years), non-mortgage-backed loans that can be offered to low-income populations in support of incremental building practices. Interest rates tend to be within the market range for microfinance loans. Housing microfinance, although young and small in scope as compared with traditional microfinance services, is demonstrating that it is a good fit for many Africans' housing financing needs, whether it's used for incremental house construction, renovation, land purchase or site improvement. Microfinance Institutions consistently report that housing portfolios perform as well as or better than other loan products and that they balance portfolio risk and increase profitability.⁵⁶

NGOs and housing cooperatives are increasingly offering tailored housing microfinance products. Notably, commercial groups are also starting to enter the housing microfinance space, an indication that it is attractive. Yet, the housing microfinance industry has not yet reached its potential scale. The deficiency of supportive government policies is a barrier. As the area of housing microfinance is relatively young, there is a need for promotion, knowledge exchange and capacity building for microfinance institutions and other actors who could offer these products and services, such as provided in the cases described.

51 Further information is available by contacting liam.mccarton@tudublin.ie.

52 Center for Financial Inclusion blog. <https://www.centerforfinancialinclusion.org/findex-lead-discusses-gender-gap-account-usage-and-more> and <https://globalfindex.worldbank.org/>

53 The World Bank, May 2016. "Housing for All by 2030." <http://www.worldbank.org/en/news/infographic/2016/05/13/housing-for-all-by-2030> in Stickney, C. and Habitat for Humanity's Terwilliger Center for Innovation in Shelter, 2018, Building the Business Case for Housing Microfinance.

54 Solid Ground, 2019. "Issues Brief: Secure Tenure and Land."

55 Centre for Affordable Housing Finance in Africa, 2020. Housing Finance in Africa, Yearbook. <http://housingfinanceafrica.org/resources/yearbook/>

56 Stickney, C. and Habitat for Humanity's Terwilliger Center for Innovation in Shelter, 2018. "Building the Business Case for Housing Microfinance."

MICROBUILD FUND

Habitat for Humanity's MicroBuild Fund is a **US\$100-million** housing-focused microfinance investment vehicle dedicated to helping low-income families. The fund lends to microfinance institutions, which in turn provide small loans to families to build safe and durable homes as their finances allow. The fund has grown rapidly, and it provided access to better housing for more than **986,000** people as of **December 2020**. MicroBuild has **disbursed US\$136.9 million across 55 institutions in 32 countries; additionally, a total of US\$33.3 million loans have been renewed**. Further, since MicroBuild investment, investee institutions have leveraged additional **US\$ 462 million to grow their housing microfinance portfolio**⁵⁷

collateral, documentation or capacity to qualify. At the end of December 2018, there were only **26,187 active conventional mortgages** in the whole country, the majority of which were granted to urban professionals. In Uganda, which has a population of 42.8 million, the number was just **5,000** in 2018.⁶¹

The microfinance sector has grown in sub-Saharan Africa over the past decade. Yet traditional financial products are not accessible to the most vulnerable people, savings groups do not have sufficient resources, and microfinance is often not available for housing, being typically reserved for income generation. In contrast, small, short-term, non-mortgage-based housing microfinance loans, with payments that are affordable for families with little money, can fund the steps to improve families' living situations incrementally. The microfinance sector needs support to provide accessible, affordable housing microfinance products and services.

Action:

In partnership with the Mastercard Foundation, Habitat for Humanity International's **Terwilliger Center for Innovation in Shelter** provided **technical assistance to nine leading financial institutions in Uganda and Kenya** to develop more accessible housing microfinance products and services to serve people living on less than US\$5 per day. The **Building Assets, Unlocking Access** project aimed to target institutions that serve people who want to improve their housing conditions progressively. Through these financial institutions, families can access small, short-term loans with affordable payments that can fund their incremental building process.

The objectives of this partnerships were to:

1. Develop, validate and pilot scalable housing microfinance products of nine financial service providers across Kenya and Uganda, and strengthen their institutional capacity to increase the potential of taking the housing microfinance product with housing support services to scale.

b. Cases**i. Enabling accessible housing microfinance solutions for vulnerable communities by supporting the microfinance institutions and their ecosystem in Kenya and Uganda**⁵⁸**Context and challenges:**

Over 97% of people in sub-Saharan Africa do not have access to formal financing (e.g., credit, savings, mortgages) that will enable them to start building or improving a home.⁵⁹ Traditionally, people in Africa build incrementally, as their resources allow, so housing is a process, not a product. Families build in stages, creating a makeshift shelter and then eventually replacing it with permanent materials and expanding it. In Kenya, for example, housing is recognized in the constitution as a basic human right, and yet about 61% of Kenyans live in temporary shelter or extremely low-quality housing, affecting the overall well-being of households⁶⁰. African families cannot afford a long-term, traditional mortgage. Only **2.4%** of the Kenyan population is able to afford typical loan rates; others lack the necessary

57 <https://www.habitat.org/impact/our-work/terwilliger-center-innovation-in-shelter/microbuild>

58 Habitat for Humanity's Terwilliger Center for Innovation in Shelter, 2018. "Habitat for Humanity Finds Housing Microfinance Helps Improve Living Conditions." Stickney, C. and Habitat for Humanity's Terwilliger Center for Innovation in Shelter, 2018. "Building the Business Case for Housing Microfinance." Habitat for Humanity's Terwilliger Center for Innovation in Shelter. "MicroBuild: Mobilizing Capital to the Housing Sector."

59 Habitat for Humanity, 2018. Shelter Solutions for People in Sub-Saharan Africa, <https://www.habitat.org/impact/our-work/terwilliger-center-innovation-in-shelter/shelter-solutions-for-people-in-sub-saharan-africa>

60 Habitat for Humanity's Terwilliger Center for Innovation in Shelter, 2018.

61 Chetty, 2019. "Opinion: How Housing Microfinance in Africa Can Improve Quality of Life."

Changole, A., 2018. "Kenya Sees \$545 Million for Affordable-Housing Fund in 2018."

<https://www.bloomberg.com/news/articles/2018-10-15/kenya-targets-545-million-this-year-for-affordable-housing-fund>. Bloomberg online. Oct. 15, 2018.

2. Develop, validate and pilot scalable housing support services of at least nine microfinance institutions.
3. Demonstrate and document the impact of housing finance and housing support services on households and communities in areas such as health, education, greater base of assets and secure tenure, and on institutions' performance through rigorous research.
4. Disseminate practical knowledge on housing microfinance to other providers in Africa and for the broader industry and influence the housing and finance industries.

The Terwilliger Center did not provide services directly, but rather provided institutional technical assistance to the nine microfinance institutions, and together develop or refine housing microfinance products, with housing support services, more applicable to the target market. This is done by conducting market mappings of the housing and finance sector, market research, product design, pilot planning and implementation of housing microfinance products with housing support services. The Terwilliger Center also provided support to financial institutions to increase their capacity to take those products to scale, to disseminate the lessons, and to carry out the impact evaluation of the project on the lives of households that have received housing microfinance products with housing support services throughout the life of the project.⁶²



Impact and sustainability:

The partnership between Habitat for Humanity International and the Mastercard Foundation is aimed at making an impact on housing in Africa by enabling existing

financial service providers to design housing microfinance products and housing support services that can be accessed by low-income families to use in the incremental improvement of their homes. With this Building Assets, Unlocking Access project, technical assistance was provided to nine leading financial institutions in Uganda and Kenya to develop housing microfinance products and services. To date, this project has seen more than 69,000 loans disbursed, and US\$60 million has been mobilized for developing incremental housing finance in these two countries, supporting over 70,000 families.⁶³ The project also led to innovations in microfinance institutions and made the system more affordable for low-income clients. Mobile money and payment options, along with bundled solutions that included buying and saving online, also supported the project's objectives.

Lessons and next steps:

The project highlighted the importance of considering the entire housing ecosystem, rather than solely the finance aspect, when working with the microfinance institution market. Other components include access to materials, norms, quality labour, etc. In order to have an impactful solution and provide housing at scale, all of these components also need to be addressed. Increased sustainability comes from addressing the entire housing market and all of its linkages. Additionally, housing finance (the supply side) cannot be offered in isolation from microfinance institutions. There is also a demand side, and if, for example, the target market cannot yet pay for school fees, food or health care, then they will not build or improve their homes. Therefore, the results are intertwined with economic empowerment, particularly for the most vulnerable population.

The objective of the project was to develop scalable and innovative housing microfinance products for both rural and urban clients with the potential to be replicated by other financial service providers in sub-Saharan Africa. At the project's end (after five years), the goal is to enable 15,000 households to access housing microfinance products and housing support services, improving their shelter, living conditions and social well-being. Next steps include scaling and expanding this model to eventually impact 1.6 billion people worldwide who need decent shelter.

62 Partner financial institutions participating in the project include Kenya Women Microfinance Bank Ltd., KCB, Stima SACCO in Kenya and Centenary Rural Development Bank Ltd., Opportunity Bank Ltd. and Pride Microfinance Ltd. in Uganda.

63 Habitat for Humanity and Mastercard Foundation, 2018.

The previous case presents innovative support to the ecosystem and microfinance institutions. The next case is the story of one effective women-oriented microfinance institution. It is important to understand the activities and impact involved in providing housing microfinance at the local and national levels and to model this initiative for others to follow and to ensure further future investment.

ii. Innovation in home microfinance products leads to women’s empowerment and improved housing solutions in Kenya⁶⁴

Context and challenges:

Access to adequate, affordable housing is challenging for low-income earners. Housing financial services are scarce. Only 2.4% of Kenyans can afford typical loan rates.⁶⁵ Many cannot improve their housing conditions because of this lack of access to affordable credit. Alternative housing finance options are needed to meet the needs of low-income groups. Flexible, short-term housing microfinance can support the typical incremental building.

Actions:

The **Kenya Women Finance Trust, or KWFT**, is the largest microfinance bank in Kenya serving women’s groups with a mission to partner with women to create their own wealth. Women form groups that meet on a monthly basis to join their savings. They access credit from the group, with members co-guaranteeing one another. Habitat’s Terwilliger Center and the Mastercard Foundation provided technical assistance to KWFT to develop the **Nyumba Smart (roughly translated as “the smart home”) Loan**, a low-income microfinance housing product with support services, technical assistance and construction advice. After a pilot, this product was rolled out across the country in 2015. On average, KWFT disburses 1,600 Nyumba Smart Loans every month (most under €1,000).⁶⁶ A number of **assessments and rigorous comparative evaluations** researched the holistic impact. An architect assessed the physical improvement of housing and its quality, and reviewed the cost estimate process. The evaluations looked at support services and women’s empowerment, conditions, the satisfaction of the quality of house improvements, health outcomes, changes in

wealth, educational outcomes, and social power. The findings demonstrate that the smart loan contributes in multifaceted ways to women’s economic and socio-political empowerment. Loans were used to build homes incrementally, to make small renovations to existing homes, to install improved energy and sanitation facilities, and for some, to develop commercial business properties for oneself or rental.

As a whole, the small Nyumba Smart Loans resulted in similarly small improvements such as painting and plastering, tiling a floor, improving roofs and walls, and upgrading doors and windows. Nearly 30% of loan clients expanded their homes, and around 9% built separate kitchens.⁶⁷ Clients listed the following benefits of the Nyumba Smart Loan:

1. The improvements on their homes.
2. The quality of work and of building materials.
3. The ability to stop renting.
4. Increased social standing and confidence.
5. The ability to start a cottage business.
6. The ability to speed up the construction process.

The **architect’s assessment and monitoring data** found that the quality of the assessed improvements was well within the safety limits. The highest quality was for water, electricity, windows and doors. Most construction took three to four weeks on average, longer than expected given the type of improvements. The unsure nature of the timing and cost of improvements were challenges for borrowers.

Impact and sustainability:

By mid-2017, more than 38,000 loans had been made through 200 branches countrywide. The loans also had a positive impact on water and sanitation, resulting in improved access to safe water supplies and a decrease in the number of households with no toilet. Likewise, the project achieved attributable impact in the self-reported health of household members, specifically among children younger than 6. **Overall, the findings demonstrate that housing microfinance contributes in multifaceted ways to women’s economic and socio-political empowerment.**⁶⁸

64 The case is based on Internal documents; Stickney, C., Habitat for Humanity’s Terwilliger Center for Innovation in Shelter, 2018. “Building the Business Case for Housing Microfinance in Sub-Saharan Africa”; and the following sources.

65 Chetty, K., 2019. “Opinion: How Housing Microfinance in Africa Can Improve Quality of Life,” DEVEX.

66 Habitat for Humanity’s Terwilliger Center for Innovation in Shelter, 2019. “Nyumba Smart Loans.”

67 Chetty, 2019. “Opinion: How Housing Microfinance in Africa Can Improve Quality of Life.”

68 Habitat for Humanity’s Terwilliger Center for Innovation in Shelter, Mastercard Foundation, Kenya Women Microfinance Bank, 2018.

Recent surveys by the Terwilliger Center have shown that other microfinance institutions now have various forms of housing microfinance loans. Across several microfinance institutions, the loan repayment rates and the perception of reliability were higher for female clients, and the mapping found positive impacts on women's confidence, skills and decision-making power. Financial stability improved, increasing their ability to use property as a productive asset and giving them more time for income generation because of improved WASH and energy investments. Women's financial inclusion also improved, including their financial literacy, creditworthiness, and increase in collateral for future loans. The perception of women as socially responsible and financially trustworthy clients has changed, and increasing numbers of women are graduating from group-based microloans to individual commercial loans. But overall, the effects on women's assets and land ownership were more mixed in the short term.⁶⁹

Lessons and next steps:

Overall, housing microfinance products and services are important contributions, especially for women. Such projects should continue to be scaled. Practical lessons from the extensive research included the following key areas:

- Marketing materials and value-added services were useful and appreciated but should be in the local language. Clients used the construction-related brochures to share information with their family and other clients, in addition to using some of the tips to support the quality of the construction.
- Housing microfinance loan terms and processes are very similar to those of other KWFT loans, which make them easy for both credit officers and clients to understand. A grace period of two to three months was considered necessary by many borrowers to allow the construction to be completed.
- The cost estimates, whether completed by the borrower or a labourer/fundi, were prone to error, generally underestimating the costs of materials and labour. This was due in part to the loan being agreed upon before the cost estimate was produced, and in

part to a lack of capacity among fundis.

- Working with *fundis* proved to be challenging, with issues of reliability (although not a direct result of the loan). Borrowers with relatively small improvement projects have little leverage to ensure the fundi completes the project on time and on budget. In part and to support increasing the efficiency of fundis, it is important to work with requisite market actors (for example, TEVETs for training and certifying the fundis). Several cases in this compendium demonstrate innovative ways to train fundis (see the cases in the section on Construction and Housing production, p. 18-22, and on WASH, p. 23-27).

Habitat for Humanity Zambia is promoting and training "savings groups," which enable capital for tenure and land inheritance costs and, in the future, for home improvements. This is an important component of housing finance. See the case on p. 32.

4. Land rights and security of tenure

a. Context and recommendations from practice

Secure tenure – the right to feel safe in one's own home and the right to not be arbitrarily or forcibly evicted – is vital for families to be able to enjoy the full spectrum of housing rights and benefits. Yet 75% of land worldwide is not legally documented.⁷⁰ One billion people in cities around the world lack secure land rights.⁷¹ In many countries, no formal land administration system or framework is widely available. In fact, only 25 to 30 countries in the world have a formal land system that provides nationwide coverage.⁷² Often, customary practices and discriminatory laws exclude women, vulnerable groups and marginalized communities from owning, possessing and inheriting land and property⁷³. Across 10 countries in Africa, only 12% of women, on average, report owning land individually.⁷⁴

Insecure tenure often lies at the heart of inadequate housing, depriving residents of even the most basic physical, economic and psychological security that

69 MarketShare Associates, 2020. Housing Microfinance and Women's Empowerment: Outcome Mapping Report.

70 Solid Ground campaign. Global Land Tool Network (GLTN) and UN Habitat, 2015. <https://gltn.net/access-to-land-and-tenure-security/>

71 UN Habitat. https://uploads.habitat3.org/hb3/Habitat-III-Issue-Paper-20_Housing-2.0.pdf and Habitat III, United Nations Conference on Housing and Sustainable Urban Development, "Issue Paper 9: Urban Land."

72 University of Twente, Social Domain Tenure Model, www.itc.nl/Pub/services/Major-projects/Social-Tenure-Domain-Model-STDm.html.

73 Solid Ground "Issue Brief: Gender and Land."

74 IFAD. "Women and Rural Development." Available at <https://www.ifad.org/en/web/knowledge/publication/asset/39555772?inheritRedirect=true>

comes with adequate housing. Rules of tenure define how access to the housing environment is allocated, transferred, controlled and managed.⁷⁵ In many countries, a fear your home may be abruptly taken is the biggest barrier to making improvements in housing, and housing affects all areas of people's lives. Conversely, land tenure has many positive ripple effects:⁷⁶ It affects housing conditions, as more families invest in their homes with tenure security, and it plays a huge role in determining other measures of well-being, such as investments and economic development; access to credit, health and education; access to basic services; home improvement; environmental protection; resilience; safety; and social inclusion. With property rights, annual family income increases by 150%, investments in property double, the GDP increases by 5%, and average annual growth of per capita income increases by 6% to 14%.⁷⁷

The process of establishing a right to land can be complicated with numerous steps and procedures, lengthy delays or high fees, which may severely discourage or prevent registration. According to the World Bank, in sub-Saharan Africa, six procedures are required on average, and the process takes 57 days. On average it costs 9% of the property's value, but this reaches over 19% for Cameroon and the Republic of the Congo. In Liberia and Nigeria, it takes over 10 steps to formalize land ownership.⁷⁸ In the past two decades, there has been public activity in Africa for the development and establishment of land policies. In particular, UN-HABITAT has been providing technical assistance and support to national policymakers. Habitat for Humanity and many other actors have prioritized policy changes to improve land tenure. It is critical to speed up and reinforce the

efforts of policy change, with national binding laws that are aligned with global and regional agreements, including Agenda 2030, the New Urban Agenda, the Sendai Agreement, Agenda 2063, and others. Much work must be done to develop and improve progressive public procedures and guidelines at all levels, including in customary practice. Stakeholder engagement and participatory processes in development of housing and land policies is critical. Rigorous monitoring, data collection and mapping, with community participation, should inform government decision-making. Local authorities need particular support to embrace innovation and actively engage with and adapt local practice. Furthermore, policy implementation must be carefully monitored and exponentially improved, nationally and locally.

A range of options are possible for improving legal frameworks and rapidly regularising tenure. Routes to tenure security include measures to impede eviction; changes to local land management procedures, local practices, dialogue, and mediation; joint land/community tenure solutions (for example as part of slum upgrades); administrative and bureaucratic solutions (reducing steps, providing for other methods of documentation, enabling local private or CSO GPS mapping); strengthening and digitalising land and registry management systems; and instituting formal legal recognition (titling schemes).⁷⁹ National-level all-encompassing land laws, registries and tenure systems are complex and hard to change. Thus, the range of options must be explored to reach immediate, wide-scale results. A pragmatic approach must be used, adapted and fit for local purpose, using what exists and what can be changed rapidly. A continuum of land rights

75 Landesa, 2015. "Why Land Rights Matter." Infographic. <https://www.landesa.org/resources/land-rights-matter/>
Habitat for Humanity International, 2009. "Poverty Housing in the Developing Nations of the Pacific Ocean." Page 6. https://www.habitat.org/sites/default/files/ap_HFHAP_Pacific_Report.pdf.

Landesa, "From the Ground Up." <https://www.landesa.org/land-rights-from-the-ground-up/>

76 Solid Ground and Habitat for Humanity International, 2016. Shelter Report: Level the Field – Ending Gender Inequality in Land Rights.
Du Plessis, Jean; Augustinus, Clarissa; Barry, Michael; Lemmen, Christiaan; and Royston, Lauren, 2016. "The Continuum of Land Rights Approach to Tenure Security: Consolidating Advances in Theory and Practice." March 14, 2016. https://www.researchgate.net/publication/303697119_The_continuum_of_land_rights_approach_to_tenure_security_consolidating_advances_in_theory_and_practice.

Payne, Geoffrey; Durand Lasserre, Alain; and Rakodi, Carole, 2008. "Social and Economic Impacts of Land Titling Programmes in Urban and Peri-urban Areas: International Experience and Case Studies of Senegal and South Africa." Final publication to Norway, SIDA, GLTN and UN-HABITAT. https://www.researchgate.net/publication/236144393_Social_and_economic_impacts_of_land_titling_programmes_in_urban_and_peri-urban_areas_International_experience_and_case_studies_of_Senegal_and_South_Africa.

Also see generally, Swedish International Development Cooperation, "Quick Guide to What and How: Increasing Women's Access to Land," available at oecd.org/social/gender-development/47566053.pdf.

77 Landesa, 2015. C. Chen, 1961, Land Reform in Taiwan, p. 84, chart 12. See also, Gershon, F., and Nishio, A., 1999. "The Benefits of Land Registration and Titling: Economic and Social Perspectives." Gershon and Nishio found a 200% increase in income.

78 World Bank, "Doing Business: Measuring Business Regulations," available at doingbusiness.org. "Procedures" is defined by the World Bank as "any interaction of the buyer or the seller, their agents (if an agent is legally or in practice required) or the property with external parties."

79 In Islandla, Habitat for Humanity and PDG, 2016. "Informal Settlement Support Plan Design and Tenure Options," p.9.
See Habitat for Humanity International Solid Ground, Sumeghy, 2019, based on work by Mark Napier, CSIR at the Partnership for Action conference: Wakely, P., and Riley, E.; Cities Alliance and DPU, 2011. "The Case for Incremental Housing." Cities Alliance Policy Research and Working Papers Series. No. 1, June.

approach should be endorsed, embracing a plurality of land rights options and focusing on the progressive, or incremental, achievement of tenure security.



b. Cases

i. Addressing land tenure security at multiple levels in Zambia⁸⁰

Context and challenges:

In Zambia, security of land tenure is a national priority, as shown with the 2014 National Land Titling Programme, or NLTP. In practice, many barriers remain for implementation.⁸¹ Land is governed by the dual land tenure system, of which 30% is publicly owned and for leasehold and 70% is customary land held by the chiefs. In 1986, a statutory law on inheritance was created (the Intestate Succession Act), but there has since been confusion about it. There is a lack of knowledge about inheritance rights and the specific procedures and costs to establish a will. In addition, the law lacks proper application. Over the years, customary lands have been converted to leasehold, raising issues of security of tenure. Periurban areas are settled by the statutory administration of councils. The process to issue titles is outdated and cumbersome. Those living in informal settlements, particularly women, struggle to obtain the required official documentation and physical signatures. The government has pushed

for the use of “**transitional occupancy licenses**” to make the process more flexible and affordable. But few understand how to obtain them or have the means to do so for their land and homes. Overall, this has resulted in lack of security and in property grabbing from widows and children – and recently also from widowers.⁸² Customary and cultural practices also create barriers for women’s inheritance of land.

Actions:

In the past 10 years, Habitat for Humanity Zambia has worked on security of land tenure. Habitat links this work with activities on complementary issues such as housing and WASH. It has formed savings groups and supports training. Some of these activities focused particularly on orphans and vulnerable children (particularly related to HIV/AIDS). These projects also ensure awareness raising, legal support, community-based participatory processes and training while helping to regularise land documentation, increase security and avoid eviction. These projects have taken place in urban, periurban and rural communities in Lusaka and N’Dolo. They have worked with local actors and partnered with Irish Aid, the U.K.’s Comic Relief, and DFID, along with the Zambia Land Alliance.

These programmes help communities obtain housing and land tenure rights through awareness raising sessions, including methods focused on theatre and sports. They provide wide coverage of training on inheritance rights, succession planning and will writing.⁸³ In some projects, trainings were accompanied with support in housing construction, communal water kiosks, training and awareness raising on home maintenance, health, sanitation, HIV/AIDS prevention and care, and care of orphans and vulnerable children.

In Makululu, an urban informal settlement, a PASSA⁸⁴ participatory assessment was completed, gathering data on settlements. Training was given to both households and local civil society organisations. The “study circles” methodology was used to help communities discuss issues affecting them and later find ways of solving them. The implementation of this methodology has proved

80 Sources for this case include project documents, proposals, reports and internal briefs, and Habitat for Humanity Zambia, 2018. “*HFH Zambia Pamwesu Lusekelo OVC Program: Mid-Term and Final Review*,” and Comic Relief documents. Also see the sources listed below:

81 Tembo, E.; Minango, J.; and Sommerville, M., March 2018. “*Zambia’s National Land Titling Programme — Challenges and Opportunities*.” Annual World Bank Land and Poverty Conference. <https://www.land-links.org/research-publication/zambias-national-land-titling-programme-challenges-and-opportunities/>.

82 Habitat for Humanity Ireland. “*Inheritance Laws and Wills in Zambia*.”

83 Habitat for Humanity Zambia, 2014. “*Pamwesu Lusekelo OVC Program: Mid-Term Review*” September.

84 International Federation of the Red Cross and Habitat for Humanity International PASSA Youth, 2016. “*Participatory Approach for Safe Shelter and Settlement Awareness*.”

to be effective in empowering community members to advocate for their land rights and participate in planning and accountability of land administration. Through this process, community knowledge was built about land and tenure, and broad societal awareness of women's land rights was raised. Meetings were conducted with local authorities to help raise their awareness on their role in supporting increased land rights and access, such as land applications, title issuance and land use. This included mobilizing 140 change agents and 70 civic leaders in seven communities in Ndola City to support advocacy efforts related to land application, title issuance and land use. Through community working groups, Habitat trained community members on how to negotiate their situation with local authorities and on the necessary monitoring skills to track land applications, allocations and titling, including change of ownership. When these land tracking records are consolidated, they are given as feedback to local authorities to be used to identify gaps and develop further action plans. Habitat also worked with city councils to promote and develop a new, more concrete Land Record Card programme. These land initiatives were linked to support for in situ slum upgrading.

These efforts are complemented by the formation of savings groups, which then provide the resources for the fees necessary for tenure or inheritance procedures. The transitional occupancy licenses and wills are costly and must be paid in cash. These groups gather 15 to 25 self-selected members, who meet and collect monthly. These savings groups will continue for other purposes, such as home improvement loans. Group members also receive financial literacy training. In the future, they aim to use a digital system with mobile phone tracking. Training for this was provided already during the COVID-19 pandemic, to ensure that the groups could continue virtually. An IFAD-funded research project on savings and financial literacy was conducted to inform characteristics of savings groups at the community level, improve capacity building, increase savings for house improvements, and create linkages to microfinance institutions in periurban Zambia.

To impact national-level policy, Habitat for Humanity Zambia worked in collaboration with others, including the Zambia Land Alliance, or ZLA, a network of NGOs whose vision is to see a Zambia in which the rural, periurban and urban poor and vulnerable people have secured access, ownership and control over land for sustainable development. ZLA has received a national recognition

regarding its role in land rights advocacy and awareness activities. With ZLA, Habitat Zambia gave inputs into the "Access to Decent Shelter" national policy. Through this platform and working with experts and universities, the alliance responded to a parliamentary question on land policy and presented a 40-page analysis of policy suggestions to the Zambian parliament.

Impact and sustainability:

Programs so far have resulted in eight community dialogue forums. Over 1,200 study circle groups (across several projects) create awareness on existing land tenure rights, policies and procedures to acquire occupancy certificates or title deeds. During the COVID-19 pandemic, many study groups have been able to continue meeting through virtual remote sessions. A total of 719 community members have been engaged in the dialogue meetings and have had support to advocate for housing and land tenure rights.

More than 4,700 people have also been reached through awareness-raising and training sessions on inheritance rights and succession planning and will writing. Knowledge and understanding of the importance of developing succession plans among homeowners has increased, resulting in over 80 homeowners developing their wills and 239 households having legal titles to their homes and land. In addition, 3,000 Land Record cards have been issued, providing secure tenure for approximately 15,600 individuals in areas of urgent need.⁸⁵ Eighty-nine savings groups (with over 1,300 members) were supported. These also resulted in the formation of four youth enterprise groups.

Settlement upgrading also has taken place in the Makululu slum, as local municipalities and utility companies put road networks and powerlines in place for beneficiary communities, and 22 homes had in situ participatory home upgrading. Additional housing will be built on 9.5 hectares of land that have been secured for 150 surveyed plots. This has started with 40 housing units built so far, with a borehole for access to water. At a national level, Habitat Zambia and ZLA were able to influence the Policy and Implementation Plan for 2020-24, integrating further sustainability of these efforts into national policy efforts.⁸⁶

⁸⁵ Habitat for Humanity, 2020. Residents Empowering Residents. <https://www.habitat.org/stories/residents-empowering-residents>.

⁸⁶ Habitat for Humanity Zambia "Pamwesu Lusekelo OVC Program: Mid-Term Review"; and Comic Relief Project documents, September 2014.

Lessons and next steps:

Partnerships have played a key role in the successes, including constant engagement between the community and local authorities to dialogue on legal procedures. The “study circles” and savings groups are two critical methods that have helped support the communities, empower women, and build ownership while ensuring that such projects continue even in the absence of funding. There is further need to support community savings groups’ capacity and organisation, and to continue to digitalise the processes. Using the role-play approach proved to be an effective means of communicating critical messages to the wide audience. By 2023, the program aims to reach 26,700 community members through a change methodology, including awareness raising activities such as study circles, radio, drama and sports. With the knowledge gained, the targeted community members will be able to value and obtain occupancy licenses and wills for enhanced security of tenure, which is expected to result in upgraded housing units, with the added certainty of land ownership.

In the future, Habitat Zambia plans to continue its efforts by exploring market approaches to increase products, services and financing for affordable housing; and by promoting policies and systems that advance access to adequate affordable housing, in particular by working with alliances and coalitions to identify systemwide, national and community-level advocacy issues in the housing and land sectors. For example, they are exploring how to join efforts to increase the national budget allocation for housing. They also plan to focus particularly on the most vulnerable, such as people with disabilities, orphans and vulnerable children, people affected by disasters, and people in urban slums.

ii. Expanding security of tenure in Côte d’Ivoire⁸⁷

Context and challenges:

The recent history and current context of Côte d’Ivoire are influenced by conflicts and tensions around land tenure, as an effect of economic decline, rapid population growth and public policies. Many people in rural villages did not have proper land documentation. Nonregistered community land was being distributed, leading to conflicts. It became imperative to promote access to land tenure security as part of the Solid Ground campaign.

Habitat Côte d’Ivoire’s baseline study found that villagers did not see the need to document and register their intergenerational land, trusting that their chiefs, neighbours and families will know that the land belongs to them. There was also a lack of awareness and no system in place for the village authorities to issue formal land certificates. These are necessary to register land to apply for a bank loan or building permit, and overall to ensure tenure security. This severely impacted gender equality and women’s tenure security. The lack of documentation, combined with conservative customary norms, often preclude women from purchasing and owning land independently of their male relatives. In many cases, widows are being disinherited and evicted through land grabbing, despite progressive inheritance laws.⁸⁸

Actions:

Habitat for Humanity Côte d’Ivoire worked across all levels of society to address these issues. In communities, awareness was raised about the need to register land, helping to clarify misconceptions about women’s property rights and overcoming fears of excessive taxation with tenure. Villages were provided with template registration forms (based on existing practices and validated by the National Ministries) and training in the complex application and documentation required. Meetings were held to raise awareness and buy-in and to organize and train village chiefs and local and district authorities (prefects). These trainings covered the role of authorities according to the current legal provisions, how to certify requests, how to organise the land registries, and how to confirm the status of land before new allocations. A local committee formed by village authorities and community members facilitated the technical process of identifying land, issuing land certificates by village chiefs, and registering land certificates at the local government agencies. Coalition groups were established in each district to promote peer exchanges among village chiefs and between chiefs and the local government. The national government was engaged to ensure that the new land certificate system and registration would be aligned with the national frameworks. This work was supported by policy research and the development of position papers with recommendations.

Impact and sustainability:

Through this new system, **about 20,000 land certificates have been issued**, impacting more than 100,000 people to

⁸⁷ Sources for this case include internal project documents and the sources listed below.

⁸⁸ Solid Ground, 2019. “Lessons from Country Case Study: Expanding Security of Tenure in Côte d’Ivoire.”

date. The certificates they received are a valid document proving their right to property, with a stamp from the local government. The local committees in each village continue to issue and deliver land certificates, and this system is replicable in other villages and other districts in the country. The goal is to replicate the system in all the villages in the target districts. At the end, it will result in 130,000 people being less likely to face eviction because of overlapping land claims.

Lessons and next steps:

Strong coalition groups involving village chiefs were key for the implementation and success of this initiative. One important point discussed in these groups was the need to engage women in the local committees and to raise awareness among village chiefs that women, especially widows, can and should register their property. Since this is a sensitive issue, consensus was usually built with positive evidence from other villages. Organizing and awareness raising by community and local authorities also were important points of this advocacy strategy. Both women and men need legal literacy programs to educate them about their rights, and people are starting to understand the importance of having proper land certificates. Through a series of information and education campaigns, there are signs of change in the perceptions of both men and women in the villages, which is likely to contribute to overcoming gender inequality in the long term. The project benefited from a national impetus, as the government had identified land titling in its strategic goals. Efforts are now being made to enable local authorities to pursue the process themselves.

iii. Advocating for women's property and inheritance rights in Lesotho⁸⁹

Context and challenges:

In Lesotho, competition for land is fierce and increasing, greatly impacting land access and tenure security. There are multiple land governance institutions, which at times compete or contradict. The statutory and customary institutions governing land allocation and inheritance create a complex regulatory environment.⁹⁰ For women, patriarchy and gender discrimination add layers of

challenges. Women can legally rent and own property, but in practice, land possession and transmission dynamics generally undermine tenure security for women. For example, under certain types of marriage, a widow can lose her rightful share of property to her deceased husband's family, leaving her with no housing or livelihood alternative. Customary inheritance laws and practice still allow the firstborn male child to inherit the family assets, leaving out girls. Land grabbing, disinheritance and dispossession are common struggles of women in the country, challenging their well-being and the country's social and economic development. The state, development partners, nongovernmental organisations, the private sector, and the traditional land governance institutions all play a key role in addressing gender inequality in land access and inheritance in Lesotho.⁹¹

Actions:

At the national level, UN-HABITAT had been working for years to build the political will for a rights-based progressive housing policy framework to strengthen the ministries, support them with research and analysis, and provide assistance in drafting policy. These initiatives take a lot of time. It is part of a wider continental strategy to reinforce the capacities of the relevant ministries (in this case, the Ministry of Land and Governance and the Division of Housing). UN-HABITAT helped raise the visibility and capacities of the ministry, working mainly with technical civil servants, and organised interministerial events. This changed the panorama and the approach of the public sector.

The Land Act of 2010 was an important advance in the system's effect on women. Together with institutional changes, the act improved women's access to land distribution and their ability to negotiate secure tenure. However, the lack of implementation, inconsistency in the application of the law, capacity limitations, limited awareness of the new laws, and continued cultural barriers still undermined women's land rights.

Habitat for Humanity Lesotho started its initiative with two policy research⁹² studies to assess the current gaps in land ownership systems, policies and regulations, focussing on gender issues in land and property. Based on these studies, paralegals, councillors and chiefs were

⁸⁹ Sources for this case study include project documents and those listed below.

⁹⁰ Paradza, G., 2018. "Women's Access to Land and Housing in Lesotho." Solid Ground and Habitat for Humanity Lesotho research document. <http://solidgroundcampaign.org/>.

⁹¹ Solid Ground, 2019. "Lessons from Solid Ground: Country Case Study. Promoting Gender Equality in Lesotho."

⁹² Paradza, G., 2018. "Women's Access to Land and Housing in Lesotho." Solid Ground and Habitat for Humanity Lesotho research document. <http://solidgroundcampaign.org/>.

trained on a relevant legislation in partnership with the Federation of Women Lawyers and the Office of the Master of the High Court. In communities, training and awareness-raising was done on property, inheritance and succession rights. To build public support, policy messages and recommendations and personal stories of people who have been affected by inheritance issues were disseminated through diverse channels – TV, radio, phone text messaging, blogs and webinars – at country and international levels. A series of events was organized by civil society and governments. Habitat Lesotho mobilized and engaged with a range of partners and stakeholders, including government, the public and private sectors, academics and NGOs, and formed a working group. Programmatic interventions include advocating for strengthened inheritance rights laws and processes through partnering initiatives, promoting the drafting of wills, and formalising property rights processes. Policy interventions include supporting the alignment of inheritance laws and other laws affecting women's land rights, such as addressing the incoherence between statutory and customary laws. Finally, institutional interventions include promoting the creation of a gender-sensitive Land Dispute Resolution Authority to address disputes relating to inheritance issues and dispossession. These activities received the support of Irish Aid, UK Comic Relief and UK Aid Direct.

Impact and sustainability:

The rights training events resulted in **20 paralegals trained** in will writing, **40 women heads of household who wrote their wills** (protecting inheritance rights for future generations), and over **800 women who gained leases**. These trainings highlighted the need to write wills and have proper land documents and clarified differences between civil and customary marriage rites. Training paralegals, councillors and chiefs increased communities' access to legal institutions, enabling those communities to access assistance and support in reporting infringements, sexual violations and marriage. Through the public-facing campaigns, the distribution of informative material and face-to-face awareness raising activities educated women on the differences between traditional and civil marriage, and on issues around polygamy and the root causes of property grabbing and disinheritance. Around **500,000** text messages were received from the campaign that **spread information on the importance of registering a legal will**. These efforts helped to build public support and to push the need to review and create legislation related

to gender equality in marriage and succession. As a result of the visibility, Habitat Lesotho and partner organisations were invited by the government to participate in the national policy dialogue.⁹³

Lessons and next steps:

Research studies were key to Habitat's success and ongoing work in Lesotho. "The policy studies have become 'our Solid Ground for advocacy' – the legs on which we now stand to conduct our advocacy work," says Bohlokoa Mokhotho, Habitat Lesotho's advocacy and fundraising manager. The studies not only provided an important base of evidence to support the advocacy work, but also opened the doors for informed dialogues with authorities and shed light on clear policy recommendations. This will now also help to contribute to and raise visibility in policy dialogues on land and gender issues, as Lesotho is undergoing national policy reforms.

Diverse partnerships with public, private and civil society actors are critical at the national and local levels. Advocacy will require champions such as experts and thought leaders to be interviewed on radio, and journalists should be trained on land and property rights so that they can report more accurately and inform better. At the national policy reform level, partnerships are necessary over the long term to change different actors and paradigms. Partnership work will continue at the programmatic, policy and institutional levels to strengthen women's inheritance rights and improve legal, policy and institutional frameworks.



93 Solid Ground, 2019. "Issue Brief: Gender and Land."

5. Slum upgrading

a. Context and recommendations from practice

Urbanization is a megatrend. More than half of world's population is now living in urban areas⁹⁴, increasingly from the developing world and most of all in Africa. An estimated two-thirds of humanity will be living in cities by 2050.⁹⁵ Well-planned and well-managed urbanisation can be a powerful tool for development, promoting economic growth, social equity and dignity and enhancing sustainable territorial links.⁹⁶ But many challenges exist. How urban areas are planned, built and managed will affect sustainability and levels of poverty.

Around the world, 1 out of 7, or 1 billion, people are now living in informal settlements that lack basic services.⁹⁷ In many developing countries, over 50% of urban populations live in slums. Increasingly, the housing supply of most cities globally has not kept up with the urban population growth. The lack of attention to housing is coupled with intensifying pressures on and competing interest for urban land, rising land prices, the cost of construction materials, and the impact of climate change. These factors have resulted in the shortage of land and adequate housing, the growth of informal areas and slum dwellings, the rise of land conflicts, and the displacement of low-income vulnerable households from the centre of the city to its periphery. Weak institutions and fragmented approaches to planning further entrench the challenges. The result is systemic exclusion from formal housing, serviced land and amenities. This perpetuates the cycle of poverty. Families spend more on basic services, have less access to nutritious food, have increased health issues, and face barriers to employment, among other ripple effects. In Nigeria, children living in slums are 35% less likely to attend school. In some sub-Saharan African countries, poor families spend over half their

income on transportation because of congestion, poor infrastructure, and the distance between their home and their place of work.⁹⁸ Informal settlements further reinforce the inequality and marginalization of vulnerable groups, increase insecurity and rape, and affect women disproportionately.

This is why Agenda 2030, the SDGs and the New Urban Agenda have given priority to slum upgrading (SDG 11, Indicator 11.1.), including access to improved water and sanitation, sufficient living area, freedom from overcrowding, durable and structurally safe dwellings, and security of tenure. It is essential to advocate for stronger participatory and inclusive policy frameworks, in addition to comprehensive policy implementation strategies that support slum upgrading. This implies a paradigm shift for cities, which are typically designed to serve formal systems and markets, toward a thoughtful and integrated approach to urban and economic planning, financing, regulation, construction and governance.⁹⁹ Urban and city plans must be inclusive of and reflect the existence of informal settlements, which should no longer be “illegal” or “the problem.” Regulations should encourage in situ incremental and self-built housing, broadening the choices for appropriate and affordable options, providing basic services and infrastructure, and enabling security of tenure. Evictions and involuntary displacement must be minimized to rare, justified cases and recognize the long-term nature of the process.¹⁰⁰

This implies public-sector strategic support, planning and investment. An integrated housing policy framework must address every component and need of the slums, and the links and ripple effects on other elements of poverty. The approach must be comprehensive, with attention to employment, security and the environment. A “sites and services” public approach and programmes can address the rights of vulnerable urban dwellers,

94 United Nations Department of Economic and Social Affairs, Population Division, 2014. *World Urbanisation Prospects: The 2014 Revision, Highlights*. (ST/ESA/SER.A/352).

95 UN-HABITAT, 2008. *Secure Land Rights for All*. United Nations, Nairobi.

96 Council of the European Union, 2016. *HABITAT III: The European Union and Its Member States' Objectives and Priorities for the 3rd UN Conference on Housing and Sustainable Urban Development* <https://data.consilium.europa.eu/doc/document/ST-8824-2016-INIT/en/pdf>.

97 UN-HABITAT, 2003. *The Challenge of Slums: Global Report on Human Settlements, 2003* Earthscan Publications, London.

98 Solid Ground, 2019. *Issues Brief: Slum Upgrading and Land*.

World Bank, 2016. *From oil to cities, Nigeria's next transformation*. <http://documents.worldbank.org/curated/en/711661468010811972/pdf/106150-PUB-ADD-DOI-ISBN-SERIES-OUO-9.pdf>.

99 GSURR, 2016. *Experiences in and Approaches to Incremental Housing and Community Development*.

Wakely, P., and Riley, E., Cities Alliance and DPU, 2011. *The Case for Incremental Housing*. Cities Alliance Policy Research and Working Papers Series. No. 1, June.

Urban LandMark and Cities Alliance, 2013. *Incrementally Securing Tenure: Promising Practices in Informal Settlement Upgrading in Southern Africa*.

100 Solid Ground, 2019. *Issues Brief: Slum Upgrading and Land*. Misselhorn, M., 2017. *Preparing to Scale up Informal Settlements Upgrading in South African Cities: A City-wide Approach*. Toolkit for metros. <https://www.ukesa.info/library/view/programme-management-upgrading-toolkit>.

Urban LandMark and Cities Alliance, 2013. *Incrementally Securing Tenure: Promising Practices in Informal Settlement Upgrading in Southern Africa*.

redress the growth of new informal settlements, enable households to construct their dwellings incrementally as their resources allow, and address urbanisation at a significantly lower cost than conventional subsidized mass public housing provision. Accelerating self-managed and incremental building to increase affordable and adequate housing at scale requires adequate policies, markets that work for the poor, land, infrastructure, and capacity building. It will require an integrated housing framework, enabling regulatory policies, public investment, official recognized support, political will and patience, as it is a slow process.¹⁰¹

People, public and private partnerships, or PPPs, are required to support the implementation of sustainable slum-upgrading solutions. The community-led approaches are essential, including participation in assessment, data collection, monitoring, accountability and local management. Cities must decentralize and devolve part of the authority to organized community organization actors to catalyse their own members' endeavours, investments and ingenuity. However, this will require innovative strategic support in capacity building, community mobilization, asset management, access to legal and financial services, and processes to make incremental building and sector solutions more effective, efficient, affordable and responsive to the local needs. "Slums of despair" can be turned into "settlements of hope" with the right comprehensive and innovative processes. As the following cases will illustrate, many stakeholders are already active in such processes, including national government ministries and technical public servants, provincial and municipal authorities, international organisations, NGOs, grassroots organisations, academia, philanthropic organisations, the private sector and professionals. Among others, UN-HABITAT, Cities Alliance, Slum Dwellers International, Habitat for Humanity, and their networks and partners have been active at various levels and continue to seek further collaboration.

b. Cases

i. Slum upgrading addresses rapid urbanization, housing and sanitation crisis in Ethiopia

Context and challenges:

Addis Ababa, the capital of Ethiopia, is characterised by people of different socioeconomic backgrounds living side by side in far closer proximity than in any other African city. Ethiopia faces a housing crisis, with an escalating urbanisation rate of 8% per annum.¹⁰² This problem is intensifying, with 80% of the population in Addis Ababa living in slums.¹⁰³ In 1986, the government prohibited the maintenance of houses without foundations (mostly slums and informal housing). Consequently, parts of the city were modernised but other parts were not rehabilitated. It was hoped that the housing shortage would be solved by the market. But the private sector failed to deliver affordable housing on the scale required, and inflation left property prices beyond the reach of even professionals.¹⁰⁴

In 2006, the government instituted the Integrated Housing Development Program, or IHDP, to reduce urban poverty and fight the shortage of housing, but still found it challenging to build enough houses at affordable rates. Business and new housing districts grew, resulting in evictions of the poor from the city centre. This created a widening segregation between the rich and the urban poor, who are not able to afford down payments on the newly built housing in the city centre. Thus, informal settlements increased again. Today, most Ethiopians live in poorly built, dilapidated houses. One of the most contentious issues and constraints in the urban slums is the lack of land and space. Families live in crowded rooms and are exposed to health and safety risks. Seventy percent of housing units require total replacement, and only 30% are in fair condition, but residents have no capacity to repair their houses. Most houses are made of wood and mud, and have cracked walls, leaking roofs and dirt floors. Most families in slum areas share toilets that are also in very poor condition. Twenty-four percent of the

101 Wakely, P., and Riley, E., Cities Alliance and DPU, 2011. "The Case for Incremental Housing." Cities Alliance Policy Research and Working Papers Series. No. 1, June.

Habitat for Humanity International, Cities Alliance, Habitat for Humanity Liberia, 2016. "Slum Upgrading for Affordable Housing Framework: Facilitating Increased Access to Affordable Housing Through Inclusive Market Approaches." Solid Ground, 2019. "Issues Brief: Slum Upgrading and Land."

102 Keffa, S., 2014. Integrated Housing Development as Instrument to Alleviate Urban Poverty (The Case of Addis Ababa), FIG Congress 2014 Engaging the Challenges – Enhancing the Relevance, June

103 Habitat for Humanity, 2019. "Country Profile: Ethiopia."

104 Habitat for Humanity, 2020. "Slum Housing in Ethiopia: How to Rebuild a Capital City," <https://www.habitatforhumanity.org.uk/blog/2017/11/slum-housing-ethiopia-modernise/>.

households do not have any form of toilet facility, and 63% use shared pit latrines.

Actions:

Starting in 1993, Habitat for Humanity Ethiopia focused on slum upgrading and providing essential services to informal settlements in Ethiopia. The challenge now is to create a symbiosis between new districts and poor areas, in particular developing new programmes to rehabilitate informal settlements in Ethiopia. In 2017, the **Integrated Urban Slum Upgrading Project** was started in Addis Ababa. Habitat Ethiopia partners helps vulnerable families who live in poverty become homeowners and gain access to improved sanitation and safe water. Dilapidated houses in slum areas are fully renovated to make them habitable and decent. To accomplish this, the houses are often torn down and rebuilt. The costs of renovating slums are often greater than those of building similar new houses on open suburban land. The program includes construction of healthy floors, walkways, ditches and solid waste management in slum areas.

The project also constructs communal kitchens, toilets and showers, and water facilities, including a reservoir, pipelines and communal water points. The supply of water to families includes the construction of large water service systems such as spring development, construction of service reservoirs and pumping systems, and installation of main water lines for wider area coverage. Support is given to improve the drainage of sewers/grey water/ rainwater underground, sealing gaps and putting pavement through the slums, which helps decrease the breeding of mosquitoes. Habitat for Humanity Ethiopia also provides hygiene training for partner families and community members to complement the infrastructure. Habitat trains the families to use, clean and maintain the new facilities. These services are provided to families who live in urban slum and periurban areas with extremely poor sanitation and a limited water supply.

For villages in periurban areas prone to droughts, Habitat also helps families by constructing decent and affordable homes through the **Integrated Vulnerable Groups Housing Program**. Through this program, families with complex poverty, health and disability problems become homeowners with limited resource contributions for the home's construction. Future homeowners get help obtaining land from the government with a title, to help reduce the costs and to increase security. For the construction, families form building groups and work on all the houses of the group without knowing which one will be theirs, giving their "sweat equity." The allotment of houses is done at the end by lottery. This program also supports

improvements in WASH infrastructure access and education, and installs energy-efficient cooking stoves.

Impact and sustainability:

Through these upgrades, vulnerable families in Ethiopia can access quality shelter and essential services. Since July 2019, 1,650 families have benefited from the Integrated Urban Slum and Vulnerable Groups Housing programs, obtaining improved housing with health-promoting facilities for cleaning, cooking and sanitation. These projects ensure sustainable use of the facilities and create healthy living environments through hygiene and sanitation training and the promotion of saving practices.

Lessons and next steps:

It is important to have a long-term vision and to provide an integrated approach. Partnerships are critical. These projects continue to have life-changing impacts on the targeted communities, particularly thanks to the integration of slum upgrading and WASH activities. A small pilot is now exploring the use of renewable biogas energy sources. People see how this benefits their family members and neighbours who have joined, and thus value the innovations. As the needs are large, these projects will be further expanded in the future, incorporating innovative new techniques and seeking out diverse programmatic partnerships.



ii. Scaling up slum upgrading through consortiums and integrated strategies in Kenya

Context and challenges:

The Mukuru slum, one of Nairobi's biggest, covers almost 650 acres and is home to at least 300,000 people. It faces some of the most severe challenges in the city. A high poverty penalty is exacted on residents, whose access to basic services is controlled by cartels. The high-density area faces fires and severe flooding, exacerbated by poor drainage and solid waste management; hazardous electrical connections; and air, water and soil pollution. Virtually all of Mukuru's land is privately owned, with around 230 landowners (nearly none of them residents) and many actors competing for the benefits of regularization, adding layers of complexity. Residents usually have very limited access to water, sanitation and hygiene and typically endure long queues to access contaminated standpipes.¹⁰⁵

Actions:

Mukuru is also the site of ongoing innovative, large-scale and collaborative community planning processes that are jointly led by Nairobi County government and community residents. In 2017, after over five years of advocacy and action research led by Slum Dwellers International, Nairobi's county government declared Mukuru a **Special Planning Area**, or SPA, giving it two years to prepare an integrated development plan, or IDP, about the proposed social and physical changes and solutions to exclusion to become a healthy, functional neighborhood. For this, more than 40 organizations from civil society, academia and the private sector collaborated with government partners, with their mobilization coordinated by the Muungano Alliance (including the Kenyan slum dweller federation). Mukuru residents worked with these diverse actors to develop pioneering solutions that offer an inclusive, locally rooted and yet far-reaching way to transform informal settlements. The partners formed eight thematic consortiums, working together with the county and residents to develop the IDP:

1. Housing, Infrastructure and Commerce.
2. Education Youth Affairs and Culture.

3. Health Services.
4. Land and Institutional Frameworks.
5. Water, Sanitation and Energy.
6. Finance.
7. Environment and Natural Resources.
8. Coordination Community Organization and Communication.

Each thematic consortium developed a range of solutions that encompass the community's vision and the financing, legal and spatial dimensions by collecting and analysing data on the situation, consulting the community, seeking feedback, and developing solutions that integrate community knowledge and dreams with realities.

Community engagement:

Recognising the need for broad participation across Mukuru's vast population, the Muungano Alliance created a multiscaled community organization and mobilisation strategy to encourage participation and ensure all residents could contribute to the planning processes, clustering all households in groups with successive representation. Over 450 community mobilisers were trained, including young people and women without prior experience in settlement-level activities. These residents became a key fulcrum for the SPA's activities. Mobilisers liaised with authorities and helped enhance those relations, fostering accountability. The alliance implemented complementary initiatives with residents, such as reinvigorating savings schemes and engaging young people. A project focusing on safer cities (with PLAN International) initiated networks to promote security and build young residents' capacities.

Access to essential services:

In a departure from prior tactics, the SPA consortia recommended working with Mukuru's cartels rather than seeking to eliminate them. The Housing, Infrastructure and Commerce and Water, Sanitation, and Energy consortia have proposed that Kenya Power and Nairobi Water partner with ex-cartels, who are being encouraged to register as regulated groups that will no longer engage in price hikes or similar predatory practices, but rather distribute the utilities and water as a business. This represents a pragmatic decision seeking to reduce the

105 International Institute for Environment and Development, 2020. "Achieving Scale, Social Inclusion, and Multifaceted Shelter Solutions: Lessons from the Special Planning Area (SPA) in Mukuru, Nairobi — City Briefing." International Institute for Environment and Development and Slum Dwellers International Kenya, 2017. "Achieving Scale, Social Inclusion, and Multifaceted Shelter Solutions: Lessons from the Special Planning Area (SPA) in Mukuru, Nairobi — City Briefing." IIED, 2017. "Achieving Scale, Social Inclusion, and Multifaceted Shelter Solutions: Lessons from the Special Planning Area (SPA) in Mukuru, Nairobi — City Briefing."

risk of sabotage by informal providers and reflects the fact that informal providers offer lengthy experience of serving fellow residents and often respond quickly in emergencies.

Sequencing interventions:

The consortia prioritised delivering affordable, appropriate levels of services and infrastructure to address Mukuru's most urgent needs. In light of the area's grave public health concerns, the partners are currently focused on upgrading infrastructure and services for all residents during the first five years of a 20-year plan that helps to bridge community divisions based on tenure status. Plans for housing provision will follow the resolution of land ownership, also in the first five years.

Infrastructure standards for informal settlements:

The consortia drew on local and outside expertise to redesign infrastructure standards that reflect the spatial constraints and financial realities. Resident and consortia priorities for infrastructure development included curtailing displacement as much as possible, ensuring community bonds, mitigating environmental risks and vulnerabilities, ensuring the needs of the most vulnerable, and emphasizing collective over individual interests. The Housing, Infrastructure and Commerce Consortium negotiated with partners, officials and residents to develop infrastructure plans that would not uproot anyone. There was a risk of much displacement if conventional sizes and standards were applied. But by adjusting standards for physical and social infrastructure and asking residents to specify the essential elements of facilities, consortia members found ways to keep nearly all households in place, with improved nonmotorised transport and the construction of narrower roads and paths.

Impact and sustainability:

The Mukuru Special Planning Area program itself set in motion one of the largest informal settlement upgrading projects. Research played a pivotal role in motivating the SPA declaration and securing a new policy commitment to inclusive, multisectoral upgrading at scale. The SPA process is an innovative, evolving approach to large-scale collaborative, inclusive, multistakeholder community planning, where all work together to design an integrated plan for the area, its households, and its businesses and institutions. Because of the impact and innovation of this project, Kenya's president is promoting

wider replication of this process, seeking the support of other government ministries. This has resulted in increased investment in upcoming infrastructure, including roads, free water and a sewage system.

Lessons and next steps:

This project stands out because of its process for influencing how things are done at the policy level through action research and practice. The consortia model enabled members to contribute different types of expertise, thereby informing appropriate, inclusive interventions. The participatory multistakeholder planning processes disrupted typical silos and competition, creating a holistic and impactful plan. Other lessons included that the SPA's overarching principles a) sought to minimise relocation, b) used flexible approaches to funding and partnerships, and c) promoted social inclusion and shared community benefits throughout SPA's participatory planning. In addition, careful sequencing is key to inclusive upgrading, and strategies that prioritise services and infrastructure can especially benefit low-income residents, with associated gains in their health and social inclusion. Working with informal providers to develop appropriate regulations and organisational models that can eliminate predatory informal practices while recognising the potential contributions of experienced informal providers was key. The SPA's diverse partners pursued a balancing act in their approach: combining ambition with incrementalism, grassroots knowledge and interdisciplinary partnerships to reach scale while seeking affordability and respecting the spatial constraints.

Looking into the future, the government has declared two other slums as Special Planning Areas. The SPA model has become the government's protocol for slum upgrades and for planning and policy development. For Mukuru, the IDP has been drafted. An extension was granted until February 2022 for the final version, to complete certain aspects of the plan that needed more detail. For those sections of the plan that are already complete a budget of USD \$130 million was submitted to national parliament and approved. This budget is to support infrastructure upgrading and the work is being carried out at present. In addition, another budget was approved for the construction of 50,000 houses on a site near Mukuru which will be used as a decanting site to further enable upgrading of Mukuru. The SPA is already included in the County's Integrated Development Plan.¹⁰⁶

¹⁰⁶ IIED, 2017. "Achieving Scale, Social Inclusion, and Multifaceted Shelter Solutions: Lessons from the Special Planning Area (SPA) in Mukuru, Nairobi: City Briefing." Updates about public funding allocations and the IDP were received from the local SDI team.



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iii. Innovation in partnership leads to affordable housing in Namibia¹⁰⁸

Context and challenges:

In Namibia, slum dwellers face challenging conditions, living in overcrowded informal settlements with extremely limited communal water and sanitation facilities. The demand for housing is so high that people are crammed into backyard shacks. Lack of decent housing

continues to be one of the most contentious issues in Namibia, as the number of homes needed continues to grow by 3,700 every year on top of an existing large backlog.¹⁰⁹ Challenges include poor administration and payment capacity, lack of commitment, beneficiary oversubscription, high construction costs and slow delivery associated with the national government-initiated Build Together programme. A new Mass Housing policy was initiated in 2013, but these houses were not affordable for the poor, and there were delays in the policy's implementation. This shift in policy and the subsequent delays have slowed housing delivery across Namibia in the past few years.¹¹⁰

Actions:

Slum Dwellers International or SDI led the response to these issues in Namibia, in a conflict-affected secondary city. SDI gathered a coalition of actors from academia, the private sector, the government, and the federation of 96 local community-based organisations. Existing community savings groups were crucial as the impetus for this project. They began to recognize and voice their need for basic housing and essential services.

The process began with gathering community data, which is critical for mobilization and to ensure community participation. The National University of Science and Technology participated along with other local colleges and their students, for example mapping existing settlements using GPS to ensure that target locations matched the needs and the availability of land and resources.

With support of the local community-based organisations' federation and the Namibia Housing Action Group, community members were trained and supported in organizing savings groups, community organising, bookkeeping skills, life skills, legal and rights issues, city planning and design, socioeconomic surveys and plot mapping, and home and infrastructure construction. Peer-to-peer learning was a critical component for the exchange of ideas and reduced the need for more costly external resources. Learning through "doing" and regional exchanges have built capacity to deliver housing. Members of one regional saving scheme visited another saving scheme to learn how to make bricks. Other groups produced their own hollow blocks for the

107 Graphic from Muungano wa Wanavijiji and Slum Dwellers International, 2018. "Mukuru SPA."

108 Sources for this case include project documents, Muungano wa Wanavijiji and Slum Dwellers International, 2018, Mukuru SPA., and the following:

109 NAMPA PR, 2018. "Buy a Brick Initiative Targets Construction of 1000 Houses," <http://www.nampapr.com.na/?p=5195>.

110 CoHabitat, 2020. "Namibia Housing Project – Windhoek," <https://www.cohabitat.io/en/projects/55c361e0-d745-421e-86a1-b75b17defc30>.

construction and did their own excavations.

Negotiations with local private-sector partners achieved agreements and contributions. External corporate actors contributed through the Buy a Brick campaign, providing significant resources to cover the construction costs of more than 1,000 adequate houses for the low-income and no-income populations. The government provides oversight and finances the essential services with the Build Together programme. The local authorities also provided land in greenfield sites through negotiations. Families contribute “sweat equity” in construction, with training provided.

Impact and sustainability:

The project has thus far resulted in the incremental construction of 285 houses and the provision of services for 140 houses. The private-sector partners, after raising funds for 1,000 plots now under construction, have set a goal of 1,000 plots funded per year. They feel this initiative is innovative in Malawi. One of the beneficiaries of the Buy a Brick initiative, Elizabeth Goliath, states, “I feel so happy today because before we were living in a shack at the mercy of dust, rain, cold and heat. After the house was handed over to us, instead of ducking the rain, we now can listen to it in peace in our warm house. We are sitting in a brick house after saving only N\$800. We are very grateful for this program.”¹¹¹ All the participating groups successfully negotiated with local authorities for land. In some cases, authorities also made regulatory and planning concessions and lowered land prices to further reduce the burden on beneficiaries. Women’s empowerment was also promoted through the high level of women’s participation in the community organising and savings groups, led by SDI.

Lessons:

Even the private sector has a role to play, both at the local practical level and through corporate social responsibility. The innovative combination of partners with specific roles – the private sector, government, community-based organizations, NGOs – and the combination of strategies lower the overall cost of providing the housing that is needed for the population.

iv. A comprehensive community-led housing ecosystem approach in Liberia¹¹²

Context and challenges:

In Monrovia, 70% of the urban population lives in informal settlements. The area was originally constructed for 500,000 people but currently has 1.2 million residents. About 152,000 people need new housing, and an additional 144,000 homes require renovation.¹¹³ Land in Monrovia is neither expensive nor in short supply, but only 20% of the highest income group can afford new houses.¹¹⁴ The ambiguous process of acquiring and servicing land, and the transactional costs associated with it, are major barriers to land access and security of tenure. In addition, disasters leave slum dwellers at a significant disadvantage, as their access to basic services and overall infrastructure is weak or non-existent. Physical, social and economic vulnerabilities are exacerbated by ineffective programming at the community level. Historically, before the initiatives started, the policy environment was not conducive for the poor to access adequate housing. In Liberia, previous construction was focused on public civil servants and those with higher incomes. There was a lack of focus on human rights and the needs of the urban poor or slum upgrading, with the authorities wanting to relocate all slums – an unfeasible and unsustainable solution. The National Housing Authority then shifted to a slum-upgrading mindset but had limited capacity to support the efforts. “Peace Island” is the name of the focus community for the community-led integrated project. It is a large settlement of Monrovia with a population of 36,000 people. This slum includes very vulnerable communities, that have previously developed some strength in their local organisation and some minimal recognition of tenure.

Actions:

Habitat for Humanity operates through the Liberia Country Program, led by Cities Alliance in collaboration with the government’s National Housing Authority as the implementing partner in-country. For this five-year program, Habitat also partners with UN-HABITAT, Slum Dwellers International, WIEGO, the World Bank, and others to facilitate access to affordable, adequate housing and services for low-income families. The partners collaborated at the community, market and

111 NAMPA PR, 2018.

112 Case study sources include project documents, conference presentations, policy analyses and the sources below.

113 Habitat for Humanity, 2020. “Case Study: Liberia (Global Urban Approach).”

114 Habitat for Humanity, 2016. “Slum Upgrading for Affordable Housing Framework: Facilitating Increased Access to Affordable Housing Through Inclusive Market Approaches.”

policy levels to enable comprehensive improvements to the housing ecosystem. Key focus areas include community mobilization and facilitation, the development of a national urban policy and city development strategy, and the engagement of informal traders. SDI did a housing ecosystem analysis, including a slum settlement profiling, to gain a deeper understanding of the needs and priorities of the Peace Island community.

Community-led slum upgrading:

At the community level, hazard, risk and vulnerability assessments and focus group discussions were held. The Participatory Approach for Safe Shelter Awareness, or PASSA, tool was used directly and through a “training of trainers” approach. Through the PASSA process, water, sanitation and waste disposal, or WASH, emerged as priority issues for the community, and the Opec Fund for International Development, Aktion Deutschland Hilft e.V. and Habitat for Humanity worked together to address them. WASH infrastructure was installed, including showers and toilet facilities, separated by gender. The sanitation solutions included the provision of community toilets, showers and water systems with boreholes and water kiosks. A solar pump is used at the water tower for storage, and a gravity-flow system is used to reach the water kiosks. An innovative biogas facility was created on-site to use the recycled solid waste from communal toilet facilities, topped with organic waste material. The biogas from the now 36 toilets are linked to heating chambers to heat the water of the showers. Storage facilities were also installed. Hygiene training was provided to community members. Water kiosks are run as a business at an affordable cost to customers, which also provides work in the community. Linkages were also made to the city water supply department after negotiations. Before this project, Peace Island had no solid waste collection because the municipality did not have the capacity to provide this service. The community worked with local authorities and a local community-based organisation to facilitate solid waste management. Workers managed by the community-based organisation collect the waste in the community and place it in community bins at the entrance to the slum, separating out organic waste for compost usage. Habitat for Humanity helped build the capacity of the local organisation and provided equipment such as tricycles for garbage and recycling collection. This system now employs four tricycle riders, 40 collectors and 15 supervisors. The community-based organisation collects minimal charges for the services and uses those for

management and repairs. The environment has also been improved by kitchen gardens that community members planted at the entrance of the slum, which improve the view, provide food, and use the compost from the organic waste recycling.



Market-supported construction innovations:

Based on the PASSA process, firms were engaged to facilitate housing microloans and to produce alternative construction materials and technologies. The production was evidence-based, starting with market assessments by Habitat for Humanity International's Terwilliger Center for Innovation in Shelter¹¹⁵ to identify ways to improve housing products and services for low-income consumers. It found that on the supply side, the biggest challenge to construction is always the cost of materials, and it identified a shortage of affordable building materials for incremental homeowner-led housing construction. This process led to a solicitation of firm-led innovations in housing finance and construction products. Three locally owned firms were chosen for business incubation, producing construction materials that are most appropriate for low-income families. These building materials include:

1. **Clay brick:** These are traditional in the area. The microenterprise is supported in developing an economy of scale and improving its production methods. It is currently accessing a machine to further reduce prices.
2. **Interlocking stabilized soil blocks:** This technology of manufactured blocks, also known as ISSB, uses compacted earth (murrum/subsoil) mixed with a stabilizer such as cement or lime. Manual and mechanised machines compact the soil to attain

¹¹⁵ See the description of the Terwilliger Center in the microfinance case in Kenya and Uganda on p. 29.

dense, even-sized masonry. The blocks are then laid out in the sun and cured rather than being fired. The interlocking mechanism also results in lower mortar costs, and the process causes less pollution and environmental degradation. ISSB is also cheaper than clay brick.

3. **Plastic blocks:** Recycled plastic materials are compressed to make blocks, roofing and flooring material. This reduces the demand for cement, which is imported, and therefore helps the local economy and the environment. The plastic blocks are resilient to moisture, which is key as Monrovia is the wettest capital in the world. The house designs propose that the foundations be made of plastic blocks, reducing mould and improving health, while the superstructure is made out of ISSB or clay brick. Plastic roofing is also ideal because of the moisture. The supplier was previously producing these materials, but they were of poor quality and did not sell well. The program helped improve their quality and market visibility. This also ensures the recycling and reuse of the plastic materials from the slum's solid waste collection.

The support helped these innovative suppliers build their capacity to improve their products, business management, record keeping and production data analysis. The suppliers also were exposed to the Urban Development Forum. The products underwent a rigorous process to ensure their quality, including testing by the Ministry of Public works, where they surpassed the standard strength test levels. To increase buy-in, the materials were showcased in the building of a community meeting hall, financed by a grant from Cities Alliance. The innovative construction technology has been accepted in the community because of the local context, as other materials are not affordable or are less resilient to high moisture (particularly in the case of plastic roofing instead of zinc, which corrodes fast, must be replaced very frequently and is costly). Overall, the support aimed to improve the quality and the production speed and quantity of the materials, which thereby reduce production costs and make the products more affordable while empowering the local economy. Higher volumes of production cause economies of scale and bring prices down.

Enabling policy frameworks:

The partnership also worked with national policymakers and cultivated relationships with the Monrovia and Paynesville City corporations to develop a policy

framework on slum upgrading and affordable housing. The framework provides a comprehensive overview of the opportunities, risks, challenges and gaps in the delivery of adequate, affordable housing in Greater Monrovia, and was used to identify immediate and long-term housing and upgrading interventions to test. It included housing policies and programs to support slum upgrading with access to adequate WASH, biogas eco-sanitation toilets and solid waste management.

The policy improvements were reached through a number of interventions and networks. After the Ebola crisis in Liberia, the mayor of Monrovia conducted a major consultation with all key stakeholders (international and local), slum dwellers, government ministries and the private sector. This increased buy-in, and now stakeholders were fully involved in the process. A steering committee was formed, chaired by the Ministry of Internal Affairs/Urban Affairs Department and co-chaired by the Municipality of Monrovia, which ensures city cooperation. This committee decided on a slum upgrading framework and strategy. Cities Alliance worked with the Ministry of Internal Affairs. Thus, input from the program partners was directly included in the National Housing Policy, providing practical solutions for slum upgrading. Significant efforts already had been spent by Cities Alliances to support the National Housing Authority or NHA over four years, by providing them with practical (improving their boardroom for meetings) and capacity building support (monitoring, evaluation, and PASSA training), which led to better collaboration on national housing policy and the establishment of the Slum Upgrading Unit at the NHA. This also opened the door to support the development of gender-responsive guidelines for voluntary relocation. Habitat for Humanity also contributed to the recently passed Land Act, which looks at piloting a land tenure regularization system, with the government giving the "right of occupation" documents.

Impact and sustainability:

At the community level, the program has led to many concrete results, such as decreasing the level of open defecation; increasing sanitation; decreasing pollution, rats and cockroaches; and improving health. The community is organised and capable for evidence collection, advocacy and good management. Overall, this environment was transformed to a permanent collection, management and recycling system and a sustainable WASH system, which will be continued by a lasting local foundation. In the

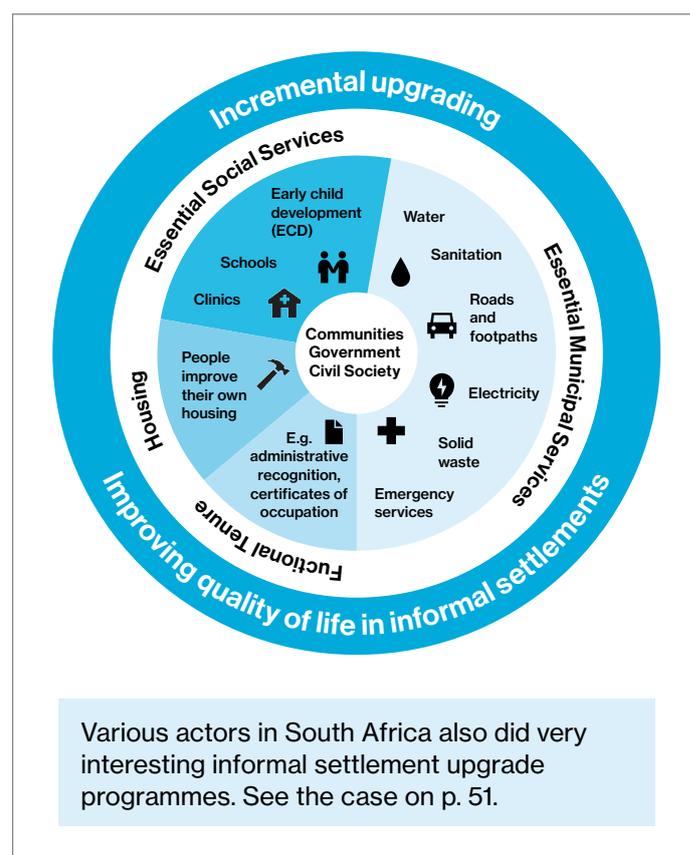
future, the partnership hopes to explore more innovations to make the system and community-based organisation sustainable. Overall, the efforts caused further impact with improved living conditions, health status, resilience and reduced threat of evictions for slum dwellers. Interventions have also contributed directly toward the local economy, with an enhanced market environment that provides increased access to housing products and services for low-income and vulnerable households, and a functioning circular economy. This includes an improved market with higher quality and more appropriate, more affordable, accessible, environmentally friendly and sustainable construction materials for adequate housing. The project also supported job creation. For example, over 60 masons were trained on ISSB and plastic block creation, and 50 others were trained nationwide in ISSB construction. Supporting small and community-based enterprises for water supply, waste management and construction materials production also impacts the local economy and integrates sustainability throughout the program.

The various efforts of the partners resulted in systemic and sustainable changes at the policy level, in planning, budgeting and service delivery for urban slum communities, including the establishment of the Slum Upgrading Unit within the National Housing Authority. This enhancement of policy and market conditions creates a more enabled environment for the delivery of affordable housing.¹¹⁶

Lessons and next steps:

Innovative, affordable housing solutions in any context require evidence-based community-, market- and policy-level solutions that stem from a deeper analysis of the entire housing ecosystem. This includes understanding the housing market conditions; the policy environment; and the social, economic and environmental realities that communities face. It is critical to establishing strategic people-public-private partnerships. Comprehensive, integrated urban housing programmes are critical to improving the living conditions in vulnerable and low-income communities. Systemic market and policy interventions in targeted geographic areas lead to greater outcomes and demonstrate the transformational impact of housing. Synergies must be sought between the different sectoral solutions, using innovations. A lesson

from this program is that it is important to understand the affordability levels and suppliers, the existing housing conditions, and access to savings or microloans and the informal economies, along with increasing the security of tenure. As most of the poor build incrementally, then people will not improve their housing if these ingredients do not exist, as there is little motivation. Slum upgrading is part of a much bigger picture that must be taken into consideration and cannot be isolated. Overall, the program in Monrovia is a best practice because of its integrated, comprehensive approach that connects all the dots of the value chain and creates systemic change. It is the model to replicate in other countries, including in secondary cities, many of which are not planned and share the same challenges. This case study is an example in how to look at the housing ecosystem and local capacities at all levels, and then use these leverage points to galvanize action.



117

116 Habitat for Humanity, TCIS & Habitat for Humanity Liberia, 2016. Slum Upgrading for Affordable Housing Framework: Facilitating increased access to affordable housing through inclusive market approaches.

117 From the toolkit: Misselhorn, M., 2017. "Preparing to Scale up Informal Settlements Upgrading in South African Cities: A City-wide Approach." Toolkit for metros. <https://www.ukesa.info/library/view/programme-management-upgrading-toolkit>



communities in their countries and cities. PSUP also operates through nongovernmental organisations, the private sector and universities worldwide. It encourages national and local governments to mobilise resources and contribute financially to address structural problems. PSUP initiatives bring multiple stakeholders together and build platforms for learning, cooperation and coordination. This supports the strategy of implementing a citywide approach to integrate slum upgrading with the city's wider development strategies and creates progressive change of mindset at both the community and government levels.¹²¹

The PSUP focuses on the challenges in slums and informal settlements and works in close cooperation with the communities, based on partnership and initiative. Core areas of focus include housing, participation, livelihoods, water and sanitation, tenure security, waste management, gender equality, and climate change. The PSUP approach emphasises that slum dwellers should have a say in how they want to live in the future and gives them voice and equal opportunities as partners to contribute ideas and solutions. The programme also focuses on the most vulnerable groups in slums, including women, children, young people, disabled people and the elderly. The PSUP provides support to guide financially viable, large-scale programmes and projects to improve slums. It enables capacity building. PSUP projects help create job opportunities and boost the local economy to improve people's livelihoods through community-managed funds. The PSUP also ensures climate-compatible solutions to build the resilience of communities.

Impact and sustainability:

In the past 12 years, the PSUP has supported 5 million slum dwellers and 190 cities (targeting SDG 11). In addition, 51 governments have committed to participatory slum upgrading (SDG 1). More than 1,200 government and nongovernment partners now have a strengthened capacity in slum upgrading (SDG 4), and US\$1 billion has been leveraged from development partners (SDG 17). Concretely, over 800,000 people have had help with secure tenure (SDG 10), over 98,000 people received help in accessing water and sanitation (SDG 6), and over 126,500 people were supported with access to waste

v. The Participatory Slum Upgrading Programme: Building multistakeholder partnerships and ensuring community participation in over 40 countries

Context and challenges:

The biggest urbanization challenge still lies ahead. Over one billion people currently live in urban slums, and this number is still expected to increase dramatically, with a total of 3 billion needing adequate housing in cities in 2030 if no immediate action is taken¹¹⁸. Therefore, interventions such as slum upgrading; urban renewal; sustainable, affordable housing; and a more strategic planning approach to human settlements that create better living conditions for tomorrow are essential. The response to urbanisation is important to the AU and EU¹¹⁹, and the upgrading of informal settlements is a clear promise in the SDGs and the New Urban Agenda.

Actions:

The Participatory Slum Upgrading Programme, or PSUP¹²⁰, was founded in 2008 as a tripartite initiative of the Secretariat of the Africa, Caribbean and Pacific Group of States, or ACP; the European Commission; and UN-HABITAT. In more than 40 countries and 190 cities, national and local authorities followed the programmes' call for action. These stakeholders are now investing in strategic, participatory slum upgrading activities and sustainable urbanization together with the local

118 United Nations, 2019, SDG report. SDG 11 "Sustainable cities and communities". <https://unstats.un.org/sdgs/report/2019/Goal-11/>

119 See references earlier in sections A 3 and 4, p. 9 ff

120 <https://unhabitat.org/programme/participatory-slum-upgrading-programme>

121 <https://unhabitat.org/the-participatory-slum-upgrading-programme-psup>.

management services (SDG 13).¹²² The Participatory Slum Upgrading Programme continues to work in partnership with more than 40 countries and 160 cities with the aim of transforming slums to sustainable communities through a participatory, citywide slum upgrading approach. In Kenya, for example, local partnerships have emerged to respond to COVID-19, training over 30 community leaders in prevention.

Lessons and next steps:

A key lesson is that the government has to be involved at both the national and county levels and at every stage of the project in order for it to succeed. Community participation is also critical to define what the problems and possible solutions are and to organize.¹²³ In June 2020, the PSUP launched a partnership initiative for the private sector to look for best-practice community-led solutions, business potential, and bankable project innovations for informal settlements.

6. Policy and public partnerships: Comprehensive housing strategies

a. Context and recommendations from practice

In every topical introduction of this compendium, it was emphasized that policy changes are required at the national and local levels. Global and regional goals, agreements and commitments now must be implemented. Further national policy framework development is necessary to ensure rights, catalyse the opportunities, and decrease or reverse the vicious circles of perpetuation of poverty, lack of opportunity, and marginalisation.

This last chapter emphasizes the comprehensive approach, focusing on duty bearers and how to catalyse the public-sector role. Agenda 2030 and the New Urban Agenda emphasize the integrated nature of the goals and the work needed to meet the targets. The introductions to several chapters of this compendium – and many lessons learned – repeat the importance of having a comprehensive, integrated approach to housing, land and basic services, especially in urban contexts.

A holistic, integrated, comprehensive approach is critical to **overcoming inequality and ensuring non-discrimination**

and inclusion, leaving no one behind. This requires mainstreaming a people-centered human rights-based approach. Gender-responsive strategies are key, with a focus on **gender equality and empowerment of women**, and must be included in all development, particularly in the sectors of housing, land tenure and slum upgrades. **Minorities and indigenous people, refugees, displaced populations, migrants and special-needs groups** (e.g., people with disabilities, children, young people, orphans, and people affected by HIV) must also be taken into account, as they are marginalised and the negative effects on them are compounded. Such a comprehensive approach must then link numerous sectors and priorities and ensure their coherence and synergies:

- Fair administrations and procedures; access to the legal system; right of assembly; governance and accountability systems; equity in access to investments and financing, construction, energy, digital connections, training, primary health, education, childcare, WASH and other services.
- Social protection, peace and security, and measures for non-harassment.
- Disaster risk prevention and management, building resilience, resource efficiency.
- Environmental protection and the response to climate change and disasters, providing green spaces.
- Economic opportunities for all, especially women, young people and the most vulnerable, with the creation of decent jobs, support for entrepreneurship, protecting livelihoods and assets, and sustainable consumption.
- Healthy use of foreign investment, affordable and well-managed domestic and urban local resources generation and procurement.

A territorial approach will be most useful given mutual influence of rural and urban areas. In a good territorial approach, cities and human settlements “act as hubs and drivers for balanced, sustainable and integrated urban and territorial development,” recognising the strong mutual influence and strengthening economic, social, resilience and environmental links among urban, peri urban and rural areas, ensuring the well-being and development of all (e.g., ecology, economic value chains, the holistic management

122 <https://unhabitat.org/programme/participatory-slum-upgrading-programme>
https://unhabitat.org/sites/default/files/2020/09/psup_newsletter_september_2020.pdf

123 Ministry of Transport, Infrastructure, Housing and Urban Development, State Department of Housing and Urban Development in Kenya.
<https://www.mypsup.org/Interview>

of risks and global public goods such as water, etc.).¹²⁴ This will require coherence between rural and urban development policies (such as pollution, water use, waste, agriculture value chains, etc.).¹²⁵

In the past two decades, African countries have been developing and establishing land and housing policies. UN-HABITAT has provided national technical assistance and support. Nevertheless, much work is still needed. Concerted and strategic policy and advocacy efforts are now needed to ensure adequate, comprehensive policy frameworks. This will also require capacity building, accountability mechanisms and support. The policies must then be implemented and enforced fairly, affordably and in a timely manner. This policy and practice change, and the various solutions and innovations to put it into practice, will require people, public and private partnerships, linking actors at various levels, each playing their role with strong coordination and information sharing. Strong data collection, digitalisation, monitoring and transparent information sharing will improve decision-making, efficiency, accountability and impact.

b. Cases

i. South Africa: Working with government to change housing policy for informal settlements¹²⁶

Context and challenges:

The expansion of informal settlements has become a key feature of urban and peri urban settings in South Africa. Recorded informal settlements have grown from 300 to 2,600 in 20 years, holding over 1.4 million estimated households. The expansion of informal settlements is a critical housing and land-related challenge requiring innovative, participatory and multiactor responses, both within communities and alongside government actors. Initially, the government wanted to “eradicate” settlements, in part by a massive building project to provide 3 million subsidized houses. This was not realistic, attainable or sustainable, as the need grew more than the costly solution, which did not reach the most vulnerable. But

as the government shifted to a slum-upgrading model, municipalities faced complexities and barriers as the many needs were interwoven and they lacked resources and capacity.

Actions:

In South Africa, these challenges were addressed over time at various levels, from the national to local, with several key actors each playing a role and in strategic partnerships.

National level:

First, **UN-HABITAT** worked closely at the national level, with the Ministry Department of Housing embedding itself, giving visibility, raising capacity, giving technical support to policy drafting, finding financing, and working on the Right to Housing and to end evictions.

Additionally, **Cities Alliances** supported the national authorities, working with the National Department of Human Settlement, with partial support of the World Bank. Building on pockets of good practices, they conducted research on markets in informal settlements and worked with branches of government that were less well-resourced. The national debate and mandate shifted from providing houses to developing and upgrading existing informal settlements. This was also affected by social upheaval, in part due to the lack of service delivery and the realization that the state could not meet its housing promises at the rate of the growth in needs. Subsequently, the government began to prioritize slum upgrading. Authorities started to address the diverse needs of their urban informal settlements’ residents, including security of land tenure, access to services, and construction support, as part of the national housing policy. UN-HABITAT and relevant ministerial actors helped the effort by presenting this argument and its clear benefits to Parliament.

The **National Upgrading Support Program** was then put in place to support the National Department of Human Settlement in its implementation of the Upgrading Informal Settlements Programme, or UISP, with the objective of eventually upgrading all informal settlements in the country. It included the criteria for the categorisation of slums, from unsafe/unfeasible to those ripe for upgrading and requiring infrastructure and spending. The NUSP also

124 EC Communication, 2013. “Empowering Local Authorities in Partner Countries, for Enhanced Governance and More Effective Development Outcomes,” Brussels, 15.5.2013, COM(2013) 280 final. These recommendations also were subsequently included in the United Nations, 2016, the New Urban Agenda

125 EC Communication, 2013. “Empowering Local Authorities in Partner Countries, for Enhanced Governance and More Effective Development Outcomes,” Brussels, 15.5.2013, COM(2013) 280 final.
Kroeker-Falconi, C., and Habitat for Humanity International Europe, Middle East and Africa, 2016. “Policy Paper: Habitat for Humanity’s Recommendations to the EU on Revising the European Consensus on Development and Implementing the UN 2030 Agenda for Sustainable Development and Habitat II New Urban Agenda.”

126 Sources include advocacy briefs and the following.

started providing technical assistance, capacity building, and funding to provinces and municipalities for upgrading projects (tenure, basic services, social and economic support). Under this program, voluntary relocation was allowed only in exceptional cases. The UISP became a national mandate and was placed in the National Housing Code.

With the support of Cities Alliance, the World Bank, the Swiss Agency for Development and Cooperation, and Urban LandMark, a **toolkit** was developed¹²⁷ to help municipalities implement slum upgrading and efforts to provide land tenure. This was accompanied by technical assistance as part of a wider multicountry project in several cities of Africa, including Cape Town. The support was meant to spur the scaling of slum upgrading implementation on the basis of the NUSP and related policy.¹²⁸ **The Urban Knowledge Exchange Southern Africa**,¹²⁹ or UKESA, developed for knowledge exchange among key actors in these processes, now continues to exist as a library and comprehensive platform with resources.

Provincial level – Durban:

Durban Province had a history of supporting informal settlements and political will for decades, along with a strong NGO sector and a culture of collaboration with civil society organisations. So the province used the NUSP to move to citywide upgrading with very good results. On the basis of this approach and these experiences in Durban, the main actors – Mark Misslehorn, CEO at Project Preparation Trust, and Faizal Seedat, senior manager of human settlements at eThekweni Municipality – developed the toolkit, interacting with leaders of seven other urban municipalities. This toolkit is now used by the NUSP nationally.

This also led to concrete impact in specific informal settlements at the “metro” or municipal level. For example, the experience of the slum upgrading process of eThekweni Metropolitan Municipality in Durban province¹³⁰ was led and documented by Cities Alliance and Project Preparation Trust. This included:

1. Processes of formal housing provisions (which took place from 1994 to 2010).
2. Interim services provisions (which took place from 2010 to 2020).
3. The final optimised citywide incremental upgrading aimed at strategic aspects such as incremental planning solutions, optimised pipeline planning and prioritization, or expanded partnerships with civil society organisations, among other areas.

“We are moving towards an optimised citywide incremental upgrading approach. One challenge is the coordination between municipal departments,” Faizal Seedat said at a global conference. Mark Misselhorn, added: “Upgrading requires sustained engagement, planning and follow-through over periods of many years. Most municipal departments are stretched to the limit addressing service backlogs.” This is why the toolkit and Urban LandMark platform are so important for municipalities, in order to spur the implementation of settlement upgrading, which has not yet been implemented at scale and citywide around the country.

Provincial level – Western Cape:

A wide coalition of actors participated in the implementation in **Western Cape**. They helped the government gather information and data on informal settlements in order to identify the unique needs of these diverse communities. Their work and the successful advocacy, strategic partnerships and policy efforts impacted the strategy and method of participatory informal settlement upgrading and also improved the construction value chain, WASH access, security of tenure and other sectors.

In 2013, Habitat for Humanity South Africa developed four advocacy research reports that investigated the ways informal settlement upgrading processes and systems can be formulated to allow for extensive community involvement and how community capacity can be built to provide avenues for final settlement consolidation. Then they partnered with the Community Organization Resource Centre, a South African member of the Slum Dwellers International Alliance. This collaboration, with support from an NUSP grant, enabled the development of a Capacity Building and Sustainable Livelihoods Programme for Stellenbosch Local Municipality, along

127 Misselhorn, M. 2017. “Preparing to Scale up Informal Settlements Upgrading in South African Cities: A City-wide Approach.” Toolkit for metros. <https://www.ukesa.info/library/view/programme-management-upgrading-toolkit>.

128 du Preez, M.; West, Crystal; Hudson, Tamzin; and Sumeghy, Gyorgy, 2017. “Policy/System Change to Impact 88,440 Individuals: A Summary of the Recent Advocacy Success by HFHSA in Q3 of FY17.”

129 <https://www.ukesa.info/>

130 Faizal Seedat, senior manager of human settlements at eThekweni Municipality, and Mark Misselhorn, CEO at Project Preparation Trust, presented at the 2020 Housing Conference in South Africa.

with a resource guide to build the capacity of intermediary organizations in the provision of participatory services in informal settlement upgrading contexts.

Habitat South Africa convened the Practitioners Platform, bringing together urban-sector specialists to share experiences and design collective responses and policy recommendations. The platform used this research, documentation and lessons to influence informal settlement upgrading and social development policies by engaging with provincial and local policymakers, government officials and the private sector. With support from Solid Ground and the Ford Foundation, Habitat South Africa joined a consortium with the Palmer Development Group and Isandla Institute to develop an informal settlement strategy. This also opened a space to contribute to policy. In the successful consortium, each organization contributed to a set of technical documents setting the strategic direction and expert content for the Informal Settlement Support Plan, or ISSP, in the Western Cape. The ISSP guides municipal departments for their approaches, processes, planning, actions and monitoring for the in situ settlement upgrading. The ISSP was framed to:

1. Encourage in situ incremental development by improving living conditions and tenure security where people reside and use a participatory neighbourhood development planning process to guide phased development.
2. Focus on scaling up, by having current programs benefit more informal settlements and improve living conditions faster.
3. Minimize relocations to avoid disruptions to existing community networks and relocate only those households located in high-risk and hazardous areas.

The ISSP is flexible, considering the need for a range of upgrading options and innovations. It also includes a prioritisation tool that helps in deciding which slums to upgrade and what types of interventions are most appropriate.¹³¹

Local level:

Some NUSP funding is available to help provinces and municipalities fast-track solutions and costly basic services. Typically, the most pressing need is WASH, often drainage. Tenure security is also supported, often in the form of basic documentation to avoid eviction, because the settlements are now formally recognized.

In some provinces, such as Durban and Western Cape, there has been support through the NUSP grants, and a participatory delegation of responsibilities to civil society organisation' actors or consortia. The Western Cape authorities and some active municipalities have allocated specific informal settlements to specific trusted actors, for them to lead the in situ practical solutions and improvements.

At the request of the local authorities, Habitat for Humanity South Africa works in local settlement upgrade implementation projects. In Cape Town, Cities Alliances and Sun Development Services are also piloting upgrading in five informal settlements and are now working to secure tenure.



¹³¹ From ISANDLA, Habitat for Humanity South Africa, PDG, 2016. "Informal Settlement Support Plan: Design and Tenure Options." Draft.

*Figure 1: Incrementally improving services (NUSP)***1 Basic Services**

- Reduce the risk of fire
- Basic access (emergency services/mobile clinics)
- Provide portable water
- Manage solid waste
- Provide for sanitation

2 Social Services

- Healthy facilities
- Schools
- Public transportation
- Special needs (HIV/AIDS, child headed households, disabled)
- Day care
- Recreation

3 Economy

- Local economic development (LED)
- Job creation
- Support for micro-enterprises
- Food security

“Interim arrangements comprise a continuum of interventions ranging from emergency services to agreed standards of interim services, mainly but not exclusively engineering services. They must also include the provision of social facilities and economic interventions.”

NUSP, 2015, p2

Impact:

The impact of these efforts was substantial, including the broad national change of direction toward a more effective and sustainable investment in adequate housing for all. This is demonstrated by the NUSP mandate, policy, priority and funding made available. Provincially, the ISSP was adopted by the Western Cape government in 2017. Through the ISSP’s practical approach, there are new opportunities to engage with upgrading interventions that will have concrete, on-the-ground impact. The consortium has projected that as a result of the drafting and adoption of the ISSP, 60 informal settlements of the province have been prioritized for upgrading by 2020, benefiting 88,000 people or more.

In South Africa, the process of policy and support has taken time, and allocations have been slow. The process requires provincial and local political will, which calls for further advocacy. At the local (municipal) level, many slum upgrading projects have been completed. A settlement in Cape Town, for example, now has an innovative community centre, a sanitary facility with recycled wastewater, violence prevention programs and roads, and it is working on securing tenure for residents.

Lessons:

- **Partnerships and consortia are key.** Working alongside diverse partners, particularly government actors but also the private sector, international organisations, and a wide range of civil society organisation actors, and with the participation of the people and families affected led to these successful results. For the public actors, bringing practical, evidence-based support, capacity and visibility to policymakers and public implementers had profound effects on the context and the opportunities.
- **Long-term perspective and vision are important, requiring investment for results.** The ISSP approach revealed that to achieve the mandate to upgrade all informal settlements, it was integral to shift the focus toward incremental upgrading. System approaches and “sites and services” take longer (10 to 20 years), and it takes many factors for policy to reach good implementation on the ground.
- **A comprehensive perspective is needed.** When people feel secure in their environment, they invest in their own housing incrementally. Many actors working in various sectors and services enable all factors

to align toward success. An integrated systems approach to housing that addresses the root causes of dysfunction, interactions and links in a fluctuating context and the needs of households in slums (health, economic, infrastructure, etc.) is key.

- **Evidence-based advocacy forms a foundation for success.** Research, robust monitoring and evaluation practices, impact data and a culture of learning and building on lessons will enable success. In order to capture knowledge and ensure cross sharing, actors should collect best practices and enable contact with expertise, including those in the academic and consulting space.

The toolkit and uKESA platform will continue to be useful, for metropolitan areas and for secondary cities. This toolkit forms part of the knowledge resources provided by the National Upgrading Support Programme through its various strategic partners, which include the Cities Support Programme, or CSP,¹³³ of the National Treasury. The objective is to collaborate to further realise the objectives of the national Upgrading of Informal Settlements Programme, or UISP. It also forms part of the CSP work pertaining to the framework for scaling up informal settlement upgrading,¹³⁴ which is being implemented in partnership with the National Department of Human Settlements and NUSP. Much is still needed to address the informal settlements and ensure their rights.

In Monrovia, Liberia, the Settlement Upgrade Programme has also worked at various levels with public, private and citizen partners toward comprehensive public policies (see the case on p. 45).

Slum Dwellers International uses the same participatory, multistakeholder approach in Kenya and Namibia (see p. 42 ff).

UN-HABITAT, partnering with the EU and ACP, is working in countries around Africa in the Participatory Settlement Upgrade Programme. This initiative is focused on policy, legal and regulatory changes, working with multiple stakeholders. See the case on p. 49.

Example of a global tool to support policy and public partnership initiatives:

The Global Housing Policy Indicators portal

GlobalHousingIndicators.org

The Global Housing Policy Indicators, also known as the GHI, are a useful tool for supporting policy and advocacy and creating dialogue at various levels of government in order to improve the policy framework. An effective advocacy strategy starts with the analysis of the existing policy framework to plan what changes are needed, what policies or commitments need implementation, and what barriers or procedures must be improved. The GHI provide evidence for action – a basis for advocates to engage with national and local officials to embrace policies that work and change those that impede progress.

The GHI effort is active and ongoing. It is understood that a single assessment, no matter how comprehensive, is not sufficient without discussion, verification and even disagreement on how policies are captured and described. Thus stakeholders of housing and land are invited to engage and help improve the tool and the findings.

The GHI arose from a growing recognition among housing practitioners that a standard format was needed for collecting and analyzing housing policies across cities and countries. Primarily based on the work of Shlomo Angel and previous efforts by the World Bank and UN-HABITAT, Habitat for Humanity International developed a research agenda that prioritized the need to measure global housing performance and policies and engaged partners to help assess results.

The Global Housing Indicators collect consistent, objective, reliable, and comparable information on the policy environment for adequate and affordable housing.

Continued overleaf...

¹³³ https://csp.treasury.gov.za/Resource%20Centre/Components/Pages/Human_Settlements.aspx

¹³⁴ <https://csp.treasury.gov.za/Resource%20Centre/Components/Pages/Human%20Settlements/HS13.aspx>

The GHI include information on the policies and practices under which housing in a country is (or is not) owned, rented, financed, subsidized, serviced, regulated, planned and built. The GHI were created by and for housing practitioners to use as a standard way to collect information about housing policies across cities and countries. The Global Housing Policy Indicators enable measuring and monitoring the policy environment especially for the urban poor. An extensive, transparent assessment tool, the indicators help inform debate and provide a basis for developing strategies and shaping policies for a well-functioning housing system.

The website features a one-stop portal for data, discussion, debate and dissemination, where information can be found by country, location and subtopic, and where comparisons are possible. Nearly 25 cities have been evaluated using the GHI assessment tool.

The housing policy regimes of the GHI

1 Subsidies

- Types of subsidies
- Benefits
- Targeted groups
- Transparency
- Government priorities

2 Regulations

- Land use restrictions
- Exclusive zoning
- Building regulations
- Rent control
- Environmental protection

3 Property rights

- Barriers to ownership
- Titling and alternatives
- Squatters rights
- Eviction practices
- Slum clearance

4 Housing finance

- Availability and terms
- Underwriting
- Risk management
- Secondary markets
- Microcredit

5 Infrastructure

- Roads and public transport
- Water and sewer
- Electricity
- Police and fire protection
- Planning and funding



Conclusions

- The cases of this compendium show that housing is much more than houses, it includes a whole value chain of supply and demand, basic services, land tenure security, and attention to urbanisation and informal settlements. All are addressed by human rights, the SDGs and the NUA. Practical applications and implementation must take into account the whole ecosystem of housing, which covers the actors and factors that ensure physical housing access, along with the household, community, housing market and sociopolitical environments and their effects on production, building, input value chains, financing, supply, demand, barriers, quality, and other market and behavioural factors. A wide range of solutions are required, on a continuum, with flexibility, to be fit for purpose in each context. Comprehensive, integrated approaches work best.
- The policy environment is critical and requires attention, careful strategies, planning and time. Policy frameworks and specific policies, regulations and public practices are needed to ensure sustainable, lasting impact, and to build on the positive influence of the public/government environment and the role of authorities as duty bearers. This change requires strategic advocacy efforts. Implementation does not always follow. It is a long-term and iterative process.
- Evidence-based strategies are most successful. Data collection also enables buy-in, collaboration and more effective responses. This compendium has shown the importance of research and impact evaluations. Capacity building of public actors, particularly when linked with evidence and knowledge exchange has proven to be very effective.
- Partnerships are key, at all levels and with all relevant stakeholders: the families concerned, organised civil society organisations, experts, experienced NGOs, and the private and public sectors at all levels (from community to national, technical to political). Many cases illustrate the importance of PPPP – people, public, private partnerships – for results and sustainability. Communities, families and their community-based organisations must participate actively. Specifically, women, people living in poor conditions, and vulnerable or marginalized groups must be included and consulted in decision-making processes at all levels of government. Communities know their unique needs and should play a critical role in defining their future. A range of civil society organisation and international organisation actors help with capacity, financing, technical support and advocacy. Local coalitions, networks, platforms and partnerships play an essential role. Coalitions and networks are also spaces to convene best practices, which can play an important role in reducing poverty, serving adequate and affordable housing needs, access to land and other key themes. By joining with community members and stakeholders, we can build consensus and local capacity to address these common issues in achieving housing and land policies. It is also critical to engage the public sector and useful to provide innovations for increased effect and sustainability, and to galvanise the contributions of stakeholders, particularly the private sector. Close, open and supportive collaborations are most effective, including with the local, provincial and national authorities in their relevant ministries and departments, among them and with the other stakeholders.
- This compendium demonstrates that the advances in housing in the broad sense are aligned with the new priorities of the EU and Africa, including in the areas of job creation, green alternatives and circular economy, digitalisation, galvanising innovation, and including young people. There are interesting and successful innovations that need to be brought to scale and receive strong investment in order to meet the global commitments of the SDGs and NUA, and to address many other related areas of change.

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