

Informal Settlement Upgrading Initiative through the Home Equals Campaign



Problem and Context

Malawi is one of the fastest urbanizing countries in the world. The fast pace of urbanization has outstripped the capacity of local governments to provide adequate infrastructure and services, while most new housing emerges in informal settlements without secure tenure and access to basic services. An estimated 1.9 million people live in informal settlements, areas that are characterized by extreme hazard exposure and marginalization. In Lilongwe alone, 76% of the city's residents live in slums.

These challenges are exacerbated by policy and governance implementation gaps. City development plans are not monitored or enforced, and officials are rarely held responsible for this neglect. Although laws like the Local Government Act and National Land Use Policy empower citizens to engage with the state, this potential is unrealized due to misinformation, misapprehension of rights, and a limited capacity to advocate.



Solution Developed

As a key part of Habitat for Humanity's "Home Equals" campaign, Habitat Malawi initiated the community-driven slum upgrading pilot project in Area 27, Lilongwe.

This initiative:

- Empowered resident networks to advocate for participatory land-use planning and securing official city approval for layout plan.
- Facilitated the production of Certificates of Lease formally granting them secure tenure rights and integrating their plots into the city's legal framework.
- Facilitated the establishment of housing savings groups to build capital to finance incremental housing improvements and foster resilience.
- Supported the new housing construction and improvements in the area.
- Implemented physical improvements like road grading, drainage, and water/sanitation access.

The model that has been formally adopted in the National Slum Upgrading and Prevention Strategy which is currently under development. The strategy once finalized will indirectly benefit about 1.9 million people currently living in informal settlements across Malawi.

Implementation

The solution involved a series of interconnected actions in “Area 27”, an informal settlement in Lilongwe. This community driven process began by empowering resident networks to advocate for themselves, leading to participatory land-use planning. This effort culminated in the official approval of a formal layout plan by the Lilongwe City Council. The project then advanced to physical implementation, including road grading, drainage work, and improvements to water and sanitation access.

The key actors in this initiative were Habitat for Humanity Malawi (HFHM), which acted as the catalyst and facilitator; the Area 27 resident networks, who were the primary participants; and the Lilongwe City Council, the government body that provided crucial official approval. The implementation timeline progressed from community mobilization and planning to official plan approval, culminating in the infrastructure upgrades.

This successful pilot was supported by HFHM's resources and funding through the Home Equals campaign. Its most vital asset was the strategic partnership between an international NGO, organized community groups, and a formal government body. This tripartite model was essential for achieving both immediate community impact and broader policy change.



Enablers & Obstacles

The initiative was propelled by several key enablers:

- Profound community engagement built trust and established a shared vision among residents. This momentum was leveraged to secure political buy-in from the Lilongwe City Council, culminating in approval of the layout plan.
- The partnership between HFHM, the community, and the council provided integrated technical, social, and institutional support.

Significant obstacles were encountered:

Within the community, resistance emerged to aspects of the planning process, including reluctance to cede land, concerns over demolition of structures and trees, and hesitancy to begin paying city rates. These were addressed through transparent dialogue, participatory planning, and fair relocation processes, securing community consensus.

Simultaneously, a major systemic obstacle was the absence of a national slum upgrading policy. This was overcome by using the pilot as proof of concept, catalyzing Malawi's first National Slum Upgrading and Prevention Strategy.

Results & Impact

This initiative delivered significant tangible outcomes, directly providing 402 families (approximately 1,050 people) with formal security of land tenure through the approved layout plan. Qualitatively, this newfound security has reduced the constant threat of eviction, provided a critical asset for economic resilience and empowered some residents to confidently invest in improving and upgrading their own homes, demonstrating a powerful shift from temporary occupancy to permanent belonging.

In the longer term, this project seeds broader transformation. The community benefits from improved public health through new drainage and sanitation, reducing flood risk and waterborne diseases. Economically, stabilized households can build equity and productivity. Environmentally, planned infrastructure promotes safer waste and water management. Most significantly, the project's success provided the proven, scalable model for Malawi's first National Slum Upgrading and Prevention Strategy, promising to replicate this impact for millions of citizens nationwide.

Number of beneficiaries

The project directly benefited 402 households (approximately 1,050 individuals) by providing security of land tenure and enabling housing improvements through savings groups. The project also provided a proven, scalable model that was instrumental in informing and catalyzing the development of Malawi's first National Slum Upgrading and

Prevention Strategy which will potentially benefit over 1.9 million people. Success in Area 27 offered tangible evidence and a practical blueprint, moving slum upgrading from a peripheral issue to a central national priority.

Evidence of impact

The following are the evidence of impact:

- a. HFHM project has been reported in the Malawi country report on the progress of New Urban Agenda published on the Urban Agenda Platform: <https://share.google/Jn4VA5vvBhVdkieqi> p.26, 73.
- b. Advocacy Newsletter: <https://habitat.mw/wp-content/uploads/2025/08/HFHM-ADVOCACY-NEWSLETTER-25.pdf>
- c. approved layout plan for the informal settlement for Area 27: <https://habitat.mw/wp-content/uploads/2025/01/APPROVED-LAYOUT-PLAN-FOR-AREA-27.pdf>
- d. [Revised Final Report - STRUCTURAL ASSESSMENT OF HOUSE REPAIRS IN AREA 27 SECTOR 3, LILONGWE CITY 20250707.pdf](#)
- e. [LEGALIZED LAND-SECURE LAND TENURE.pdf](#)

Replication & scale up - How can this housing practice be scaled up to expand its scope and reach?

This practice can be scaled up through the implementation of the model as a core part of Malawi's National Slum Upgrading Strategy. This enables systematic replication by municipal governments across the country. This policy framework allows for scaling the approach to other cities, significantly expanding its reach to millions of informal settlement dwellers.

Policy uptake

The practice directly informed and catalyzed Malawi's first National Slum Upgrading and Prevention Strategy. The community-driven model from Area 27 including participatory planning, tenure formalization, and infrastructure upgrading provided the evidence-based blueprint for the national policy. This successful pilot demonstrated a scalable approach, convincing policymakers to adopt and institutionalize these methods as the standard for slum upgrading initiatives.

Lessons & Takeaways

We would revise our approach to ensure deeper community understanding and sustainable outcomes. Firstly, allocation of more time and resources to the participatory land demarcation and surveying phase. The technical nature of plot alignment and tenure documentation required a more iterative and visual

learning process; a quicker pace risked some residents signing agreements without fully absorbing the long-term implications of the formal layouts. Secondly, our initial community savings group model could have been strengthened by embedding more robust financial literacy training up front, rather than reactively, to better prepare members for managing construction loans and long-term maintenance costs.

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