



## Addressing the Challenges of Affordable Land and Housing in Sub-Saharan Africa

Sani JibirDukku

Department of Urban and Regional Planning Abubakar Tafawa Balewa University Bauchi, Nigeria  
Corresponding Author: Sani JibirDukku

Received 25 January, 2018; Accepted 09 February, 2018 © The Author (S) 2018. Published With Open Access At [Www.Questjournals.Org](http://Www.Questjournals.Org)

### Abstract:

The provision of affordable housing at scale remains a challenge to most countries especially those in Africa. While the continent is the most rural region in the world, it is urbanizing fast. Every day for the coming fifteen years, Africa's cities will have to accommodate an extra 40,000 people. Urbanization will continue to place immense strain on affordable land and housing provision in the coming decades. This article canvases the state of affordable land and housing in sub-Saharan African countries. It provides a background and history to affordable housing; discusses current housing needs, quality, tenure modalities and building typologies; and reviews recent approaches to increasing the affordability and accessibility of land and housing supply. Scaling up affordable housing provision has the potential to contribute to national economies, create jobs, improve the construction industry, and improve the living conditions for the health and wellbeing of the people. What is needed most, however, is political will. Governments must be more than enablers. If affordable land and housing is to be developed at a scale that such rapid urbanization necessitates, they must be pro-active leaders.

**Key words:** Urbanization, Land, Housing, Affordability

### I Introduction

Land is fundamental to the provision of housing: if there is no land on which to build housing, none can be built, irrespective of the availability of other inputs required for housing delivery. In particular, the location and cost of residential land are important determinants of housing affordability. Indeed, according to the International Housing Coalition (2007) government housing officials, housing developers, housing finance institutions and independent experts in Africa all cite the unavailability of well-located serviced land at reasonable prices as perhaps the major constraint to 'going to scale' in the production of affordable shelter.

#### 1.1 Land Policy and Legislative Frameworks

Sub-Saharan Africa is still dealing with the legacy of its past, and more specifically its colonial history and accompanying land policies and legal frameworks, which include Eurocentric land tenure systems based on individual titling and biased land distribution. In many countries such as Kenya, Namibia, South Africa and Zimbabwe, this legacy is still contributing to the crisis associated with land, in both rural and urban areas, even after the attainment of independence UNECA (2010). Some countries, for example Burkina Faso and Mozambique, have dealt with this legacy through large-scale land nationalization programs.

There are positive signs of action toward improving access to land in African countries through the commitment of African governments to land reform. This is clearly evidenced in the Land Policy Initiative (LPI), which, in essence, seeks to improve land governance and 'strategically guide Africa's rapidly growing cities for long-term sustainability. LPI is a joint initiative between the African Union Commission (AUC), the United Nations Economic Commission for Africa (UNECA), and the African Development Bank (AfDB). It was initiated in 2006. A Framework and Guidelines on Land Policy in Africa was endorsed by African Heads of State and Government in 2009, and the framework was launched in October 2010. Likewise, African governments affirmed their commitment to improve land registration, equity, management, and access at the 2010 African Ministerial Conference on Housing and Urban Development (AMCHUD), held in Bamako, Mali in November 2010 (AMCHUD 2010). The Bamako outcomes advance those of previous AMCHUD conferences: the inaugural conference in Durban, South Africa (2007) which focuses on developing an enhanced framework for

sustainable shelter production and development in rapidly urbanizing African cities, and the Abuja, Nigeria (2008) conference which focused on overcoming finance challenges for sustainable urban development. The endorsed Bamako Declaration has a strong focus on the fundamental importance of land for development, stating:

*We, African ministers responsible for housing and urban development.....*

- *Committing ourselves to promoting housing reforms that can make land available for sustainable urbanization and to providing housing opportunities as scale as a key element in slum prevention.....*
- *Recognizing the centrality of land as the primary base of sustainable urban development and as providing linkages between the economic, social and environmental developmental processes in our countries and African region as a whole.....*
- *(6) Reaffirm our commitment to facilitate access to urban land for all citizens and to ensure security of tenure for the urban poor in line with the Millennium Development Target of improving the lives of slum-dwellers by 2020.....[and]*
- *Commit ourselves to create National Urban Forums as a means to strengthen partnership between our governments and all stakeholders and to build a consensus for responding effectively to the challenges of rapid urbanization (UNECA 2010, p.8).*

### **1.2 Provision of Land for Housing and Availability of Affordable Land**

Many countries in Africa still have operational systems of traditional land allocation, for example, stool and skin land in Ghana, alongside and even overlapping the systems based on individual titling derived from European law. Most are based on community rights and decision-making and it often costs little for locals to gain use-rights to land. In earlier times, they ensured that most households could afford to own modest, durable accommodation. The change in titling system is likely to involve significant transaction costs and would take land-holding outside the affordability of many households.

Public provision of serviced land and housing, especially to low-income households, is on the decline in many African countries for several reasons. These include technical capacities, widespread illegal practices and corruption, and lack of political will (UN-HABITAT 2006b). Furthermore, development of urban land inherently involves significant risks, which the public sector is usually not well placed to assume responsibility for. These risks are consequently borne in such a way that:

- Land under public ownership and control is supplied where there is less demand for it;
  - The process often inadvertently subsidizes middle and upper income households rather than the poor.
- All of these problems lead to higher land prices and, consequently, unaffordable house prices (World Bank 2005). Some countries have tried to overcome these problems by creating parastatal bodies, with the responsibility of land development and provision to:
- Channel land and housing at affordable prices to low- and middle-income households;
  - Ensure that the land value increases associated with infrastructure provision are not appropriated by private developers; and
  - Undertake important but risky projects avoided by the private sector (UN-HABITAT 2006).

The Lesotho Housing and Land Development Corporation (LHLDC), a parastatal body in Lesotho, has been responsible for acquisition and development of land for housing since 1988, mainly through serviced plots and rental units (UN-HABITAT 2005c). Other countries have provided subsidies to make land more affordable for low- and middle-income groups. However, experience throughout Africa and beyond has regularly highlighted that it is very difficult to ensure accurate targeting of subsidies.

### **1.3 Access to, and Servicing of, Land for Housing**

Access to land, in particular serviced land, for housing is one of the major problems faced by practically all African cities. Unlike in other developing regions squatting, in the sense of illegal occupation of public or private land, is not a common form of access to land for urban poor households in Africa. Rather, most households access land for housing through the informal land market, which is based largely on customary land tenure practices but has become highly commercialized in many countries (Andreasen 1989). In Africa, access to urban land for housing is obtained in a number of ways, including the following:

#### **Informal Land Delivery Systems**

In many African cities, an acute shortage of well-located, serviced land for housing has caused prices to rise sharply. Therefore, formal sector housing developers (both public and private) are having to look for low-priced land on the urban periphery. However, the cost of servicing the land in the case of the latter often makes the housing developed thereon unaffordable to lower and even middle-income households (IHC 2007). Informal, or

illegal, occupation of land is consequently growing in importance in many cities in Sub-Saharan Africa. Indeed, informal land development is being increasingly seen as a rational way in which the urban poor can access land for housing where formal supply is inadequate, inflexible and unaffordable. Growing demand has led to informal land delivery systems becoming more commercialized. Thus, informal access to land, probably increasing through rental, is thus likely to remain the most important means of affordable access to urban land for housing for the foreseeable future (Jenkins 2006).

### **Sites-and-Services Schemes**

In addition to access to land, tenure security and property rights are key factors influencing housing adequacy and affordability. As the Global Land Tool Network (GLTN) advocates, land rights are best envisaged on a continuum, from de facto tenure located at the informal end of the land rights continuum (UN-HABITAT and GLTN 2008). This continuum highlights that land tenure involves an intricate set of formal and informal rights that range from various rights of use to conditional or full rights of use and disposal of the land.

Land tenure security is important because it has been shown to facilitate the consolidation and improvement of housing as the threat of eviction, and therefore lost investment, is lower when people feel secure in their location. However, it is important to note that ‘registered freehold’ should not be seen as the ideal or ‘preferred’ tenure modality, or as an ultimate right, and de facto tenure alone has been shown to be sufficient for households, especially those in slums and informal settlements, to consolidate and make improvements to their houses and settlements. Participatory enumerations – a surveying method that involves the urban poor in the counting and mapping of their communities – has proven to be an important first step in the process of enhancing tenure security and improving urban land management (UN-HABITAT and GLTN 2010).

Millions of households across Africa, in particular poor and women-headed households, lack tenure security. However, simple approaches have been effectively used to alleviate tenure insecurity in various countries in Sub-Saharan Africa. These include housing permits in francophone Sub-Saharan Africa, certificates of rights in Botswana, community land trusts in Kenya, temporary occupation licenses in Kenya, and communal ownership in South Africa (Buckley and Kalarickal 2005).

## **I. HOUSING**

The right to adequate housing is a fundamental human right, enshrined in various international human rights treaties and instruments, and applying equally to all people, everywhere. Therefore, as stated in the Global Strategy for Shelter to the 2000 ‘All nations without exception, have some form of obligation in the shelter sector, as exemplified by their policies, programs and projects (UNCHS 1990). And indeed, in the Istanbul Declaration on Human Settlements, governments reaffirm their commitment to ‘the full and progressive realization of the right to adequate housing .....and equal access to affordable, adequate housing for all persons and their families’ (UNCHS 1997).

### **2.1 Housing Policy and Legislative Frameworks**

The past few decades have seen important shifts and innovations in legislative frameworks and national housing policies and strategies, as governments in Africa have sought to achieve adequate and affordable shelter for all. The most significant shifts include the following:

- Development of national shelter strategies by many governments in line with HABITAT Agenda guidelines;
- Higher priority given to, and the development of innovative approaches for, slum upgrading;
- Increasing efforts to address discrimination against women and ‘gender-blindness’ in housing and service provision;
- Enhanced attention to the right to adequate housing;
- Recognition by governments of the potential positive role of rental-housing, with initiatives to support its development.

### **2.2 Current Affordable Housing Programs and Approaches**

Many governments have withdrawn from direct delivery of housing, as recommended in the GSS and HABITAT Agenda. However, public organizations are actively involved, in one way or another, in shelter production in a number of countries. They include government agencies, specialized institutions and financial bodies.

In Lesotho, acquisition and development of land for housing is the responsibility of Lesotho Housing and Land Development Corporation (LHLDC), a parastatal body formed under the Ministry of Local Government in 1998. The LHLDC has a fairly broad mandate, but it has mainly been involved with the

provision of serviced plots and rental units. Apart from the Land Survey and Physical Planning Department (LSPP), which sometimes does this, the LHLDC is the only current provider of land and housing (UN HABITAT 2005).

The Department of Housing in South Africa has produced 2.4 million houses between 1999 and 2011 – a significant achievement by any standard. Between 2006 – 2007 annual housing production increased from 252,000 to 272,000. As a result, the housing backlog was reduced from 2.4 million to 2.2 million units; and for the first time in the country's history, the backlog figure is lower than the number of houses produced (Social Housing Foundation 2007).

A key element of the new housing policy of South Africa has been the use of a wide range of targeted subsidies, for which all households with incomes below certain minimum levels qualify. Since 1994, the Government, working in collaboration with various civil society actors, has constructed more than 1,155,300 housing units that house some 5,776,300 people, or close to one-eighth of the total population of 40 million people (UNCHS 2001).

Past and current direct intervention efforts by government in Ghana have failed to reach low-income target groups or meet housing requirements. It has been estimated that between 1989 and 2004, at most 50,000 detached and semi-detached houses were constructed by the private sector, often with government subsidies. However, about 900,000 additional dwellings were built between 1984 and 1999, implying that the construction of informal housing considerably outpaced formal sector housing production. A study found that informal ways of incrementally developing and building housing creates a greater supply of affordable housing (CHF International 2004). In Botswana, three-quarters (75.5%) of housing units are either self-built for owner occupation or built by individuals for rental, making them comparatively more affordable (Von Rudloff 2007). African countries are increasingly adopting the public-private partnership model for low-income housing provision. Within this model governments utilize a variety of mechanisms, such as policy reforms, provide tax and land incentives, and subsidies to stimulate the private sector to develop land and housing at affordable prices.

### **2.3 Incremental Self-Help Housing**

In Sub-Saharan Africa, the tradition has been for housing to be built by small contractors engaged by the house-owner. The owner has to gather together the housing inputs (land, materials, permissions, infrastructure links, and finance) while the contractor simply brings labor and knowledge to the site and assembles the structure. Even paying the workers may be left to the house-owner. If money and materials run out, the contractor goes to another job until there are new supplies.

Remarkable numbers of houses in Africa have been constructed this way. Households that cannot access finance but can afford better accommodation than rental units located in inner city in slums often undertake the incremental self-help housing process. Indeed the process is perhaps the only housing approach common to all African countries that is affordable at the household level. Given low-income households' limited (and often intermittent) incomes and the high costs of land and building materials, incremental construction is a successful approach for households to secure housing as household finances allow. It allows households to progressively enlarge and improve their housing as their personal needs dictate and financial circumstances allow. It has too often been criticized and marginalized as a housing approach on the basis that it is not a short-term solution and that it produces houses of low quality, which is not always the case as many households contract out construction work to professionals rather than actually building their house with their own hands.

To harness the potential of incremental self-build smaller short-term loans that can speed up incremental construction are needed. An average household able to pay only \$8 USD per month for housing would not qualify for a commercial loan and would have to save for 14 years to build a complete single-room home. "But successive loans for land purchase and progressive construction could enable the same household to move into a completed single room construction within two years and finish repaying the loan within eight years" (Cities Alliance 2003: 5-6). The important lesson is that 'self-build' is a valuable housing approach in Africa and needs regulatory and financial support to increase the quality and quantity of incrementally constructed houses.

However, the process is very inefficient. It imposes an incremental process on all but the very rich in which the house is constructed in stages. Where the stages are complete rooms (horizontal increments) efficiency is not too heavily compromised as the rooms are occupied until the next can be built and more space made available. In Ghana, however, incremental development is vertical with all the foundations being laid followed by all walls, etc., until all is complete and occupation takes place. This can lead to periods of 20 years or more being required to complete the house (Tipple and Korboe 1999).



The inefficiencies of owner-as-developer housing supply are compounded in many countries by the lack of finance for contractors who cannot, therefore, invest in better equipment or cope with periodic payments in arrears. The need to assist the major providers of affordable housing in Sub-Saharan Africa, the small-scale contractors, is a policy that requires attention (Tipple 1994).

#### **2.4 Housing Beneficiaries**

In most countries in Africa, those most in need – the urban poor – do not benefit from access to adequate and affordable housing. Indeed, it is for this reason that, in the 1970s and 1980s, the World Bank and other development agencies promoted sites-and-services and slum upgrading programs in several African countries aimed at lower income groups. However, most did not reach the target groups, largely owing to the issue of affordability. The majority of the intended beneficiaries could not afford the repayments, which represented 25% to 30% of often irregular, households incomes, which in many cases were used for other priority and urgent needs such as health and education (UN HABITAT 2005).

In most of the countries in the North Africa region, the main problem is generally not so much the quantity of housing production, but rather by whom and for whom housing is produced and how it is distributed (Baharoglu 2005). Some countries have taken significant measures to help the poor and vulnerable benefit from affordable housing. A key objective of the 1996 Zambia national housing policy was to provide adequate and affordable housing for all income groups in the country. One of the ways in which the Government sought to achieve this was by enabling the poor to overcome their affordability problems and acquire decent shelter by facilitating home ownership through the sale of public rental houses to sitting tenants (Basila 2005).

The Build-Together Program in Namibia has made housing affordable to many and given people the confidence to help themselves. In particular, women have been empowered in terms of access to land, shelter and finance, with almost half (47%) of the beneficiaries being women-headed households.

#### **2.5 Privatization of Public Housing**

Privatization of government-owned ‘public’ housing has been mainstreamed within the majority of national housing policies and strategies alongside wider market liberalization processes in many African countries. Privatization has mostly been undertaken through transfer to sitting tenants (free of charge, through vouchers, or sale at nominal fee). These policies have been implemented at a different pace in countries in Africa and have reduced the size of public housing stock significantly, however Africa has always had lower levels of public housing than other regions, for example Eastern Europe and Asia.

Privatization of housing in Zambia began in 1996. Within a very short time all council houses, most governmental houses, and many houses belonging to parastatal organizations and mining companies, were offered to the sitting tenants for purchase. While the laws and regulations were gender-neutral, in practice the man was deemed to be the main tenant and head of household. In most cases title deeds therefore issued in the man’s name only, even when rental contracts were in the names of husband and wife. However, the opening up of the housing market enabled women who could afford to do so to buy a house (Schlyter 2004).

The case of Morestonhof in Nelson Mandela Municipality in South Africa illustrates what can happen to affordability and accessibility for low- and moderate-income families post-transfer in a housing development situated in an area subject to real estate boom. Ten years after transfer no more than one in five of the original owners still reside in the complex. Most of those who sold have done so in the last few years, tempted by skyrocketing local housing prices that they could profit from. Most units have been purchased by investors who now rent them out at prices well beyond the affordability of moderate-income households (SHF 2006).

Overall, privatization of public housing, together with various legal reforms abolishing rental protection, has decreased affordable rental housing options in many African countries (UN HABITAT 2005). While governments have retreated from providing low-cost housing, there has been little private low-cost housing production to fill this gap. Housing that is affordable to low- and even middle-income Africans is rarely profitable for the private sector, and so their output has been extremely low.

#### **2.6 Financing Mechanisms**

Affordability is not just about price of housing; it is also critically about access to and the cost of housing finance. Only a small proportion of the population in Africa can afford formal housing with the associated financing costs. Thus, despite the existence of a residential mortgage industry in many countries, market penetration remains very small in almost all cases (Kessides 2006, CAHF 2010).

A 2010 seminal report ‘Housing Finance in Africa’ published by the Centre for Affordable Housing Finance in Africa (CAHF) highlights the problem of affordability stems from several key financial dimensions: high rates of poverty, low and unstable employment, and the high costs of borrowing. The report notes that Africa experienced strong economic growth between 1995 – 2005 due to ‘greater political stability, macroeconomic

reforms and relative resilience in the face of global economic problems (CAHF 2010). This growth, however, has not benefited everyone equally. Indeed, Africa’s middle class is growing and has the purchasing power which presents investors and developers an opportunity to respond to. Likewise, ‘many African countries have benefitted from substantial remittances from their citizens working abroad, and a substantial amount of these funds are invested in the real estate sector’ (CAHF 2010).

In Malawi, less than 35% of the urban population is able to access finance from the formal sector, and less than 16% of households in the major urban areas can afford an average house. There are no government subsidies and only limited, and very expensive, development finance options available (UN-HABITAT 2010). Non-conventional finance sources make a negligible contribution to housing finance. Many household in Malawi are reluctant to draw a housing finance loan for fear of indebtedness; in 2009 only 12% of the population borrowed from banks (although this figure is total borrowing, not only housing finance (UN-HABITAT 2010).

In Kenya, two formal housing finance institutions (the National Co-operative Housing Union (NACHU) and K-Rep Bank) have extended housing improvement and development loans to small-scale landlords in informal settlements. However, the interest rates they charge, which are on par with those of other formal sector financial institutions, are unaffordable for the poorest landlords. The collateral requirements may also be even more demanding than for other commercial institutions (UN-HABITAT 2010).

In a context in which incomes are very low, the high costs associated with the large loan finance suggest that the potential for reaching lower income groups, or ‘down-marketing’, is limited (ICH 2007). However, recent developments in the West Africa region have seen a range of new alternative financial institutions emerging as credible financial intermediaries, often lending where banks cannot. For example, the partnership between Home Finance Company and Centre for Housing Finance International in Ghana aims to provide affordable finance for low-income housing, while in Nigeria Union Homes, a subsidiary of Union Bank, is making headway in innovative financing for low-income housing products (UN-HABITAT 2006). The Housing Bank of Burkina Faso was established to accelerate the development of adequate and affordable housing by intervening in operations pertaining to purchase and improvement of land, and construction of dwellings.

A notable innovative housing finance mechanism is the Community-Led Infrastructure Finance Facility (CLIFF), which provides loan finance for slum development projects implemented by established organizations of urban poor and NGOs that support them. In addition to funding up-scaling and replication of projects, CLIFF also aims to influence policy and practice. In Kenya, CLIFF funds have been used to support six housing projects and one sanitation project in Nairobi. Around 2000 slum households benefited from these projects and it is hoped that with support from CLIFF, this number will increase significantly (Homeless International 2007).

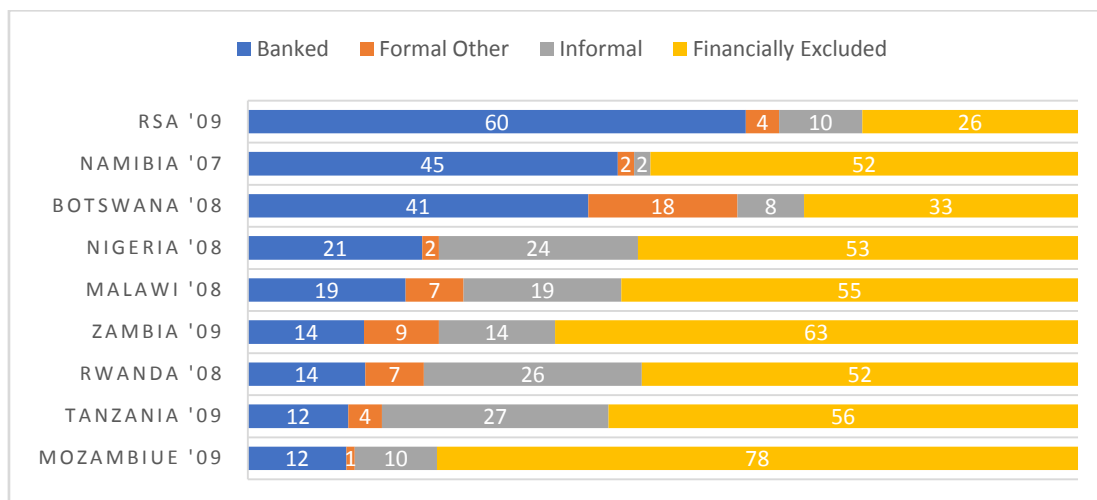
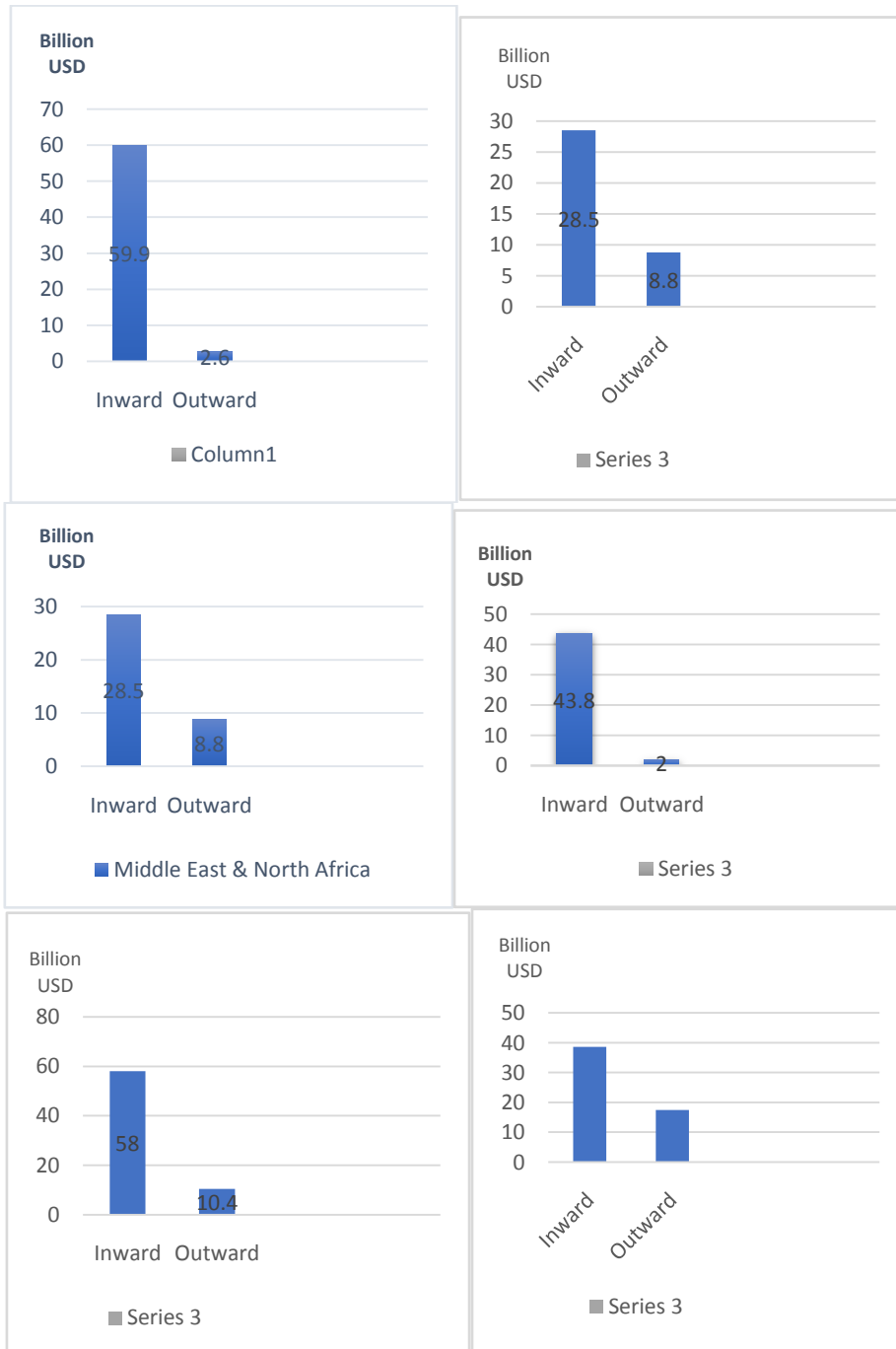


Figure 1: Access to Financial Services – Country Comparison  
Source: CAHF, 2010

Figure 1 compares the nine countries in the CAHF study and demonstrates the large percentage of the population in many countries who are excluded from housing finance. Mozambique has a high exclusion rate at 78%, followed by Zambia with 63%. Importantly, Figure 1 shows the role of informal financial services, which supply over 20% of finance in Nigeria, Rwanda and Tanzania. Money transfers a foreign worker makes to his home country can have a considerable impact on land and housing markets through the ability of households to

buy or improve housing. The scale of remittances has been gradually increasing over the last decades and they now constitute one of the largest financial inflows to developing countries. The World Bank notes: *“Worldwide remittance flows are estimated to have exceeded 318 billion USD in 2007, of which developing countries received 240 billion USD. The true size, including unrecorded flows through formal and informal channels, is believed to be significantly larger. Recorded remittances are more than twice as large as official aid and nearly two-thirds of Foreign Direct Investment (FDI) flows to developing countries”*(World Bank 2008).



**Figure 2: Inward and Outward Remittance Flows in Developing Countries According to Region, 2007 (Inward) and 2006 (Outward)  
Source: World Bank 2008**

**Figure 2** demonstrates that in all developing countries, inward remittance flows are much larger than outward flows. This is particularly the case with Latin America and the Caribbean and South Asia where inflows are more than 20 times greater than outflows. Developing countries in East Asia and the Pacific, and Latin America and the Caribbean constitute the largest inward remittance flow: 58.0 and 59.9 billion USD in 2007. Sub-Saharan Africa has the lowest inward and outward remittances, with 10.8 and 2.9 billion USD respectively. In Sub-Saharan Africa in 2007, the top five remittance recipient countries in terms of total remittances were Nigeria (3.3 billion USD), Kenya (1.3 billion USD), Sudan (1.2 billion USD), Senegal (0.9 billion) Uganda (0.9 billion). In terms of remittances as a percentage of GDP the top five countries in 2006 were: Lesotho (24.5%), Gambia (12.5%), Cape Verde (12%), Guinea-Bissau (9.2%), and Uganda (8.7%) (World Bank 2008). Overall, remittances are a crucial part of regional and national housing sectors in terms of housing finance. While limited data is available regarding the degree to which remittances are applied to land and housing, experience and anecdotal evidence suggests that remittances are indeed used to improve housing, build new housing, pay off existing housing finance (mortgages), and invest in new residential property.

### **III. CONCLUSION**

This paper has shown that affordable land and housing in Africa is a serious and increasing problem. Certainly, incomes are too low. However, all of the inputs to housing are also far too expensive, or simply not available for low-income households. Unfortunately, under the present conditions, housing affordability in Africa does not appear to be improving due to rapid and sustained urban and population growth. Only four in every ten Africans currently lives in urban areas, the lowest ratio in the world. However, over the coming ten years cities in Africa will, every day, become home to at least another 40,000 Africans. Such rapid urbanization has, and will continue to place enormous strain on key dimensions of housing affordability in African cities. Land is increasingly scarce but in ever-higher demand. Building materials that conform to local planning regulations and building codes are often imported, 'modern', and almost always expensive. As cities sprawl out infrastructure to service housing costs more to install and to operate, both costs of which are transferred to households.

Even in the face of increasing housing demand and rising costs, conventional housing finance systems in Africa remain undeveloped and seldom do they cater to low-, and sometimes even middle-income households. While Africa is in many ways pioneering 'bottom-up' micro-finance and community savings schemes, these remain constrained by unsupportive institutional and regulatory frameworks in many African countries.

Overall, then, this paper concludes that there is currently relatively little evidence of affordable housing available in Sub-Saharan Africa, with the exception of South Africa. Housing supply in Africa tends to cater to relatively well-off households who might be likened to an emerging middle class. In addition, the style of housing commonly available, usually small detached houses on large plots, is different from the traditional housing for low-income households and particularly unaffordable for them. Only in South Africa has there been a concerted effort to target households of workers on low-income wages.

Faced with limited affordable housing alternatives it is no surprise that the majority of Africans make their homes outside the formal housing market, typically in slums and informal settlements. While such housing is provided at a cost that low-income households can afford, such settlements are rarely healthy, comfortable, dignified places to live. Certainly in contrast to Latin America or parts of Asia, slums and informal settlements in Sub-Saharan Africa are truly the most challenging and insalubrious slums in the world. Extremely low housing quality (due to inability to consolidate houses due to lack of de facto land tenure), continued marginalization and stigmatization of poverty, and lack of government willpower or attention to slum improvement lead African slums to be distinct to their counterparts in Latin America and Asia.

There is, however, some progress being made. Northern African countries are currently experiencing negative slum growth and both the absolute number and the proportion of slum dwellers in the region have decreased in the last twenty years. The decrease is largely attributable to the successful implementation of housing policies and programs that have increased low-income housing supply and systematically improved slums and informal settlements.

South Africa is also notable in this respect. It has continually supported low-income housing supply by implementing a supportive policy framework, embedded within a human rights based approach. In line with



recommendations of the Habitat Agenda, several African governments, at both the national and regional level, are adopting and implementing policies and strategies aimed at making housing habitable, affordable and accessible.

Access to adequate and affordable housing for all Africans can conceivably be achieved. It will require governments to shift away from short-term laissez-faire projects to systematic and long-term programs that can increase housing supply and reduce housing costs, with a special focus on those groups who need government support the most: low-income households, women and vulnerable and marginalized groups.

## REFERENCES

- [1]. AMCHUD (2010). African Ministerial Conference on Housing and Urban Development. Bamako Declaration, 24 November 2010. [www.unchsh.org/downloads/docs/9736\\_1\\_593670.pdf](http://www.unchsh.org/downloads/docs/9736_1_593670.pdf).
- [2]. Andreasen, J. (1989). "The Poor don't Squat: the Case of Thika, Kenya", *Environment and Urbanization* 1(2):16.
- [3]. Baharoglu, D., N. Peltier, et al. (2005). The Macroeconomic and Sectoral Performance of Housing Supply Policies in Selected MENA Countries: A Comparative Analysis – Algeria, Egypt, Iran, Jordan, Lebanon, Morocco, Tunisia, and Yemen.
- [4]. Basila, C. (2005). Zambia's Housing Scheme of the mid 1990s: Have the Poor Really Been Empowered? *Faculty of Social Sciences and Technology Management*, Norwegian University of Science and Technology. Master of Philosophy.
- [5]. Buckley, R. M. and J. Kalarickal (2005). "Housing Policy in Developing Countries: Conjectures and Refutations". *World Bank Research Observer* 20(2): 233-257.
- [6]. Cities Alliance (2003). "The Enabling Environment for Housing Finance in Kenya". CIVIS Shelter Finance for the Poor Series (4iv, April 2003).
- [7]. CAHF (2010). Housing Finance in Africa: A Review of Some of Africa's Housing Finance Markets, 2010 Yearbook. South Africa: Centre for Affordable Housing Finance in Africa.
- [8]. CHF International (2004). Strategic Assessment of the Affordable Housing Sector in Ghana.
- [9]. Homeless International (2007). Community-Led Infrastructure Finance Facility: Annual Review 2007.
- [10]. International Housing Coalition (IHC) (2007). Housing Challenges and Opportunities in Sub-Saharan Africa. Washington, D.C.:IHC.
- [11]. Jenkins, P. (2006). "African Cities: Competing Claims on Urban Land", *News from the Nordic African Institute* 3:10-14.
- [12]. Kessides, C. (2006). Urban Transition for Economic Growth and Poverty Reduction. Washington D.C.: Cities Alliance.
- [13]. Schlyter, A. (2004). Privatization of Council Housing in Lusaka Zambia. Our Common Estate. London: RICS Foundation.
- [14]. Social Housing Foundation (2006). Ensuring Readiness for Transfer of Municipal Housing Stock: Lessons Learned from Experiences of Metropolitan Municipalities of Cape Town, eThekweni, Nelson Mandela and Johannesburg: Social Housing Foundation.
- [15]. Social Housing Foundation (2007). "The Housing Backlog Apex is Broken" says Minister of Housing in Southern Africa, June 2007.
- [16]. Tipple, A. G. (1994). "A Matter of Interface: the Need for a Shift in Targeting Housing Interventions", *Habitat International* 18(4): 1-15.
- [17]. UNECA (2010). Framework and Guidelines on Land Policy in Africa: A Framework to Strengthen Land Rights, Enhanced Productivity and Secure Livelihoods. UNECA: Addis Ababa, Ethiopia.
- [18]. UNCHS (1990). The Global Strategy for Shelter to the Year 2000. Nairobi: UNCHS (Habitat).
- [19]. UNCHS (1997). The Istanbul Declaration and Habitat Agenda. Nairobi: United Nations Centre for Human Settlements (Habitat).
- [20]. UNCHS (2001). The State of the World Cities 2001. Nairobi: UNCHS (Habitat).
- [21]. Von Rudloff, L. (2007). Access to Housing Finance in Africa: Exploring Issues – Botswana, Marchalltown: FinMark Trust.
- [22]. World Bank (2005). The Macroeconomic and Sectoral Performance of Housing Supply Policies in Selected MENA Countries: A Comparative Analysis. Washington, D. C.: World Bank.
- [23]. World Bank (2008). Migration and Remittances Factbook 2008. Washington, D. C.: World Bank.

Sani JibirDukku "Addressing the Challenges of Affordable Land and Housing In Sub-Saharan Africa" *Quest Journals Journal of Research in Humanities and Social Science* , vol. 06, no. 01, 2018, pp. 51–59.