Shelter provision in East African Cities: understanding politics for inclusive cities

Summary Report
Acknowledgements

This report draws on research produced and documented by city teams in Hawassa, Mogadishu and Nairobi.

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Acronyms

BRA  Benadir Regional Administration
CSOs  Civil society organisations
DFID  UK Department for International Development
EARF  East Africa Research Fund
FGD  Focus group discussion
FGS  Federal Government of Somalia
GB  Gender-based violence
HIP  Hawassa Industrial Park
ID  Identity document
IDP  Internally displaced person
IHDP  Integrated Housing Development Programme
IPDC  Industrial Parks Development Corporation
ISM  Informal settlement manager
KMRC  Kenya Mortgage Refinance Corporation
KII  Key informant interview
Ksh  Kenyan shilling
NGO  Non-governmental organisation
PEA  Political economy analysis
PLWD  People living with disabilities
PPPs  Public-private partnerships
SACCO  Savings and credit cooperative organisation
SDI  Slum/Shack Dwellers International
SNNPR  Southern Nations, Nationalities and Peoples’ Regional State, Ethiopia
UN  United Nations
UN JPLG  UN Joint Programme on Local Governance and Decentralized Service Delivery
WASH  Water, sanitation and hygiene
1 Introduction

This research project examines systems of shelter provision in three East African cities: Nairobi in Kenya, Hawassa in Ethiopia, and Mogadishu in Somalia. It was designed to identify policy-relevant, locally driven solutions to improve shelter at scale for vulnerable groups, including low-income women and men, displaced people and people with disabilities. The methodology underpinning the study recognises that gender, poverty, displacement and ethnicity can act as major axes of discrimination that impede access to land, shelter and services in East African cities. By exploring each city’s history, political settlement and housing variations, this project provides a set of in-depth city studies that offer new insights to inform more inclusive, affordable shelter interventions in East Africa. Each city study has provided opportunities for knowledge sharing and spaces for dialogue between communities and local officials, using the issue of shelter as an entry point to build local capacities and foster more responsive local governance. At the programme level, the research offers a valuable opportunity to share findings and ideas between different city and national contexts, promoting South–South learning and networks.

Much research in East African cities approaches low-income housing as a technical problem resulting from rapid urbanisation, land shortages and the complexities of urban land markets. In addition, there is a tendency in urban research to make a sharp delineation between the ‘formal’ and the ‘informal’ city, approaching the challenges of housing in informal settlements in isolation from broader social, political and economic structures and housing markets. Rather than approaching particular sectors (housing, land, livelihoods) or spaces (informal settlements) in isolation, this research seeks to understand markets for land, housing and basic services as integrated systems, whose possibilities are defined in part by conditions of political economy. Our analysis is thus driven by a ‘city as systems’ approach, as it extends beyond low-income shelter to explore citywide housing, land and infrastructure dynamics. We also integrate political economy analysis (PEA) to identify challenges and propose practical interventions that can help overcome structural and cross-sectoral barriers to inclusive housing, secure tenure and basic service provision at scale.

Across this research project, we have engaged critically with the political settlements approach in three ways:

• First, we have focused on the potential to understand city governance as a sub-national political settlement and have investigated the relationship between political settlements at the national and municipal levels.

• Second, we have examined the relationship between civil society and grassroots organisations (where these are present) on the one hand, and national and municipal political actors and elites on the other. This extends beyond a focus on the formal politics of government into a range of informal, clientelist and competitive political interactions (Fox, 2014). The private sector’s role in shaping, driving, penetrating and/or undermining these relationships is also examined.

• Third, we have explored the historical development of housing markets and the development of informal settlements in the three cities, highlighting how the current housing profile is a product of particular political choices (or neglect).

We are contributing to the political settlement literature by going beyond the elite bargains typically studied to include a focus on non-elites, and those who are generally excluded from (or whose agency is heavily constrained at) elite discussions and decision making.

The research also analyses the gendered dimensions of housing provision in East African cities, and also explores ways to foster gender-equitable access to shelter. Poverty and displacement constitute the two other major axes of vulnerability, or ‘lenses’ through which we provide a critical analysis of access to shelter. We explored how discrimination and biases, social norms, violence and the intersection of other differences such as age, disability or ethnicity impact on individual and familial opportunities to access shelter, varying by city and in many cases, even by neighbourhood.

We recognise that scaling up shelter improvements requires a holistic approach to the housing sector; it is not effective to deal with the lowest-income groups’ needs without also addressing the needs of lower-middle-income groups. In sum, the research integrates the social, political and economic aspects
of shelter provision, to better understand the structural and institutional barriers to adequate shelter for low-income and vulnerable populations in East African cities.

1.1 Research objectives and questions

The research was guided by three research objectives, each of which contains a set of nested research questions:

**Research Objective 1:** To investigate the systems people use to access shelter in each city (with shelter broadly understood as a combination of land, secure tenure, housing and basic services).

- How do populations in the three cities access shelter (land, secure tenure, basic services and housing)? What are the costs of different forms of access?
- What are the (formal and informal) actors and processes involved in this process?
- How have these actors and processes developed historically?

**Research Objective 2:** To establish how low-income and vulnerable groups (including women and girls, refugees and internally displaced persons or IDPs) are positioned within systems of shelter production in each city.

- What are the different types of shelter available to low-income and vulnerable groups?
- What are the main barriers that limit their access to shelter?

**Research Objective 3:** To identify realisable, targeted interventions that allow low-income and vulnerable groups to improve their access to shelter.

- What forms of interventions, engagement and influence have been most effective in improving shelter provision for low-income and vulnerable groups? How have low-income and vulnerable groups improved their shelter options?
- What is the potential for existing processes and initiatives to be scaled up or for new initiatives to be developed (identifying principles rather than best practices)?

1.2 Methodology

This is not a comparative study between Nairobi, Hawassa and Mogadishu. The cities were individually selected based on their particularities and relevance to UK government policy and investment.¹ Mogadishu presents a case of high need for low-cost shelter accessibility and a unique mix of long-standing formal and informal processes governing access to land and shelter. Hawassa was selected because it is home to the flagship Industrial Park, attracting tens of thousands of migrant workers to a city already facing a large housing deficit, and thus offers an obvious policy entry point for research findings and recommendations regarding the housing challenge. Nairobi is Kenya’s primate city, political capital and undisputed economic powerhouse, and a key regional hub within East Africa. It is also home to a pathbreaking multi-sector upgrading project with strong community participation.²

This research summary presents the key findings and recommendations for each of the cities as separate sections.³ Individual city working papers are also available with detailed analysis and findings for each of the three city studies.⁴

¹ DFID country offices were invited to identify priority cities where DFID country programmes were investing or engaged in wider policy discussions. These cities were then shortlisted and research consortia invited to give priority to the cities on the list.

² See www.muungano.net/mukuru-spa and Section 3 for upgrading in the informal settlement of Mukuru.

³ For a synthesis of the findings, highlighting insights into some more general challenges and opportunities associated with rapid urbanisation in the Global South, see our synthesis report (IIED et al., 2019) pub.pubs.iied.org/10874IIED.

⁴ In Search of Shelter: the case of Hawassa, Ethiopia pubs.iied.org/10875IIED; Shelter Provision in Mogadishu: understanding politics for a more inclusive city pubs.iied.org/10877IIED; Urban Transformation and the Politics of Shelter: Understanding Nairobi’s housing markets pubs.iied.org/10876IIED
Research tools were designed through consortium-wide discussions during the inception phase. Care was taken to ensure that these could be adapted to the local context, but that all core themes were covered in each city. Key informant guidelines were developed for interviews with a wide range of stakeholders, including national government, municipal authorities, financial actors, local leaders and civil society, brokers and developers, and local community members. Guides were also developed for focus group discussions (FGDs). These were used to draw out additional qualitative material from groups of community members such as women and youth. These guides were designed as a starting point, and were further refined by each country team in accordance with their own city context, given the very different situations in each. For example, key informant interview (KII) guides were adapted for specific stakeholders: in Mogadishu, specific questions were developed for interviews with notaries who are key actors in the land market, and with financial actors, reflecting the emergent nature of the banking sector.

Other methodological innovations were also introduced at city level. In Hawassa, the team developed an FGD tool specifically for women which has since served as a model for the other city teams, who have refined it to ensure its relevant to their context. In Nairobi, data was gathered on citywide trends in both peripheral and core areas, notably on the construction of tenements and other informal housing sub-markets. In Mogadishu, the team utilised social mapping to identify how social characteristics of a settlement map onto its spatial layout.

Due regard for issues of gender was followed in the development of interview and FGD guides. This included formulating questions that probed directly into whether women face more difficulties in accessing housing and services, including financial services, and how these can be/have been overcome. Consent and respondent profile forms were developed with gender considerations, and data analysis was designed to draw out gendered differences where possible.

Challenges to the research methodology varied from city to city. In Hawassa, dramatic political change at the national, regional and municipal levels during the data collection period created a particular risk around security (and sensitivity concerning what questions could be asked, eg regarding ethnicity and power), as well as issues of validity and relevance of findings and lack of continuity for policy engagement (at least 50% of officials we spoke to in January 2019 are estimated to have left their posts since then). This changing context and the extended time period of the research represented a challenge to data validity, but was mitigated by a workshop in October 2019 to validate findings with a range of stakeholders (leading to some adjustments in our recommendations and minor updates to the findings). A literature review also ensured that primary data could be triangulated with secondary data. The team members came from a range of disciplines and backgrounds, and these different perspectives helped ensure robust challenge in the analysis of findings, reducing some elements of researcher bias. Nevertheless, the team acknowledge that conducting research in a politicised and potentially volatile context inevitably results in some bias, particularly self-censoring by respondents.

Somalia, and Mogadishu in particular, are highly volatile contexts. Situations change quickly, and what was found to be the status quo at the time of data gathering may differ from the situation at publication. Chronic insecurity made data collection extremely challenging, with the team only able to collect data at very specific and timebound intervals. Due to security concerns, access to the settlements and their residents was constrained, and on occasion prevented the team from ensuring perfect randomisation in their choice of sample. Findings are based on data translated from Somali to English, which can cause some subjectivity and loss of meaning. In terms of policy implications, these limitations mean that despite best efforts of the team to be inclusive, certain groups may have been left out, and our findings cannot be presented as fully representative of Mogadishu’s informal settlement residents.

In Nairobi, the research analysed findings from across the metropolitan area, but time constraints, the size of the city and the wide array of informal housing sub-markets, as well as the informal infrastructure and nature of service providers prevented an analysis of all of its rapidly changing shelter markets. Additional data is needed on Nairobi’s informal rental housing trends, including the proliferation of tenements. There is also limited research into Nairobi’s satellite towns and peripheral developments (eg emerging new town developments), with a need to analyse their affordability and any strains they are placing on infrastructure and service delivery. The research team sometimes experienced difficulties gaining access to residents, particularly in tenements or peripheral areas, where local researchers...
had not worked before. KIIIs explored the politics of shelter but it was inevitably challenging to probe sensitive topics such as allegations of corruption or land grabbing.

One further limitation relates to limited inclusion of street families in this research. There were various reasons for this, primarily ethical issues of engaging with street families/homeless people (when this issue does not have significant policy traction and would thus be unlikely to lead to any improvements in their welfare) as well as the impossibility of safely managing mental health concerns in contexts with inadequate referral systems.

1.3 Conceptual framework

The research is an investigation of the dynamics of East African shelter at the city scale, which encompasses analysis of both formal and informal institutions that shape access to housing, the multiple barriers facing low-income and vulnerable groups, and the emerging forms of engagement and advocacy that are helping to enhance access to shelter for low-income and vulnerable groups. The following section presents the definition of ‘access to shelter’ and then sets out the broad analytical ‘steps’ that have guided each team in their interrogation of primary data (adjusted as appropriate to local contexts). These steps are:

• An analysis of the broad factors that can support or inhibit an enabling environment for shelter provision and access
• An analysis of influences at the city and neighbourhood levels that have an impact on shelter provision and access, and
• An assessment of the characteristics of the types of housing that low-income groups can access.

The analytical ‘lenses’ of political economy and of gender and inclusion are applied throughout. Sections 1.3.1 to 1.3.5 describe how the data is being analysed (see also Figure 1 for an overview in graphic form).

1.3.1 Definition of access to shelter

For the purposes of this research project, ‘access to shelter’ includes both housing (type, availability, cost, location) and vital infrastructure (e.g. water, sanitation, electricity). The factors affecting access to shelter include the drivers that shape the availability and affordability of land for housing (in both formal and informal land markets). This broad definition is framed by an analysis of historical and contemporary land market dynamics and their underlying political contestations, and the pattern of infrastructure and transport development (particularly in relation to accessing livelihoods). We have also explored the question of tenure security, and the wide array of formal and informal tenure arrangements. Based on this analysis, we developed a citywide understanding of the range and types of shelter, with an emphasis on housing and infrastructure provision for low- and lower-middle income groups.

1.3.2 Analytical step 1: influences from wider institutional and national-level contexts

**Political settlements**: Although political settlement (PS) literature has primarily focused upon the national scale, we ask how both city-level and (where relevant) national-level settlements have influenced access to and provision of shelter. We explore how historic legacies have affected both the demand for and supply of housing.

**Institutional capacity**: We examine the nature and extent of capacity at municipal and neighbourhood levels, and how this can affect access to shelter (e.g. through the ability to implement policy, strength of accountability mechanisms, etc).

**Population growth including migration**: Whether linked to forced displacement (e.g. Mogadishu), job opportunities (e.g. Hawassa), or improved access to services, migration is a key factor contributing to urban expansion in East Africa and the rising demand for shelter (including in informal settlements).
Conflict, insecurity and fragility: Understanding how conflict may constrain shelter options is not only about considering the national context and internal displacement, but also about how urban conflict can emerge from competition over resources (e.g., land), and the ensuing effects upon land markets or expansion into informal settlements. We also assess whether and how levels of insecurity in the three cities may constrain or otherwise affect households’ shelter options.

1.3.3 Analytical step 2: influences at the city and neighbourhood levels

Policy and regulation: At the city level, we consider the prevailing ‘vision’ for shelter within city governments and how this relates to municipal policies (e.g., allocation of land, public housing, shelter upgrading schemes); how and where informal settlements have developed; and how land markets operate (including the role of formal and informal stakeholders).

Housing finance: Our analysis explores how shelter is financed and analyses the contribution of financial markets, including the availability of loans or mortgages, subsidies (for land, dwellings and access to infrastructure and services) and savings opportunities.

Formal and informal labour markets: Urban employment opportunities are key factors in defining the desirability of particular locations. We consider the interrelations between livelihoods and access to shelter, in particular how income-earning opportunities can affect local land markets.

Formal and informal land and housing markets: We analyse how land ownership and use is distributed (who decides, who buys, who rents), changes in land markets over time and finance for housing or other financial flows (for example, where the donor community/diaspora/foreign investors’ activities are influencing the value or use of land).

Civil society mobilisation: Our three cities have very different histories of civil society engagement in shelter. While Nairobi has a very active and influential civil society, Hawassa lacks social movements or civil society groups engaged in housing advocacy or construction (due to the developmental state model). In Mogadishu, the context of displacement and conflict has disrupted the emergence of civil society.

1.3.4 Analytical step 3: assessing the characteristics of housing available to low-income individuals and households

To capture variations at the community level, we analyse how housing provision is shaped by tenure security, land ownership (public, private, customary, disputed etc), infrastructure/service provision, safety and security, and civil society mobilisation (especially in Nairobi).

Additionally, we have developed local shelter typologies that explore how variations in tenure, accessibility, building materials, safety and security, and infrastructure (especially water, sanitation, transport and access to livelihoods, and electricity) can together shape the emerging forms of urban settlements.

1.3.5 Analytical lenses: political economy and gender and social inclusion analysis

Inclusion of marginalised populations: We recognise that certain groups of residents may face particular barriers to accessing land and shelter, often as a result of interrelated factors, such as income, depending on gender, age, (dis)ability, ethnicity or clan — and we have considered these factors in our analysis. Political economy and gender analysis are priority areas throughout our research. More broadly, we have attempted to understand issues of power and politics through analyses of:

- Social, political, institutional, legal and economic influences in society, and how these shape people’s incentives and behaviour around shelter
- Which influential individuals and groups have an interest in shelter-related issues, and how they drive or obstruct change (for instance, we explore how different constellations of state actors, private-sector developers, community groups, and international donors have generated different outcomes in access to land and housing)
• How shelter itself changes power relations and the balance of power between political agents and agencies, and

• Overall political barriers and opportunities in relation to shelter, and how these might be addressed or harnessed.

Our analytical framework incorporates a cross-cutting focus on gender and inclusion. This means that across all levels we seek to:

• Undertake a more holistic diagnosis of shelter power and politics, paying attention to women’s exclusion from (or the terms of inclusion within) leadership and decision making

• Identify agents of social and political change and the strategies used by such agents — including the role of women, youth, minority groups or clans — that often pass ‘below the radar’ in traditional PEA, and

• Ensure that gender and inclusion analysis (ie detailed analysis of the various groups facing discrimination in the three city contexts) is incorporated into our research questions, data collection and analysis.
Figure 1. Analytical steps and lenses applied to primary and secondary data

Influences from larger contexts
- Political settlements at local and national level
- Institutional capacity of city government and support (if any) from national government
- Policy and regulation
- Population growth including migration
- Conflict

Influences on housing from neighbourhood and city contexts
- Availability of infrastructure and services (including upgrading) and housing finance
- Land availability from formal and informal land for housing markets (and constraints eg expensive procedures, unrealistic standards)
- Housing demand from low-income individuals/households including those working in the informal economy
- Local government attitudes to informal settlements
- Influence of civil society and of private sector
- Urban expansion’s influence on housing and land markets (including expansion beyond city boundaries)

Assessing housing that low-income individuals/households buy, build, rent or occupy
- Type, structure, overcrowding
- Tenure of land and structure
- Infrastructure and services
- Location with access to labour markets and services
- Affordability (especially for tenants and in regard to services)
- Security
- Safety of site

Analytical lenses: gender and inclusion and political economy
2 Hawassa, Ethiopia

2.1 Sampling and data

Fieldwork and data collection were conducted with city officials (municipal and sub-city) in different bureaus and agencies. Interviews were conducted with regional bureau heads and representatives of selected federal-level bodies (Ministry of Urban Development and Construction, and Industrial Parks Development Corporation (IPDC), Commercial Bank of Ethiopia; and the Documents Authentication and Registration Agency). The team also interviewed private-sector operators, residents, housing and land brokers, and several civil society organisations (CSOs) in Hawassa: women’s associations, non-governmental organisation (NGOs) and networks. Five additional interviews and five FGDs were also conducted due to the paucity of data focusing on gender/gendered access to shelter. Participants were identified with support from our local research team and/or from NGOs working with women and hard-to-reach groups.

While the data is primarily qualitative, we have drawn on quantitative data from secondary sources where possible. In addition, a non-representative, non-randomised survey (n= 60) was conducted in one formal and one informal settlement, to provide a snapshot of household income, rental and utility costs, household characteristics, type of housing and sources of finance for construction. The Philadelphia neighbourhood was selected as an example of a formal settlement and Dato neighbourhood was selected as a contrasting case study site — a fast-growing informal settlement towards the outskirts of the city.

The research included 146 interviews: 120 were structured, qualitative (checklist based) and quantitative (questionnaire-based) interviews with residents; 26 semi-structured interviews with key informants; and 11 FGDs with different groups. Findings were/will be validated at two workshops5 with key policymakers and wider stakeholders (donors, Hawassa Industrial Park management etc).

2.2 General overview

Founded in 1959 as one of a handful of planned cities in the country, Hawassa is a medium-sized city located 285km south of Ethiopia’s capital, Addis Ababa (Figure 2). Today it is a thriving and attractive city, home to one of the country’s biggest industrial developments, the Hawassa Industrial Park (HIP), and capital of the most diverse region in the country, the Southern Nations, Nationalities and Peoples’ Regional State6 (SNNPR). It is a special zone within the region as it has become a self-governing city administration within the SNNPR and separate from the Sidama Zone itself, accountable to the SNNPR.

The latest estimates suggest Hawassa’s urban population is around 335,508 in 2017 (based on projections, CSA, 2015). UN-Habitat (2019) data suggests the whole municipal population (rural plus urban) is around 387,087. The city’s annual population growth rate was also estimated at 4% (CSA, 2013). However, both the total population and growth rate are likely much higher since the advent of the HIP, inaugurated in 2016. The overdue national census is key to providing more reliable data, but was postponed from its rescheduled April 2019 roll out (The Economist, 2019). The city’s population is ethnically diverse and relatively young, with 65% below the age of 25 (World Bank, 2017a).

5 At the time of writing, the second workshop has been postponed until October 2019. Some further refinement to the recommendations is expected thereafter.

6 This is the most ethnically diverse of Ethiopia’s regional states, with over 45 indigenous ethnic groups speaking distinct languages.
Hawassa is bounded by Lake Hawassa in the west and Oromia region in the North, which constrains its physical expansion (Figure 3). While 15,720 hectares of land fall within Hawassa’s administrative boundary, only 6,465 hectares (24.4%) are demarcated within the municipal boundary and planned as urban land (Scott et al., 2016, cited in Kinfu et al., 2019). The city is divided into eight sub-cities that are further divided into 32 kebeles (the lowest administrative unit, similar to a ward). These kebeles include both urban and rural neighbourhoods, and density varies according to three broad settlement types. The World Bank (Scott et al., 2016) categorises these as follows:

- Well-defined residential housing and industrial areas: low density with well-planned good road access.
- Old kebeles within the city: medium to high density.
- Newly developing informal peri-urban areas: high density within those on the city boundary, while those encroaching towards the city are currently more rural in nature.

Informal settlements are proliferating around the outskirts of the city. Often referred to as ‘illegal settlements’ in the Ethiopian context, these have existed in Hawassa since the 1980s, but are now increasing rapidly as the city’s population expands and in the absence of viable, planned alternatives. In particular, the policy of rural kebele annexation post-2005, driven by political representation objectives as much as by the desire to acquire land for urban development purposes, has been a catalyst in the rapid growth of these peri-urban settlements (Kinfu et al., 2019).

Data on access to electricity in formal neighbourhoods (98.3% of households — MUDHCo, 2015) and water (85% improved water supply access in 2014 — Scott et al., 2016) paints a relatively positive picture at city level, but disaggregated data by settlement type is not easily obtainable. Nor is there reliable data on the service quality and infrastructure in Hawassa’s low-income areas, especially the informal settlements.

Today, the major economic and social sectors attracting private investment and providing employment in Hawassa are agriculture, construction, tourism/hospitality, manufacturing, real estate, services, social services/education and health, and finally, trade. Hawassa’s most significant economic development in recent times is the HIP — a key initiative within Ethiopia’s industrialisation drive and its Growth and Transformation Plan II. Designed mainly to produce high-end apparels and textile products, HIP was officially opened in 2016. It is expected to generate about 60,000 jobs and increase Ethiopia’s export revenue by US$1 billion per year. It has attracted thousands of young women to the city, who account for approximately 90% of HIP workers (McKinsey, 2019).

2.3 The politics of access to shelter and services

Hawassa has a complex identity and history that frame a very live debate about its current and future status — its political settlement. From around 1978, Hawassa was the capital of Sidama province, until the province was abolished with the adoption of the 1995 Constitution and creation of regional states. As Hawassa’s economy, population and opportunities have expanded and diversified, the tug-of-war over its identity and ‘ownership’ has continued between Sidama ethno-nationalists and those many entities and peoples constituting the rest of the region. This power struggle has long simmered beneath the official political coalition governance, with occasional outbreaks of civil unrest and violence. The annexation of 12 former rural kebeles from Sidama into the city administration in 2006 was a key milestone in this power struggle. During the course of our research in 2018–2019, these tensions again erupted into violence, catalysed by wider national protests against the current government. At the
time of writing, the public debate concerning a potential Sidama autonomy from SNNPR suggests the political wheel may be turning full circle.

The state has played a major role in the direct provision of shelter for citizens since the 1970s. There are two major strands to state shelter provision. The first comprises government and kebele houses, managed by a government housing agency and the woreda administrations where they are located. These comprise those houses nationalised after the mid-1970s Ethiopian Revolution. Although highly sought after, such houses have not been adequately maintained due to rent controls. Many units are in very poor condition. Tenure insecurity is also problematic in kebele houses, as ongoing urban renewal in Hawassa (as elsewhere in Ethiopia) typically entails the demolition of low-rent public housing (Berhe et al., 2017; MUDHCo, 2015), which in any case are relatively few and hard to access (SNNPR 2018). During a key informant interview, the Office of the Ombudsman in Hawassa shared allegations that these houses are allocated to relatives of municipal officials, including through illegal and forced eviction of existing tenants.

The second strand was initiated in 2005, when the government launched the Integrated Housing Development Programme (IHDP) to address housing deficits for low-income urban groups, as well creating employment through micro and small enterprises (MUDHCo, 2015). Drawing on finance awarded by the Commercial Bank of Ethiopia, regional governments began to construct high-rise condominium blocks which were awarded to registered citizens through a lottery scheme. At present, this scheme has been suspended outside of Addis Ababa due to its unaffordability both for aspiring homeowners as well as borrowing regional governments. Nevertheless, the housing scheme has been successful to the extent that it has added to the housing stock and provided a home for tens of thousands of households — but supply of these apartments has been wholly unable to match demand. In Hawassa, 18,835 people registered for condominiums in 2008, but to date the Hawassa municipal authorities have only transferred 3,538 apartments (Regassa and Regassa, 2015; UN-Habitat, 2019).

As per the constitution, in Ethiopia all land belongs to the state. The municipal government is responsible for allocating or leasing land for public, residential and commercial use. For residential use, land leases are allocated through an auction system (competitive tender), negotiations, administrative allocation and reclassification of old possessions into leaseholds when properties on old possessions are transacted to individuals or to cooperatives (FDRE, 2011, cited in Kinfu et al., 2019). This state-controlled mechanism lies at the heart of the political settlement with regards to shelter, since essentially the state becomes the gatekeeper to land, both existing plots within the municipal plan, as well as new land that is annexed into the city from surrounding areas.

2.4 Actors involved in local housing and land markets

In addition to Hawassa government stakeholders, many other urban land actors in Hawassa have a stake in shelter development. The sections below describe some of the most relevant — or those with the greatest potential.

2.4.1 Local government

The formal housing and land market is governed by the municipal authorities through the land-leasing system. Although local government’s roles and responsibilities are broadly set out in the land-lease proclamation(s) (2015), the abundance of competing and at times conflicting legislation at different levels does create grey areas with regards to roles. One example is the administrative vacuum described by Kinfu et al. (2019, p. 90) as:

[A] dichotomised [rural/urban] land administration and management system [which] fails to address peri-urban areas, leaving them without a governing regime. There is no system that tackles the rural land within the urban jurisdiction at the peri-urban. There is no body responsible either for planning or guiding development based on the presumed prior planning.

Another example we found relates to the lack of coordinated planning by federal, regional and municipal government responsibilities to ensure adequate housing for HIP workers. As a result, many migrants live in unsafe and sub-standard housing. This complexity relates both to multi-level governance issues,
as well as cross-sector governance tensions: municipal officials highlighted the impact of 'multi-sector development questions that hover everywhere' on their capacity to take decisions.

Critically, Hawassa citizens do not appear to have great faith in this state-driven system. There is a mistrust of local government and a search for alternative markets: according to Sungena et al. (2014, p. 164) there is widespread belief that 'policies and laws have been deliberately put in place to benefit the rich rather than the poor who, incidentally, cannot participate due to unaffordable pricing’. Our own research found multiple examples of this scepticism and lack of confidence.

2.4.2 Brokers

Known locally as ‘dalalas’, brokers play a major role in the housing market — rental, purchase, houses and rooms. In a case study of three towns in Ethiopia (Dire Dawa, Bahir Dar and Hawassa), Alemie et al. (2015) confirm the ‘significant role’ played by brokers in both the formal and informal land markets. They find that brokers ‘sometimes act as a bridge between the people and the experts in the government offices, for example, to deal with corrupt activities during bidding and land delivery processes especially before the 2011 urban land management policy’ (ibid, p. 400).

In Hawassa, brokers facilitate the buying and selling of both houses and land. Most brokers operate informally, without formal registration or an office. They charge commission fees of 4% (2% each for the buyer and seller). Verbal rental agreements are also common practice. Brokers also facilitate land and house transactions in informal settlement areas, keeping transaction details confidential — including the identity of the buyers and the sellers. Nevertheless, brokers interviewed in our research alleged that it is common to find people from all backgrounds, including government employees, engaging in informal land and house transactions.

Industrial park businesses are also reportedly interested in exploring whether brokers could help support newly arrived workers coming into Hawassa, whose successful social integration (including finding safe and affordable shelter) is considered to be a key element in their retention. As most HIP workers live in informal settlements, this would involve navigating the complexities of ‘formal’ and ‘informal’ brokers, the latter operating below the radar for tax/visibility purposes.

2.4.3 Civil society

Although the constitution upholds the role of non-state actors (both for profit and not for profit) in urban affairs, within the broad policy framework there is little or no explicit provision for organised civic engagement to develop or engage in shelter-related policy discussions. As a result, non-state actors have had little role in practice. They hold a widespread perception that the city administration is rigid in its decision making and unlikely to want to engage with the sector (Gizaw, 2017). Moreover, charities have at times an operational relationship with some line bureaus in the city administration itself, provided their operation is within the city proper. This can put them in complex position to monitor the city's administrative functions (ibid).

2.4.4 Citizen/state engagement

The state is firmly in the driving seat with respect to land ownership, allocation and occupation. As a consequence, Ethiopian cities do not present a history of co-production or collaborative approaches to shelter development. The state sees its own role as being to directly provide shelter (including through one of the biggest state housing programmes in Africa, the IHDP), and to facilitate, coordinate and motivate private individuals to construct houses through cooperative models. However, cooperatives are not offered a policy space in which to engage. Their function is specific to their particular unit construction and they are often replaced by management committees who deal with day-to-day issues and troubleshooting — any engagement with government is at sub-city level and focused on troubleshooting rather than advocacy or political dialogue.

This is not to preclude highly political, implicit forms of collaboration or collusion that may take place between authorities and citizens with regards to shelter. One example is in how local authorities are incentivised to turn a blind eye to informal settlement development, instead of preventing or evicting illegal squatting:
Authorities at local levels are entitled to control land development activities so that any new developments can be prohibited. However, rural kebele administrations in peri-urban areas, in particular, are often unwilling to prohibit any development because they are either socially influenced and/or bribed. Thus, ‘rural land’ in the peri-urban areas is being converted to new homes for migrants, empty houses and fenced subdivided plots almost overnight (Kinfu et al. 2019, p. 90).

Similarly, in our focus groups with condominium residents, there was widespread cynicism regarding government’s commitment to deliver decent housing for all, and perceptions that housing allocation is primarily a political (rather than social) enterprise for government. A very clear message from our research was that consultation and engagement between citizens and the state is either lacking, ineffective or superficial with regards to housing. Nevertheless, while residents complain that the engagement is simply non-existent, sub-city level government officials report that they do have contact with residents in different fora. According to interviewee Tariku Shashamo, administrator of Misrak sub-city:

> We have very close contact with local-level organisations and local residents. Our administrative task brings me face to face with ordinary residents. Also, I come in contact with neighbourhood and block representatives since we call them to meetings or when they bring the complaints or appeals to us.

Perhaps capacity and commitment to consultation across sub-city administrations is uneven — but either way, the nature of the engagement is very low level. Sub-cities have no mandate to make decisions on issues such as relocation and compensation.

### 2.4.5 Private sector

There has been a long-held belief that the private sector has a ‘profiteering, rent-seeking’ agenda which renders them unfit to deliver the kinds of solutions that are needed. However, Hawassa’s most interesting and live example of collaborative approaches to shelter with the private sector is the current engagement with the HIP private enterprises, through the IPDC.

Public-private partnerships (PPPs) have existed for years on a relatively small scale, but are now being given renewed attention. A recent proclamation is aimed at addressing the huge financial demand for infrastructure projects previously financed by the government. One PPP currently under discussion involves the HIP businesses and IPDC, who are exploring options for building dormitories on a large scale to accommodate workers. This offers a potentially happy partnership: government provides serviced land and the investors/developers bring financing and ensure minimum standards are met. Current challenges, however, include the tension between the central government-driven industrial park model versus the need for regional governments to be involved in land allocation and processes. There are also other perceived impediments, such as the lack of incentives and high risks for developers who can make better margins in Addis Ababa building offices. There is little clarity on procurement as well as responsibility for provision of power/roads/waste management. Land allocation decisions currently require prime ministerial-level approval/decisions in a context of high tensions and there have been recent conflict dynamics which are shaking the confidence of industrial park tenants (investors) in Hawassa being the right city for their investments.

### 2.5 Current state of housing provision

The increasing demand for shelter in Hawassa is driven by natural demographic growth and in-migration, as well as reductions in old housing stock. Over the last two decades, demographic growth and regional in-migration have been compounded by in-migration of businesses and migrants from other parts of Ethiopia attracted by the city’s reputation as a safe, peaceful and desirable place to live. Hawassa city is one of Ethiopia’s main tourist destinations, the city government was also involved in clearing land for developing hotels and resorts around the lake, boosting the city’s coffers for further investment in infrastructure. In parallel, a national urban renewal policy to demolish low-rent public housing and develop condominiums and cooperative-led multi-story blocks has been implemented (Berhe et al., 2017).

Within this rapidly changing context, the construction of the Hawassa Industrial Park has had a significant impact on demand for shelter, as the city has both cleared a large area for the site, reducing
available housing stock, as well as attracting tens of thousands of workers to live in the city. Most HIP workers are young women, arriving without families or dependents, and living off very low wages. They are currently finding accommodation in informal settlements, as very few rooms have been constructed through the HIP-specific scheme that offers landlords microfinance loans to construct rooms shared by up to four workers.

Hawassa has constructed 3,538 condominium apartments (as part of Ethiopian’s Integrated Housing Development Programme) and supported 626 cooperative housing units (UN-Habitat, 2019; see also Box 1). However, this does not come close to meeting demand. High costs mean the units are unaffordable for low- and many middle-income households. Without available land and finance for those wishing to construct new housing, and a dramatic increase in land prices, ever-larger numbers of people are seeking to rent existing shelter.

Box 1. Housing cooperatives
The housing cooperative model is designed to support citizens in accessing secure land for housing construction, subsidising costs and enabling them to build their houses incrementally. Legally registered cooperatives are entitled to receive government subsidies for the costs of construction material, free or subsidised land (non-competitive, base lease price), and low-interest mortgage rates. Local government is mandated to broker wholesale prices on construction materials, and to provide engineering and supervision advice to cooperative members. The government also shares the cost of infrastructure — most notably access roads, power, water supply and electricity.

According to an official from the Hawassa Bureau of Urban Development and Housing, this cooperative (or ‘association’) model is the approach that the city has primarily focused on, out of the various mechanisms listed in the housing strategy, and a key way forward.

The number of informal settlements has greatly intensified over the past two decades: according to Kinfu et al. (2019), in peri-urban Hawassa, 60% of current residents in these areas have settled since 2011. Several factors have driven this expansion. Affordability and availability drive residents’ decisions to settle in informal areas. But other ‘enabling’ factors — from capacity constraints to bargains and compromises around political settlement — help explain expansion in these areas. The municipality’s inability or unwillingness to enforce building regulations was highlighted in our research, echoing the ‘challenges or flaws associated with the land administration process’ Gondo (2013, p. 5). But also, investment decisions that prioritise land saving underpin how condominium housing has ‘crowded out’ other forms of investments in housing and provision of land (MUDHCo, 2015). Informal institutions may also play a role. For example, the rent from illegal land deals acts as an incentive, driving the expansion and maintenance of informal settlements.

To date, the city has regularised some 17,000 holdings — although large but unknown numbers remain non-regularised. When regularisation occurs, however, no support is provided to the individual households to upgrade the shelters themselves, and demolitions may also take place. Municipal officials did not refer to any processes of consultation around these demolitions. Displaced residents described feelings of ‘being thrown away’, leading to a sense of powerlessness and grievance.

Infrastructure provision is supplied to informal settlements at a reduced rate but may not be easily accessible. Officials acknowledge a tension between supplying services to informal settlements (‘a problem for us in the long run’) which may subsequently need to be re-planned — and the regional state directive to the effect that citizens should not be obstructed from accessing water. The municipal authorities have adopted an interim approach to solving this. According to a KII from Hawassa City Water and Sewerage Services Enterprise:

So, these people ask for water. As much as possible we are not laying the line for each but what we are doing is [informing them] there is a public tap and they are using this […] They are paying according to what we communicate with the kebele and there is an agreement […] There is one fountain per 1.5km radius.
However, our research found that households who can afford to have a door-to-door water supply may pay privately for their own water pipes to be installed.

More recently, conflict dynamics have increased the desirability of living in central Hawassa, rather than on the outskirts. One sub-city administrator/manager we interviewed reported that recent insecurity was reducing illegal squatting. Particular peripheral areas have experienced acute insecurity relating to disputes over ownership, ethnic tensions and protests concerning compensation for original owners. These dynamics were ongoing during our research, and remain a risk at the time of writing. It is not yet clear how it will affect the industrial park project or housing demand and prices in the medium and longer term.

### Table 1. Shelter typology for low-income households in Hawassa

<table>
<thead>
<tr>
<th>Housing type</th>
<th>Form</th>
<th>Building material</th>
<th>Ownership/rental status</th>
<th>Infrastructure and services</th>
<th>Prevalence in Hawassa</th>
</tr>
</thead>
<tbody>
<tr>
<td>Detached houses: includes wide range of designs, forms, materials and standards, ranging from villas to shacks</td>
<td>Villas: can be bungalow, two-storey or multi-storey</td>
<td>Cement, concrete hollow block, corrugated iron sheet, rebar</td>
<td>Privately owned or rented by upper-income groups, mostly for family residential use Some government owned and rented kebele/savings houses</td>
<td>Variable, usually have electricity/water connection and toilet facility Services and infrastructure often poor condition</td>
<td>Highly prevalent in all parts of the city in both formal and informal sites Limited stock of kebele-owned houses</td>
</tr>
<tr>
<td>Traditional hut</td>
<td>Wood and mud, thatch</td>
<td>Privately owned, huts tend to be only for owners’ use, not rental Often used as ‘legitimacy’ claim to land</td>
<td>For family and sometimes livestock residency, there is no power or water supply in these structures</td>
<td></td>
<td>Uncommon, found at the outskirts of the city in informal settlement areas</td>
</tr>
<tr>
<td>Shack</td>
<td>Wood, corrugated iron, plastic</td>
<td>Privately owned or rented</td>
<td>For residence or small businesses such as traditional bars (tella-bet) or eateries, usually with no own toilet or water connection</td>
<td></td>
<td>This type is prevalent in many parts of the city in formal and informal settlement areas</td>
</tr>
<tr>
<td>Row houses</td>
<td>Bungalow or two storeys</td>
<td>Cement, concrete hollow block</td>
<td>Privately owned or rented Usually single room for bachelors or small family Rooms may be rented by individuals or groups (including HIP workers, 4 per room)</td>
<td>Shared toilet with other houses Metered electricity supply in formal settlements</td>
<td>This is the most prevalent housing type in both formal and informal settlement areas</td>
</tr>
<tr>
<td>Multi-storey tenements (apartments/flats)</td>
<td>G+3 G+4</td>
<td>Cement, concrete hollow block</td>
<td>IHDP condominiums, purchased by lottery ‘winners’ (approx 50% rented out) Privately funded and constructed through housing cooperatives</td>
<td>Privately owned or rented Occupied by different family sizes depending on the size, commonly have water and electric but power often interrupted</td>
<td>Prevalent in some of the sub-cities 3,538 units total</td>
</tr>
</tbody>
</table>
2.6 Finance for housing

Mortgage finance for low- and middle-income groups is highly constrained. The Construction and Business Bank (CBB) — formerly the Housing and Savings Bank — stopped providing long-term mortgage loans in the early 1990s. Following market-led adjustments post-1991, subsidised mortgage rates were abandoned. Interest rates increased from 4.5% for co-operatives and 7.5% for individuals to 16% for both: a major barrier for low-income households to secure a housing loan.

Our small survey (n=60 in two low-income neighbourhoods, one formal and one informal) indicated three major ways to finance housing: savings, credit unions and compensation. Savings was the most important. We found that within formal settlements, 75% of households and all informal settlement households finance housing using savings. In formal settlements, 16.7% of households surveyed used credit from credit unions whereas only 8.3% used compensation funding for relocation. Traditional savings schemes such as lqub only offer small sums suitable for repairs but not construction.

Currently, there are no specialised housing finance (mortgage banks) in the country. The role of private banks for housing construction loans is very limited. Loan opportunities that do exist are for one year maximum. However, few private banks provide loans for individual housing construction and the average interest rate is 12.75% in 2018. There is limited involvement in residential mortgage by public and private banks because of the perceived high risk and limited experience. The high volatility of the macro-economy makes long-term loans unattractive for lenders.

2.7 Gender and inclusion and their impacts on access to shelter and services

In line with global literature, we found clear evidence that key vulnerability factors affecting people’s access to decent shelter are poverty, gender, age, social status and disability. These factors intersect in diverse ways and circumstances to produce higher or lower levels of shelter vulnerability. Female-headed households have particular difficulties in accessing shelter in low-income private rental areas (due to lack of access to finance and discrimination) and experienced insecurity in informal settlements. Safety was less of a concern for women living in government-provided condominiums or low-cost housing. People living with disabilities (PLWD) were identified as universally vulnerable and disproportionately likely to experience extreme poverty and destitution and face stigma and discrimination when trying to access housing.

Very little reliable secondary data exists on women’s access to and experiences of shelter in Hawassa. But our findings validate the limited evidence\(^7\) that female-headed households, divorced, separated and widowed women, elderly women and women with disabilities all face severe or acute shelter vulnerabilities. They are among the most shelter-vulnerable residents in Hawassa. A complex intersection between poverty, gender norms and social vulnerability is at the heart of this.

Residents we interviewed, both women and men, universally identified women in these categories as the most economically vulnerable in the city, who find it hardest to access decent shelter in a context of high and rising rental and purchase prices:

*It is known that it is difficult [for a single woman or divorcee] to work and do things by herself […] When a single woman is compared to couples, her economic condition is very low.*

Male, 48, Philadelphia area

Local women’s groups confirmed this, describing single women with children as significantly overrepresented among destitute city-dwellers, an indication of their acute shelter vulnerability. Having children was described as an important factor contributing towards vulnerability for single women — both in terms of the economic and time burden of caring for children, and discrimination by landlords who believe that they will use more water, invite their friends over and disturb their neighbours more than men as women generally spend more time at home than men, who are more often at work during the day.

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\(^7\) See for example Nathan and Fratkin (2018).
Women living in informal settlements on the city outskirts reported fewer challenges in accessing shelter. According to one FGD with female-headed households in informal shelter in the Monopol area, ‘The area is remote, and there are not a lot of people who want to rent a house there, so there is not such a problem with landlords.’ In contrast, this group also felt that, ‘in the city centre, no one would let a woman rent unless she is married, regardless of income’ (ibid).

Safety and security are key concerns for residents in different types of shelter across the city. Under-reporting of gender-based violence is widespread in Ethiopia, and systems for collecting data are underdeveloped, leading to a lack of hard data. Nevertheless, our research highlighted major safety issues for women — particularly young female HIP workers — who travel out to informal settlements where limited transport options put them at considerable risk of sexual violence at the end of their commute.

2.8 Conclusions and recommendations

Different state-supported housing schemes have made important contributions to the existing housing stock in Hawassa. But none have generated sufficient or affordable housing at scale. Demand massively outstrips supply — exacerbated by the arrival of thousands of HIP workers since 2017. And although existing schemes were intended to provide housing for low-income people, they are largely beyond the reach even of middle-income groups. There is a mismatch between government policy promoting vertical urban expansion (building high-rise housing and promoting density as land supply is constrained), and delivering affordable shelter solutions for low-income people. Female-headed households, divorced, separated and widowed women, elderly women and women with disabilities are most likely to struggle to access both formal and informal shelter, due to below-average income levels but exacerbated by other forms of bias and discrimination.

Issues of land allocation are both complex — due to the multiple layers of governance and authority — and potentially sensitive during times of reform. Although civic accountability regarding housing policy and implementation has been very weak, recent reforms offer a major opportunity to involve communities and CSOs in oversight and accountability mechanisms that could generate innovative and effective solutions, and contribute to potential resource mobilisation. Resolving the political and financial challenges around land requires proposing solutions that cross regional and ethnic boundaries, that satisfy both city-dwellers as well as rural and remote voices of protest groups.

Other fundamental challenges include government technical and financial capacity constraints. It is unable to implement existing policy effectively due to its lack of staff, understanding of access to new technology and financial resources. As finance levels from federal, regional and municipal sources are low it is hard to see how Hawassa can solve its shelter crisis. Mortgage finance for low- and middle-income groups is highly constrained. This financing vacuum undermines the ability of urban residents to construct new housing, putting additional pressure on state-financed schemes.

Despite clear legislation concerning the eligibility of (pre-2011) informal settlements and shelters for regularisation, policy implementation has been only partial. Not all eligible settlements have yet benefitted from this process, while other ineligible settlements have not been evicted. The benefits of regularisation and upgrading — especially for the safety and livelihoods for women — are not being realised. Key recommendations include:

2.8.1 Recommendations for the Ethiopian government

• Review and update the national housing policy, developing more collaborative cross-societal approaches to shelter production. Develop and formalise participatory and inclusive mechanisms whereby citizens can get involved in designing affordable solutions and hold government to account on delivering its housing policies (and commitments).

• Provide better regulation and oversight of the rental sector (defining roles, responsibilities and rights of both lessors and lessees), to reduce abrupt and arbitrary rental termination or rent hikes. Prioritise resources to maintain public-sector rental housing.
Implement commitments to providing decent housing for extremely poor and relocated households. Develop proper information channels to ensure that households are consulted on and informed about processes and decisions.

The city administration should actively support new housing cooperatives to increase the supply of affordable housing. This policy must be combined with additional incentives, including servicing and availing land for free or at affordable lease rates, and providing subsidised infrastructure and services such as water and electricity to help subsidise costs for housing cooperatives.

Political consensus is essential to solving land scarcity issues. The federal government should provide political leadership that supports regional and local authorities as well as key stakeholders in the private sector and civil society to develop viable proposals regarding land that can be used for residential development for both residents and migrant workers.

Ensure solutions are inclusive, responding to needs of vulnerable households and individuals such as migrant HIP workers, female-headed households, women and children facing risks of sexual violence in informal settlements, extremely poor households, resettled households and people with disabilities. Inclusion must go beyond design to include implementation, which requires close monitoring and beneficiary feedback loops.

Recognise and address negative public perceptions of municipal approaches and challenges (including allegations of corruption, bias/discrimination, negligence etc). Work with civil society to ensure better reporting and oversight. Foster a culture of openness and constructive criticism (including a ‘hotline’ for reporting allegations of corruption). Strengthen the power of the ombudsman to engage with Hawassa city and regional bodies and of complaint-handling mechanisms so that government is more accountable.

Mobilise relevant bureaus and sub-city offices to explore multi-sector options for preventing violence against women and girls. This should include data collection, safe transport, improvements in water and sanitation facilities, and consideration of reliable day-care facilities for children whose parents work away from home. Other relevant stakeholders such as UN-Women and CSOs should be consulted and coordinated.

To ease the acute demand for housing, municipal government should carefully consider formalising some informal settlements according to existing legal frameworks as forced evictions or displacement fail to address the fundamental demand for, and right to, shelter.

Ensure any evictions of informal settlement residents are managed with maximum due diligence and consultation. The municipality should also engage with residents of informal settlements and formulate policies for the sustainable provision of shelter. If involuntary resettlement is unavoidable, best practice can be drawn from the International Finance Corporation’s performance standards on environmental and social sustainability (IFC, 2012) to safeguard vulnerable residents of informal settlements.

### 2.8.2 Recommendations for the international community and donors

- Mobilise financial resources, technical assistance and political support to get behind efforts of Ethiopian government stakeholders to solve the complex housing challenge. Consider financing ‘surge’ capacity support to the different authorities involved in shelter (land allocation, construction, service delivery etc), alongside financial and political tracks.

- Donors, working with the government, should identify viable options for opening up access to finance through a low-interest lending bank. Microfinance housing products could be developed based on existing models such as the Community-Led Infrastructure Finance Facility (CLIFF). See for example [http://bit.ly/2ntbMbu](http://bit.ly/2ntbMbu).
2.8.3 Recommendations for civil society

- Organise, mobilise and advocate around issues of shelter affecting low-income groups, and especially efforts to address the acute challenges facing women and others facing particular risks. Learn from the work of Slum/Shack Dwellers International (SDI) and partners in East Africa about effective approaches to advocacy, such as informal settlement surveys. The formation of community groups or farmers’ associations can give stakeholders a stronger voice in these decisions.

2.8.4 Recommendations for the private sector

- Companies operating in the HIP should provide holistic support for the welfare of their staff, including their exposure to violence on the journey to and from work. This includes ensuring that staff are able to report incidents (not only those taking place within the workplace) and to access confidential referral services (medical and non-medical). They should also seek advice from relevant gender-based violence (GBV) experts as to how they can contribute (individually and collectively) to preventing GBV by better understanding the scale and types of risks.

2.8.5 Recommendations for all stakeholders

- Persist in efforts to mobilise finance through public-private partnerships that will enable Hawassa’s city government and the IPDC to build, maintain and expand the housing stock. Ensure emerging PPP discussions include voice and representation of residents. Where the PPP model relates to HIP worker housing schemes, workers should be represented in those discussions. As women have so far lacked formal channels to engage in political and housing policy processes, designated roles and spaces must be created for their organised input.

- Pilot donor-supported models for subsidised/low-interest credit that can be accessed by low- and middle-income households. Microfinance institution (MFI) loans for low-cost housing for the poor and vulnerable must be subsidised by regional and federal governments. Drawing on experience from other countries, these pilots could include the development of housing microfinance as a specific product offered by microfinance institutions.  

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9 See for example the work of Muungano wa Wanavijiji in Kenya: www.muungano.net.
10 It is estimated that between 15–40% of microfinance loans in Africa are redirected from income generation to housing. Housing microfinance is also well suited to an incremental housing development approach that would be better suited to low-income groups. See Bah et al. (2018).
3 Nairobi, Kenya

3.1 Sampling and data

In addition to a desk review, the Nairobi team conducted 72 qualitative interviews and 17 FGDs with low-income households in central, peripheral and satellite areas of the city. Key informant interviews were conducted with national and city-level officials (in city planning, housing etc), utilities agencies, shelter finance practitioners, academics and civil society leaders. This was complemented by a land and housing markets survey11 and spatial analysis of shelter, land and infrastructure across the metropolitan area, creating an array of new maps and generating a low-income shelter typology (Table 3). To delve into key shifts and the multifaceted challenges facing low-income households, the team developed case studies of two large informal settlements: Mukuru and Mathare. Case studies drew on secondary data analysis and primary data collection with residents.

Experienced Nairobi-based practitioners and researchers conducted the fieldwork and analysis, with support from IIED in London. The research benefited from well-established linkages with Kenya’s slum-dweller federation Muungano wa Wanavijiji and its support NGOs SDI-Kenya and Akiba Mashinani Trust (AMT), which have fed into the case studies. During the research, several workshops were held in Nairobi with government officials, civil society representatives, academics and residents to validate findings and deepen the analysis. These involved presentations on key findings and facilitated plenary sessions, enabling participants to feedback on emerging issues and their policy implications.

3.2 General overview

Kenya is urbanising by 4.4% per year and, with just 50,000 formal housing units produced annually, the formal market is failing to address Kenya’s estimated deficit of two million housing units (World Bank, 2018, p. 41). The Kenya Property Developers Association (KPDA) suggests that the nation should be developing 200,000 units per year (CAHF, 2018a, p. 162). Although such deficits underscore the severity of Kenya’s housing needs, these figures neglect the flourishing informal markets already creating most shelter in its cities, including Nairobi. Given the shortfalls in formal housing provision, providers in informal markets are crucial in accommodating Kenya’s urban expansion (and low-income residents in particular) but may still produce inadequate shelter.

Figure 4. Nairobi City: National and Continental Context

Source: Maps drawn by Baraka Mwau

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For the land and markets survey, we sampled 46 areas across Nairobi and five in satellite towns (Athi River, Kamulu, Kitengela, Ruaka and Mlolongo). The respondents were land brokers/dealers, housing agents, local leaders and long-term residents.
Already home to over four million people (UN Population Division 2018), Nairobi is undergoing complex transformations in its shelter provision, especially in its peripheral areas, emerging satellite cities, and the ongoing shift from shacks to high-rise tenements. In 2015, 32.3% of Kenya's urban population lived in Nairobi, far above 9.1% in Mombasa and just 2.5% in Kisumu. Projections suggest that Nairobi will accommodate over 31% of Kenya's urban population from 2020–2035, highlighting its continued primacy (ibid). Nairobi's wider region (including Kiambu, Kajiado and Machakos counties) is experiencing steady population growth and serving mainly as a ‘dormitory’ for the urban core. Meanwhile, the city's dense slums occupy just 2% of the land and most residents are tenants in informal units (Lines and Makau, 2017). In a 2013 survey with nearly 600 slum-dweller households in Nairobi, 49% lived below Kenya’s poverty line and living conditions were typically far worse than in formal areas (Talukdar, 2018). Less than 36% of slum households had in-house or in-compound piped drinking water, far below the 84% of formal households with piped provision (ibid).

Official data indicate that over two-thirds (69.5%) of Nairobi's households occupy single-roomed units, largely in informal settlements and tenements (KNBS, 2018). In particular, 36% of Nairobi's households live in single-room tenements, while 34% live in single rooms made of iron sheets or mud, typically in informal settlements or 'slums' like Kibera, Mathare Valley and Mukuru (Mutinda et al., 2019). Although Nairobi's informal settlements and tenements are the subject of a number of case studies, this research jointly analyses land, housing and infrastructure provision across the city, including differences between and within low-income areas.
3.3 The politics of access to shelter

Kenya now has a devolved government, and housing provision attracts the attention of policymakers at both national and county levels. Before 2010, Kenya’s decentralisation reforms created local governments tasked with providing municipal services and housing. Kenya’s 2010 Constitution (Kenya Law) went further, recognising a range of economic and social rights including access to ‘accessible and adequate housing’, ‘reasonable standards of sanitation’, and the ‘highest attainable standard of health’. Furthermore, it instituted 47 county governments with directly elected governors and county assemblies. County governments were granted additional responsibility for county-level planning and housing provision and service delivery (D’Arcy and Cornell, 2016). However, counties face persistent challenges with raising enough own-source revenues, and their budgets have ‘barely covered their inherited recurrent expenditures and liabilities’ (World Bank, 2016, p. 15). President Kenyatta has recently prioritised affordable housing, and there are a range of upgrading interventions by both national and international agencies. Yet few housing or infrastructure interventions have successfully benefited low-income households in Nairobi. The city’s entrenched socio-spatial inequalities — many dating back to the colonial era — are becoming ever more variegated and complex, given the city’s multiple housing sub-markets and ongoing metropolitan expansion.

Most developable land in Nairobi’s urban core is already built up, creating a scarcity of land, but demand for centrally located parcels is still high, leading to escalating land prices. In Nairobi county, the average land price per acre is about Ksh220 million, nearly ten times Nairobi satellite towns’ average price of Ksh23.7 million per acre (Cytonn Real Estate, 2019, p. 11). Even underserviced lands and areas lacking legal tenure are relatively expensive, resulting in rising costs of shelter production. These land prices are out of reach for low-income Nairobi residents, underscoring the exclusionary and dysfunctional land market. Escalating land prices have led developers — including those building informal housing — to densify their projects so as to leverage high returns on land. In the absence of title deeds, developers lack the proof of ownership that is required to obtain planning approval from the county. As a result, many opt for illegal or informal ways of undertaking construction. This includes interactions with other state and non-state actors (eg informal contractors, local administration, community leaders, gangs, gatekeepers, tenants), creating forms of ‘hybrid governance’ that perpetuate informal housing markets (cf. Meagher, 2012).

Meanwhile, land grabs (by individuals, land-buying companies and other groups) are common in informal settlements. For informal settlements, land development often entails informally paying chiefs or other officials and sometimes buying ‘protection’ from local gatekeepers or gangs (FGDs in Mathare, Dandora and Huruma). Additionally, land constraints and tenure insecurity are often linked to sanitation challenges, as the areas are unplanned and lack space for new pit latrines or are unable to connect sewer lines officially (Kawangware FGD). In a settlement like Mathare, land ownership is highly complex, including public land, private land and land owned by housing cooperatives, who have increasingly developed multi-storey buildings (tenements). Even in a single informal settlement, land tenure patterns can vary widely, and Mathare’s public land is sometimes grabbed and turned into cooperative or private land with support from corrupt officials (FGD with Mathare women; Mathare KII).

However, de facto tenure can sometimes form the basis for advocacy and greater legitimacy. In another informal settlement called Maili Saba, the area’s initial residents engaged land surveyors to sub divide private land and later advocated successfully for ownership certificates (FGD in Maili Saba). Although they still lack title deeds or tarmacked roads, Maili Saba residents have continued advocating for regularisation. Their de facto tenure has also enabled structure owners to gradually transform shelter, shifting from mud-walled shacks to an emerging pattern of stone-walled row housing and tenements in the settlement.

This is one example of how transformations have occurred in informal settlements in recent years, resulting in changes in their physical form and types of structures. This transformation includes an ongoing shift from shack to tenement structures, resulting in increased density and crowding levels.

12 The transformation can take three forms: (1) in-situ gradual redevelopment, where a plot with shacks is cleared and a tenement is built (eg Mathare Valley), (2) entire settlement transformation, where all shacks are demolished and tenements put up (eg a section of Pipeline), and (3) a phased transformation, where shacks are demolished then replaced with stone-built row housing and later tenements (eg Maili Saba).
A number of factors were found to shape this shift, such as escalating demand for low-cost rental housing, de facto tenure, capital or developers willing to venture in tenement housing, and an informal construction sector with diverse actors (eg contractors, suppliers, technicians). More fundamentally, it is rooted in the ‘absence of the state’ in policy and regulation of housing markets.

The low costs and flexibility of Nairobi’s informal housing help explain its vital importance for low-income residents, but unregulated landlord/tenant relations and discrimination against a range of vulnerable groups can thwart their access to shelter. New tenants often require a local referral to access housing, and such personal ties may be difficult to cultivate, particularly for migrants or those from different ethnic groups than their structure owners. Private landlords’ prejudices and capriciousness often generate several barriers to housing, placing low-income tenants in highly insecure and tenuous positions. Many tenants rely upon ingenuity, negotiations with landlords, and their social networks both to access and cope with inadequate shelter. The complexity of actors involved in the Nairobi land and housing market is set out in Table 2.

Table 2: Summary of key actors and their roles in Nairobi’s shack and tenement provision

<table>
<thead>
<tr>
<th>Category of Actor</th>
<th>Description of roles and implications</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Shack delivery</strong></td>
<td><strong>Tenement Delivery</strong></td>
</tr>
<tr>
<td>Tenants</td>
<td>In both shacks and tenements, tenants provide a ready market for developers, structure owners and landlords. In some instances, tenants have supported landlords/structure owners to protest certain decisions or actions by state agencies (eg demolitions/evictions).</td>
</tr>
<tr>
<td>Landlords, structure-owners, developers</td>
<td>Structure owners invest in the top structure, which sometimes includes purchase of the space, but usually without legal ownership of land. Their main motivation is to profit from rental income. Developers/landlords invest in construction of the tenement building, including purchase of land (depending on the area, land ownership varies from legal or quasi-legal to illegal). Their main motivation is again to profit from rental income.</td>
</tr>
<tr>
<td>Land dealers (land-buying companies, brokers/agents etc)</td>
<td>Brokers connect prospective landlords with space for construction of shacks, act as witnesses to informal transactions of space access, and sometimes act as caretakers. They also influence pricing of space. Make land available through formal and informal, legal, quasi-legal or illegal means. Agents collect rent and resolve tenant issues on behalf of the landlord.</td>
</tr>
<tr>
<td>Contractors (informal and formal)</td>
<td>Informal, small-scale contractors are usually hired by structure owners to build shacks. In some settlements (eg Kibera and Mathare Valley), more experienced contractors are now constructing multi-level shacks (ground floor + 1). Both formal (registered) and informal (unregistered) contractors are engaged by tenement developers/landlords to construct buildings. Sometimes, contractors are hired by a project manager on behalf of the landlord/developer. Contractors also provide designs to developers, which has contributed to the ‘mimicking approach’ of building designs of tenement areas where plot sizes are the same.</td>
</tr>
<tr>
<td>Built environment practitioners (planning, land surveying, engineers, architects)</td>
<td>Surveyors are often cited in informal (‘planned’) land subdivisions (eg Maili Saba). Architects and planners have been involved in various upgrading projects, including providing alternative design approaches to shelter standards. Design professionals are involved in varied ways in tenement production, including provision of building designs, construction advisory and management, and land subdivisions. This is done formally or informally.</td>
</tr>
<tr>
<td>Courts and legal practitioners</td>
<td>Land/space conflicts often end up in courts for determination. Some landlords/developers engage the services of lawyers to draw up agreements (eg between land vendor and the developer) and to represent them in court when city authorities halt construction. In the past, Kenya courts have issued various notices barring the city authorities from stopping construction works.</td>
</tr>
</tbody>
</table>
### Category of Actor

<table>
<thead>
<tr>
<th></th>
<th>Description of roles and implications</th>
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</thead>
<tbody>
<tr>
<td><strong>Government</strong> (including county officers, chiefs, national agencies eg National Construction Authority etc)</td>
<td>Nairobi’s zoning code identifies various areas as permissible for ‘informal settlements’. Chiefs in most settlements were found to legitimise sale transactions (of space/land or structures), keep records of claims over space or of allocations, resolve rental conflicts, approve construction, and supervise government projects in the localities.</td>
</tr>
<tr>
<td><strong>Politicians</strong></td>
<td>In both shacks and tenements, the presence of politicians is often associated with land issues (a paradox — includes corruption, but also agitation for secure land tenure and improved services) as well as in mobilisation of votes (patronage). For elected politicians, their failure to allocate meaningful budgets for shelter and service improvement in slums and tenement areas, and failure to oversee the enactment of appropriate rental housing regulations (for low-cost units) contributes to low-quality housing. Small projects are often used as tokens during political campaigns.</td>
</tr>
<tr>
<td><strong>Caretakers and agents</strong></td>
<td>These act as the intermediary between the tenant and landlord; permits occupancy, collects rent, and executes punitive measures (including eviction) in case of rental default.</td>
</tr>
<tr>
<td><strong>Local gangs</strong></td>
<td>In many settlements, gangs charge ‘protection fees’ during construction. They sometimes facilitate access to space for prospective landlords and can be involved in rent collection and illegal tapping of utility networks. They also act as community security in some cases, but also as eviction agents.</td>
</tr>
</tbody>
</table>

Primary data sources: KII interviews: landlords, developers, caretakers/agents, community leaders  

### 3.4 Current state of housing provision

Nairobi’s formal housing market is vibrant but often inaccessible to lower-income households, who rely overwhelmingly on informal housing markets. Official data underscore Nairobi’s burgeoning residential sector, yet formal private developers inevitably cater for wealthier households. Not only do these formal developments provide a small fraction of Nairobi’s housing, the cheapest formal unit (Ksh1.155 million or US$11,500) is still out of reach for low-income residents (CAHF 2018a, p. 161).

Reflecting the high housing costs and inaccessible mortgages, Nairobi has a major deficit in housing, and many residents rely on the cooperative sector, savings, and/or incremental construction to fill the gaps. In Nairobi, a mere 18,700 households are owner-occupiers: of these, 43.5% constructed with cash financing, 28.2% inherited, and 11.2% used cash (KNBS, 2018).
The study identified four key approaches through which single-room and other forms of low-cost rental housing are offered in the city. These are: shacks, tenements, mixed shelter and ageing public housing. Further analysis indicated that these shelter types have influenced various settlement patterns, with shacks mainly associated with informal settlements (‘slums’). Although shacks and tenements offer the cheapest rental units in Nairobi, they are not necessarily affordable to all. Many households still struggle to pay rent, as signalled by frequent cases of evictions and rent defaulting. A typology of shelter is set out in Table 3 below:

Table 3. Shelter typology for low-income households in Nairobi

<table>
<thead>
<tr>
<th>Shelter type</th>
<th>Main building material</th>
<th>Building height or density</th>
<th>Basic services</th>
<th>Settlement pattern</th>
</tr>
</thead>
<tbody>
<tr>
<td>Shacks</td>
<td>Iron sheet roof, iron sheets and mud walls, sometimes temporary materials</td>
<td>Usually single storey (ground level) but occasionally two. Typical single-room unit is 100ft²</td>
<td>Highly inadequate, with shared water and sanitation (ie public taps, pit latrines) and often pay-per-use. Electricity provided by legal or illegal connections.</td>
<td>Mainly unpaved or poorly paved narrow streets and footpaths.</td>
</tr>
<tr>
<td>Tenements</td>
<td>Quarry stone walls, steel and concrete</td>
<td>5 to 10 storeys, with street-front ground floor units occupied by businesses. Typical single-room unit is 100ft²</td>
<td>Each floor has shared sinks, taps, and toilets/ bathrooms, though in some buildings water is only available on ground floor. Sometimes connected to public sewer, or a cesspool is emptied by trucks. Typically, all units have electricity. Streets are narrow and unpaved.</td>
<td>Planned layouts with defined street layout and standardised plot sizes (eg 30x60ft, 40x80ft or 50x100ft). Blocks usually cover the entire plot (100% plot coverage), with narrow streets between blocks. Balconies are inward looking or street facing, with lower floors having very limited sunlight. Each block has a centralised (single) entrance/exit that fronts the street.</td>
</tr>
<tr>
<td>Ageing low-cost public housing</td>
<td>Stone row houses, with informal extensions, (typically of iron sheets resembling shacks)</td>
<td>Often lower density and low building heights</td>
<td>At first, well-planned infrastructure but now highly inadequate after densification and neglected maintenance. Open spaces are rare, as informal extensions proliferate.</td>
<td>Located near the city centre, originally with adequate services and amenities but varied shelter types (eg Shauri Moyo, Mbotela, Bahati). Main houses are complete units with varied designs. Informal extensions typically offer single-room units for sub-letting or expanded family occupancy.</td>
</tr>
<tr>
<td>Mixed-shelter</td>
<td>Combination of shacks, tenements, and stone structures, with single-room units and informal extensions</td>
<td>Ranges from single-storey shacks and low-rise row units to multi-storey tenements</td>
<td>Basic services typically accessed using a mix of approaches common in shacks and tenements. Onsite and service schemes, provision is better but increasingly overwhelmed by overcrowding.</td>
<td>Heterogeneous settlement patterns with wide variations in physical layout and type of structures. Sometimes half-built tenement blocks have shacks on the highest floor, particularly in areas undergoing transition (eg Maili Saba, Dandora)</td>
</tr>
</tbody>
</table>
In Nairobi, rental is the primary mode of shelter occupation. According to KNBS (2018, p. 29–33), 86.4% of households in Nairobi live in rented units, and only 8.1% are owner-occupiers. Just 4.9% live in units that they neither own nor pay rent, but with consent of the owner. Within owner-occupied units, over 43% have constructed their units using their own cash, 28.2% have inherited, and only 17.8% purchased their units. Of the 17.8% purchased units, 11.2% paid using their own cash, another indication that mortgages and bank financing are not the preferred mode of owning a home.

Although assumed to be 'low-cost,' the rent per square metre for single-room housing is sometimes higher than in formal rental housing markets. For example, apartments for middle-class households in Kileleshwa have a lower average cost per m² than single-room tenement units in Kawangware. Formal housing options provide multiple rooms and in-house access to utilities, while Nairobi’s low-income households can pay more per unit space and for sub-standard housing conditions.

3.4.1 Low-quality services and politics of service delivery

Although Nairobi’s water company implements a city-wide water rationing program, low-income households are the worst affected. By nature of their housing units, these households use less water per capita, with volumes that only decrease during rationing. Also, the tenant-landlord relationship typically prevents the water company from investing in individual meters, and landlords in this market rarely invest in individual meters. In settlements facing contested land tenure, the utility company is restricted in the level of services it can provide. Finally, established informal water vendors often undermine efforts to improve water services.

The lack of or poor coordination between the water company and the county government departments have also contributed to a slow pace of improvements. Until recently, Nairobi’s water company received no funds from the city government (following corporatisation of utility services in Kenya). It relied solely on its revenue streams and donor funding, cumulatively creating a budget deficit and resulting in an exclusionary service delivery system dictated by cost recovery that further marginalises low-income households.

For sanitation and rubbish collection, informal and hazardous solutions often prevail in low-income housing areas. Informal waste collectors, mainly youth groups, provide services for a small weekly fee (about US$0.20) but the collected waste mainly ends up in undesignated areas or burnt. Likewise, sewerage services are highly inadequate, and residents of shack housing typically have the lowest-quality services and mainly rely on unimproved pit latrines. Most tenements rely on septic tanks and cesspools that are regularly emptied by trucks. However, at building level, most tenants interviewed in the tenements complained of poor hygiene levels characterised by dysfunctional water-closet systems, with some landlords reluctant to repair breakages.

Despite recent efforts to supply pre-paid electricity by the Kenya Power company, the use of informal electricity services is still common in some informal settlements. Locally called ‘mulika’ or ‘sambaza’, these services are liked and disliked in equal measure. They are liked for their convenience and affordability, including the ease of connection, flexible payment modes, job creation for the persons involved in providing the services, unlimited use, and lower costs. But they are also associated with elevated risk of fire outbreaks, electrocution and other dangers. Formal connection has suffered from challenges of managing a prepaid (token) system, and lack of awareness on how the tariffs work. There are several instances of informal providers vandalising prepaid tokens in informal settlements, suggesting the enduring strength of sambaza providers. Furthermore, some key informants reported that Kenya Power officers collude with local electricity cartels to provide power informally.
3.5 Policies and legal framework shaping land and housing access

There are several progressive entry points that seek to enhance housing provision, including in Kenya’s Constitution and National Housing Policy. The 2010 Constitution (Kenya Law) states that every person ‘has the right to accessible and adequate housing, and to reasonable standards of sanitation, which is an enforceable socioeconomic right’. Kenya’s National Housing Policy (2004) also includes several pro-poor aims, such as encouraging integrated, participatory slum-upgrading strategies and promoting investment by formal and informal private providers to produce housing for low- and middle-income households.

However, Kenya’s dated building code limits acceptable building materials to expensive local sources or imported ones from Europe. It has been widely criticised for being rigid and inappropriate, which only increases the cost of housing. Regulations have also been widely disregarded by developers. More generally, there have been significant under-investments in housing at the national and county levels, with funding skewed towards wealthier areas. An Urban Development Department official admitted that the government of Kenya has not allocated significant funds for housing over the past decades: ‘There is no serious institution focused on providing housing loans, except loans benefiting for wealthier households’ (KII in national government). He also noted that only 6% of county budgets is spent on urban infrastructure and services, and such investments are highly inequitable (e.g. repairing potholes in wealthy neighbourhoods).

But there are positive opportunities. Affordable housing was recently declared a government priority as part of the Big 4 Agenda. Launched in December 2017, President Kenyatta promised to build 500,000 affordable homes. Ambitious plans will also seek to reduce construction costs, unlock land for development, and improve the mortgage finance market. The government has recently registered over 2.43 million title deeds (from July 2013 to February 2017) and is digitising its land registries (CAHF, 2018a, p. 163). Although the Nairobi land registry is said to be fully digitised, titling remains onerous for private developers (ibid). Key among the enabling options developed in Kenya since 2016 is a 50% reduction in tax for developers constructing more than 400 units per annum (Cytonn Real Estate, 2017). Since late 2017, the government has also committed to establishing partnerships with the private sector to supply low-cost housing. In particular, the satellite areas of Mavoko, Athi River and Kitengela have been identified as major housing areas, where the government will provide the land and trunk infrastructure, while private-sector players will construct affordable housing. Still, the president’s plans have been criticised for prioritising market-based approaches over slum upgrading and rental housing, particularly for the poorest (Hakijamii, 2018). The programme will require 60% private-sector funding. It remains unclear how upgrading and low-cost social housing will be funded (ibid, p. 42).

Kenya’s government and external agencies can also build on its flourishing savings and credit cooperative organisations (SACCOs), which can help to expand access to affordable finance (see Box 2). To realise the government of Kenya’s inclusive goals, it will also be essential to understand complex informal housing and land markets and to develop tailored strategies for accommodating Kenya’s low-income households.

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13 The president’s Big 4 policy agenda focuses on manufacturing, food security and nutrition, universal health coverage, and affordable housing. See www.president.go.ke.
Box 2. SACCOs and inclusive housing finance

Savings and credit cooperative organisations (SACCOs) are a leading source of Kenya’s housing finance, but they may struggle to expand further and often lack capacity to manage shelter construction. Nationally, Kenyan SACCOs have an estimated 14 million members in 22,000 groups (Feather and Meme 2018, p. 98). Most SACCOs have lower interest rates (12% in 2016) than commercial banks (14% in the same year). SACCOs enable members to save to collectively access credit, including for housing (ibid; see also Feather and Meme, 2019). Members collectively determine the terms and conditions of their loans, interest rates on deposits, etc — thereby providing an inclusive decision-making process. SACCOs are widespread in both rural and urban areas. Taken together, SACCO assets account for about 50% of Kenya’s gross domestic product (GDP) (Feather and Meme, 2018, p. 83). They have been recognised as the predominant source of Kenyan shelter finance, but are unlikely to grow without further support.

The share of SACCO-financed housing is estimated to be as high as 90% [but] SACCOs have only one main source of liquidity, which are member deposits. Without access to longer-term sources of finance, their loan portfolio will be unable to grow further (World Bank, 2017b, p. 28).

SACCOs may also struggle with technical aspects of housing (eg design, construction management) and managing highly capital-intensive projects (Feather and Meme, 2018, p. 97). Currently, Kenyan SACCOs provide investments for approximately 8,000 to 10,000 units annually (ibid). Importantly, they provide a collective platform through which government can direct a low-cost affordable housing programme.

Although SACCOs often target middle-class households when making shelter loans, they may have greater potential than shelter microfinance to reach low-income households, particularly with support from the new Kenya Mortgage Refinance Corporation (KMRC). KMRC will seek to serve SACCOs and microfinance banks that target low-income households (World Bank, 2019), helping provide much-needed liquidity. SACCOs already have a key advantage for residents of informal settlements: development loans do not require having title to the property, as they are backed by savings and can therefore be non-collateralised (Feather and Meme, 2019, p. 17). SACCOs have already benefited from Kenyan central government backing, an effective participation model for local communities, and a strong history of collective action and savings in Kenya (Feather and Meme, 2018, p. 89). In the future, SACCOs can reach low-income households more effectively by adopting reforms such as providing deposit insurance, developing clearer and uniform practices, and consolidating their credit products (Feather and Meme, 2019, p. 25).

3.6 Gender and inclusion and their impacts on access to shelter

Many residents struggle to find shelter in Nairobi. Barriers are often linked to their gender, age, income, and household size as well as the biases of private landlords. Some structure owners prefer not to rent to single men (often stereotyped as criminal), single mothers (seen as incapable of paying rent), or large families (because children may damage the plot’s facilities). Meanwhile, it seems rare for widows to face additional barriers in accessing shelter. Instead, their challenges may stem from insufficient incomes or being part of large households. Due to the higher costs of a renting a bigger unit, larger households may face difficult trade-offs regarding privacy and crowding in small units versus costlier but less-cramped shelter.

Although the primary barriers to accessing shelter are often financial, single mothers and those with large households may face additional challenges due to landlords’ gendered discrimination. A single mother recalled facing prejudice from landlords and resorted to asking a local man to pose as her husband, since she was considered unable to afford rent on her own:

“When I was looking for a house, the landlords here demanded to know whether one was married […] I had to talk to a guy [and] he had to act like he was my husband to make things easier for me.

Woman in Dandora single-room tenement
Women with children are also believed to generate higher maintenance costs and utility bills, especially where landlords act as intermediaries with utility providers. These findings underscore the gendered discrimination facing female tenants with children, particularly those in large households.

Furthermore, residents of single-room housing noted that privacy is a critical concern, especially for couples and adolescent girls. According to several FGDs, space constraints (overcrowding) and limited privacy may even be linked to cases of sexual abuse and unwanted early marriages (for both boys and girls) in informal settlements. In response, families may install a bunk bed or rent (sometimes jointly) an extra room for adolescent children. Alternatively, boys may need to move out after reaching puberty, due to cultural norms that do not permit their continued stay in their parents’ house. Constructing informal extensions may pose further challenges, as they can contribute to spatial constraints and heightened pressure on infrastructure.

Although many tenants said that housing provision is overwhelmingly determined by their ability to pay rent, sometimes their tribal or national origin may hamper their access to shelter. For instance, a landlord may ask about a tenant’s tribal background and may refuse to rent to certain ethnic groups (FGD with recent migrants to Mathare). Additionally, Ugandan immigrants are sometimes charged higher rents than Kenyans and may claim to be from Bungoma county (in Western Kenya) in hopes of avoiding rent discrimination (ibid). Migrants’ social networks with Kenyans (and side payments) can play a key role in fostering access to shelter, but they can still regularly encounter xenophobic sentiments.

People lacking access to any shelter (‘homeless’ or ‘street families’) are another marginalised group in Nairobi, but existing organisations struggle to serve them adequately. In the city centre, street families are the most notable face of homelessness; estimates suggest that Nairobi has over 60,000 street children. This group perhaps suffers the more dire consequences of inadequate shelter, as they must survive in places lacking schools and vital infrastructure (eg water and sanitation), with constant safety concerns especially for women and children. The city has recently indicated that plans are underway to build a rehabilitation centre for street families (‘homeless’), and several organisations are involved in rehabilitating street families. These residents’ unmet needs have attracted the attention of Nairobi’s County Assembly, but further interventions are still required (Nairobi County Assembly, 2014).

Low-income shelter is often highly inadequate for people with disabilities, whose quality of life and dignity are especially imperilled by deficient water and sanitation. High-rise buildings typically pose significant challenges to elderly and disabled tenants, largely due to the imposing stairs and low-quality infrastructure. For residents of Pipeline, where tenements are mushrooming, ‘the settlement has poor roads, making it unfriendly to walk as an old person’ and ‘flats are unfriendly for the elderly […] It’s difficult [to] live in the seventh floor, as climbing the stairs is tiresome’ (Pipeline mixed FGD). For tenants with severe disabilities, it can be impossible to live in high-rise units. Tenements lacking lifts and adequate water, sanitation and hygiene (WASH) or other services may again pose insurmountable challenges for elderly residents and people with disabilities. People with disabilities can face severe mobility constraints in Nairobi’s informal shelter that may have only minimal roads or sloping settlements along a riverbank. Providing accessible WASH, including in the rainy season, may offer particular health and wellbeing gains for people with disabilities, who may also benefit from community support to reduce stigma. Complementary interventions may be necessary to transform local attitudes and foster greater understanding for these residents.

3.7 Conclusions and recommendations

Key trends in Nairobi include residential densification, rising land prices in both core and peripheral areas, high housing prices in the formal markets, and extremely inequitable infrastructure access, even following recent efforts to improve provision in informal settlements.

Affordable housing finance remains limited, despite some inroads by SACCOs, and other barriers to shelter are linked to gender, age, ethnicity and migration status. Despite the president’s recent promise to prioritise affordable housing, there are still major shortfalls in government capacity and a longstanding failure to plan for low-income shelter.
3.7.1 Improve access to safe, affordable rental housing

Given the predominance of renting in Nairobi, it is unhelpful to focus solely on home ownership. The following strategies recognise the flexibility of renting while also improving quality and amenity.

- Home ownership is not the solution to shelter deficits: Nairobi needs multiple tenure and occupancy arrangements, with an emphasis on affordable rental housing.
- Appropriate, well-enforced policies and regulations on rental housing can improve tenant living conditions. Working with informal rental housing providers, who are often overlooked, will be critical. Future interventions can leverage their much-needed private capital but redirect it to better-quality shelter.
- Tenements need updated planning, design and health regulations, as well as initiatives to improve infrastructure and ensure minimum housing standards are met.
- To address discrimination in the private market, work with local organisations and respected grassroots leaders to develop stakeholder engagements at the local/neighbourhood levels and to help break down existing barriers to shelter.

3.7.2 Develop comprehensive, joined-up housing strategies

Approaches must effectively accommodate Nairobi’s rapid growth, unlike the prevailing reactive stance. Complementary strategies are needed to improve infrastructure delivery and land management.

- Kenya’s government and development partners should enhance access to affordable construction finance, build the capacities of built environment professionals, finance agencies, and other stakeholders in housing, and improve the supply of land and bulk infrastructure to reduce developers’ costs.
- The city can combine strategies for new housing developments with improvements in existing shacks and tenements, using approaches such as in-situ upgrading, land readjustment, and redevelopment. Policymakers can also provide incentives to developers to produce affordable shelter (including rental units), such as tax breaks, lower rates for borrowing, and subsidised building materials for low-cost housing.

3.7.3 Support small-scale housing providers and organised groups

- In some settlements (eg Maili Saba), residents have incrementally constructed low-cost units, but cannot afford technical expertise and usually struggle to access construction finance. With support from government and financiers, these small-scale housing providers can deliver low-cost housing more effectively.
- Assistance is also needed for organised groups of low- and middle-income households (eg SACCOs, housing cooperatives), who may access land but often lack the funds for decent housing construction and infrastructure.

3.7.4 Promote equitable land and infrastructure delivery and work with communities to co-produce solutions

- Solutions should include designing shelter and improving access to services land, and infrastructure.
- Nairobi’s infrastructure provision has been highly skewed towards wealthy neighbourhoods, resulting in extremely insanitary and undignified living conditions for low-income residents. Government, financiers and service providers should partner with low-income residents and local organisations to enhance their access to serviced land and co-produce appropriate, affordable modes of shelter, infrastructure and service delivery.
- A redistributive strategy to provide roads, water and sewerage (at minimum) should be prioritised in Nairobi’s development expenditure, as well as by its public utilities and development partners.
To extend coverage to underserved areas, the government must strengthen the capacities of Nairobi’s public water and sewerage agencies. This includes provision of adequate bulk supply for the city, extension of distribution networks to underserviced areas, and enhancing utilities companies’ capacity to work with key stakeholders (including informal shelter and services providers).

Strategies to provide electricity and water in informal settlements should develop community outreach strategies and work closely with residents to ensure wider uptake.

To overcome fragmentation in service delivery, there is an urgent need for better coordination between city planning strategies and infrastructure delivery, land use and service provision.

Meanwhile, to foster gender-equitable service delivery, utilities should work with women and girls to design appropriate WASH facilities that may include adequate lighting, menstrual hygiene facilities, and gender-segregated doors for public toilets. Similarly, it will be crucial to work with PLWD to design appropriate WASH facilities in both shack and tenement areas.

3.7.5 Reform land governance

Nairobi requires a reliable land information system: developing a secure, updated, transparent system will reduce the risks of mismanagement and corrupt transactions.

Such a system can also facilitate land-based infrastructure financing, thereby helping to address key shortfalls in provision.

Better integration of land-use and infrastructure planning can provide a strategic framework for shelter delivery, resolve land conflicts and facilitate future interventions.

3.7.6 Identify synergies between affordable housing and pro-poor development strategies

For low-income residents, informal livelihoods and their low or erratic earnings represent a key barrier that may frustrate any future housing interventions. It is crucial to ensure that housing strategies are combined with inclusive development interventions with informal workers, such as the following:

Policymakers should foster decent work and job creation as well as support the provision of vital services (eg education, healthcare), upgrading workers’ skills and training, and integrating the informal economy by improving worksites (eg well-designed and located markets, modern workshops), enhancing access to capital, infrastructure and equipment; and expediting registration as businesses.

Such pro-poor development interventions can help improve incomes, thereby promoting the affordability of decent shelter for informal workers and other low-income residents.

Adequate housing and infrastructure access can themselves foster inclusive growth, particularly for women whose livelihoods are often centred upon the home or informal settlements.
4 Mogadishu, Somalia

4.1 Sampling and data

Following a desk review, the first phase of field research in Mogadishu on the production of shelter across the city included semi-structured interviews with key informants from government and development practitioners, and representatives from banks, notaries, real estate developers, and private utility companies (25 respondents). We conducted a number of cross-city excursions to identify shelter types and spatial patterns of Mogadishu. We also used cross-city questionnaire survey (using KoBo tablet data collection and processing with 35 respondents) and interviewed residents of different shelter types across the city identified in the excursions. The findings from Phase I were validated through a workshop with government, the Benadir Regional Administration (BRA) and private-sector representatives.

A second field research phase focused on selected settlements comprising poor urban residents or people classified in Mogadishu as internally displaced persons (IDPs) in three districts ranging from the centre to the periphery of the city (63 respondents). Key tools for data collection in the second fieldwork phase included semi-structured interviews with residents (male- and female-headed households and youth), and FGDs (with mixed groups, women and youth) followed by social mapping exercises where groups of women and young men from Hodan and Kaxda districts were asked to draw their settlements, describe their external living spaces and identify social spatial patterns (40 participants). Specific sessions were held with women as well as young single men who are some of the most vulnerable groups in Mogadishu.

The security situation in Mogadishu meant that on each visit, the core team members could only access the selected settlements and government offices for short times and during periods where the security agencies were confident that there was no imminent threat. However, the Somali staff on the team had long-time access throughout. These visits were combined with transporting interviewees to a secure guest house where the core team could conduct interviews, social mapping etc. The security situation, however, also meant that the international team was not able to undertake longer-term observations in the informal settlements but had to rely on national staff and the interviewees brought to them. The team has, however, worked in the informal settlements in Mogadishu since 2012 and have previous experience to work from. However, the access challenges are a limitation to the research.

4.2 General overview

The shelter situation in Mogadishu is the result of decades of civil war since the fall of the government in 1991. This has resulted in high levels of internal displacement, with approximately 25% of the city’s population comprising IDPs. For the last 25 years, informal settlements have been appearing in and around the city, densely populated by these displaced populations, but also by refugees from neighbouring countries (Ethiopians and more recently a number of Yemenis), returnees, and urban poor who cannot afford to reside anywhere else (see also Figure 7).

Mogadishu is Somalia’s largest city and the country is 42% urban (UNFPA and Federal Republic of Somalia, 2014). Urban expansion in Somalia is rooted in conflict and drought-related displacement, which continue to drive the rapid growth of the IDP population in Mogadishu. IDPs are often marginalised — both socially and spatially — and live precariously. Before Somalia’s drought in 2017, Mogadishu had a population of approximately 1.65 million. However, the drought displaced an estimated 714,000 people from November 2016 onwards (UNOCHA, 2017). Nearly 155,000 people moved to Mogadishu, raising the city’s number of IDPs from around 464,500 to over 600,000 (UNHCR, 2016). The United Nations High Commissioner for Refugees (UNHCR) IDP profiling found that only 47% expressed willingness to return to their former homes (ibid). Along with the influx of IDPs, other factors contributing to Mogadishu’s expansion include natural disasters, unemployment leading to economic rural-urban migration, and rural residents seeking better healthcare or education. A population estimate survey carried out in 2014 found that of all the regions of Somalia, Benadir Region (of which Mogadishu is the capital) had the highest number of people living in urban areas (24.6%), and
the highest number of displaced persons (33.4%) of the total number of IDPs in the country (UNFPA and Federal Republic of Somalia, 2014). This continued and increasing influx of people puts enormous pressure on the city’s already fragile urban systems and infrastructures, causing people to settle in informal settlements in and around the city.

Figure 6. Political situation in Somalia, July, 2017

Source: Wikimedia Commons
Most of Mogadishu’s displaced households live in impermanent, unsanitary housing in informal settlements that are often governed by managers accused of human rights violations (Bryld et al., 2013). IDPs often reside in extremely low-quality shelter built from non-permanent materials and located in cramped spaces due to Mogadishu’s land scarcity and the constant threat of eviction. Currently, the government and the BRA (home to the Mogadishu mayor’s office) cannot provide adequate services and IDP settlements are especially likely to experience meagre water and sanitation provision. In the absence of UN-managed IDP camps, IDPs must rely on an informal gatekeeper system (informal settlement managers, or ISMs) that governs Mogadishu’s more than 500 informal settlements. Reflecting the absence of formal state capacity, gatekeepers are an informal power structure seeking to provide a measure of protection and services to IDPs. However, they fundamentally lack accountability (both upwards to government and downwards to IDPs) and are considered impossible to engage without compromising state authority and IDP security. Durable solutions and government policies are therefore urgently needed to support integration of IDPs and develop inclusive solutions for shelter, infrastructure and services.

Land prices are estimated to have increased as much as tenfold since 2012 (Willenberg, 2017). Factors underpinning this include: confusion over ownership and entitlements (creating a situation where speculation and an individual’s ability to pay go a long way in determining who ends up gaining ownership of property, as well as lack of clarity about official rules governing land and property), irregular acquisition of public land by private actors, the influx of IDPs and increasing numbers of returnees (including diaspora Somalis) seeking to reclaim their property. Finally, the presence of

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14 The high levels of insecurity after the collapse of the government in 1991, as well as the eventual withdrawal of the United Nations Operation in Somalia from the country in 1995, meant that there was no UN presence to organise the housing and support to those displaced by the conflict. Instead, local Somalis took on this task — leading to the eventual growth of the gatekeeper system.
foreigners, including from international development agencies, has contributed to this trend as they are able to pay higher prices for properties.

Poor Mogadishu residents are also being pushed into informal IDP settlements as land and real estate prices skyrocket and they can no longer afford decent housing. However, these settlements often lack the most basic services (electricity, access to water and sanitation, proper buildings), and offer no tenure security to its residents. Forced evictions are a huge threat to Mogadishu’s IDPs and urban poor. Benadir is the most affected by evictions: in 2019 so far, there have been 95,004 evictions in the region (NRC and UN-Habitat, 2019). Most are forced, with only very few lawful evictions or evictions with dignified relocations. In most cases, evictions are enforced by a private citizen from his or her property in order to develop their land, where, as often happens, the residents had no formal (written) agreement in place with the landlord. This causes intra-city migration flows from district to district (IDMC, 2018). Displacement thus plays a major role in the urbanisation and spatial pattern of Mogadishu and is key to understanding access to shelter for vulnerable groups in the city.

Further shelter challenges in Mogadishu include unaccountable governance, conflicting legal frameworks and rampant land-related malfeasance. After the state’s collapse in 1991, land titles were often lost, stolen or otherwise compromised. Mogadishu property registers and land plans almost disappeared entirely, leading to pervasive land-related corruption scandals. Additionally, as Somali expatriates return and seek to reclaim their property, land prices have recently spiked. In turn, IDPs and other residents are increasingly experiencing forced evictions. Due to entrenched state fragility, Somalia’s legal system is incapable of adjudicating land or property issues, especially considering its contradictory frameworks: Xeer (traditional Somali law), Shari’a Law and contemporary law. These legal challenges are exacerbated by a policy vacuum, as the Somali Constitution is still under review.

For the East Africa Research Fund (EARF) research, specific attention has been given to the urban poor. In the case of Mogadishu, this thus includes the long-term urban poor residing in the city centre and the newcomers classified in Mogadishu as IDPs.

4.3 The politics of access to shelter

4.3.1 The IDP status quo

The political settlement around shelter and land in Mogadishu in particular provides a challenge for new migrants and IDPs. Tana’s research since 2012, confirmed by interviews during the EARF research, has shown that the IDP label is not used in accordance with the United Nations (UN) IDP guidelines. Instead, any newcomer to the city in the last 20 years, especially if they are poor/low income and not related to existing residents of Mogadishu, is classified as an IDP, even though they end up being, in fact, a poor urban resident.

Our research has also found that there is an ‘unholy alliance’ between different actors in Mogadishu, which ensures that the IDP classification remains, and that IDPs remain largely in the informal IDP settlements in the outskirts of the city. First, relinquishing the term ‘IDP’ would put many NGOs assisting humanitarian agencies and their work in Somalia in jeopardy as their raison d’être would no longer exist. Second, politically accepting IDPs as full residents of Mogadishu would interfere with the clan balance in the city, compromising the power balance of some actors in the city. Despite this, there is, however, some integration for those who can afford to eventually move out of the settlements.

In brief, according to respondents, several factors that help to retain the IDP status quo in Mogadishu:

• Local landowners who benefit from the ‘gatekeeper’ schemes and see the value of their property increase with population growth. IDPs settling on land means that a social and economic ecosystem develops around them in terms of provision of services, setting up of small shops, community organising etc. This, in turn, drives up the value of land, more so if the property lies in the periphery of the city.

• Local humanitarian service providers who have a business interest in delivering humanitarian assistance, and who benefit from having IDPs in the city.
• Dominant chieftaincies that want to retain the status quo for future control of Mogadishu (and thus prevent newcomers from being recognised as Mogadishuites).

• IDPs themselves who are better able to access (some) humanitarian assistance as IDPs rather than urban poor. And of course, the gatekeepers who make a living from the IDP situation by taxing IDPs in return for the provision of safe shelter.

• The arrival of humanitarian aid in huge amounts as well as foreign aid also affects the market as it increases the demand for rental houses and land purchases.

The lack of a comprehensive land registry, combined with the influence of informal powerholders (local chieftaincies, ‘gatekeepers’, guarantors etc) on land allocation is a challenge for the city in terms of providing land for shelter for the poor and IDPs. This includes the long-term urban poor residing in the city centre and the newcomers classified in Mogadishu as IDPs.

According to the BRA, there is a need for land on which to locate public services, and on which they can settle migrants and IDPs as a long-term solution to the protracted IDP situation in Somalia. However, from the EARF research excursions through the city, it is evident that there is unoccupied land available in Kaxda and Daynile districts. According to interviews with BRA and other resource persons, this land has however been ‘grabbed’ as ‘community land’ by powerful local chieftaincies. Land grabbing refers to persons illegally inhabiting abandoned public and private land (these can be IDPs, urban poor or other so-called ‘squatters’, or private persons claiming abandoned land as theirs and exploiting it in some way without having legal documents proving their ownership of the land). This land grabbing stands in contrast to the provision in the constitution which states that all ‘new land’ should be owned by the government. However, as interviews revealed, for many Somalis land ownership is very much entwined with a sense of belonging and identity, and given the historical use/misuse of land by the former Barre regime, it remains an explosive topic. Repossessing this grabbed land would need careful negotiations with the local chieftaincies.

4.3.2 A mix of formal and informal systems to access shelter

Access to land and shelter is managed through a mix of formal and informal processes all related to networks among Mogadishuites and money flows. For this reason, so far multiple attempts to change this have failed to enhance transparency and accountability in the processes around land and property transactions, access and usage. The inability to agree on the sensitive issues of land was one of the reasons that led to the collapse of the Transitional National Government. As recently as 2015, under the UN Joint Programme on Local Governance and Decentralized Service Delivery (JPLG), the UN supported the government to develop a Spatial Strategic Development Plan for Mogadishu, and UN-Habitat provided support to develop an updated cadastre and to streamline the operations of the lands office within the BRA. Despite all these efforts, land and property remains a thorny issue — especially in Mogadishu.

The EARF research has shown that for the average Mogadishuite the mix of formal and informal systems managing shelter and land allows for some degree of flexibility in terms of which process the individual or family chooses to pursue to access land and shelter. According to a notary we interviewed in Mogadishu:

The informal rules have different forms; most of the people focus on writing their own papers with the presence and signature of witnesses and others record videos as means of verification for informal transactions related to land purchases. Informality is very common in rental houses as Somalis do not prefer documenting their rental agreements in public notaries and in most cases written papers signed by the parties and witnesses, a guarantor or even a dealer’s is considered sufficient.

Interviewees have explained how negotiations may be undertaken with landlords and/or through the local chieftaincy in the area of interest, and the transaction (be it up-market rental, cheaper properties or land purchase) is then registered by a notary. However, as per the interviewees, due to the cost of using notaries, some people choose to only involve the local chieftaincy or to document the transaction process themselves using video. Interviews with a broad range of stakeholders and residents in Mogadishu shows that getting to the stage of shelter access requires acceptance at the local level.
as well, by the neighbourhood residents. Young men living in different settlements in Hodan reported difficulties in being accepted by the settlement community, as they are perceived as a security threat.

4.3.3 The role of the guarantor

According to interviews with notaries, real-estate agents and questionnaires with residents, for key land-related transactions to take place, the person looking to undertake the transaction first and foremost requires a guarantor. The guarantor can be a relative or acquaintance, but the more status the guarantor has in the settlement or community in question, the higher the chances of the transaction being successful. The guarantor is needed:

- For obtaining a loan through a formal bank or informally from one’s network (additional requirements for the loan include having proof of employment/steady income and possible collateral).
- To facilitate the local chieftaincy’s agreement: for informal approval of the transaction, especially for an outsider to an area, the guarantor is often needed to assist with the negotiation process with the local leaders/elders.
- For finalising the transaction, the notary needs the guarantor to vouch for the person wanting to perform the transaction. Several interviewees further stated that the BRA could be called on to demarcate the land and issue a certificate of ownership, but only after the local chieftaincy confirms this.
- For accessing formal rental opportunities, the guarantor is needed to facilitate the acceptance of the house/landowner with the resident community. This is linked primarily to security, where people still feel more secure living in locations dominated by people from their own network.

It is clear that the guarantor plays a crucial role in accessing shelter and housing finance for new residents. A new family arriving in a settlement seeking housing from a faraway region, or that does not have existing connections in Mogadishu, is in a very vulnerable position in terms of finding a guarantor that will help them secure a place to live.

4.3.4 The power of the ‘gatekeeper’

Gatekeepers or ISMs emerged in Somalia as the humanitarian conditions deteriorated during the 1990s, and especially following the devastating famine in 2011–12. Since then, in some locations of Somalia, gatekeepers have established themselves as unavoidable intermediaries between the IDPs and external actors, including the local government and the humanitarian community. In Mogadishu, ISMs have created a business around accommodating the numerous IDPs coming into the city. They are entrepreneurial Mogadishuites or former IDPs who arrange for land with the local landlords or chieftaincies and then provide plots for shelters, land, security and basic services (provided primarily by NGOs). ISMs may be women and men. The common characteristic is that they are in a position of power, either because they have earned legitimacy and trust in their community, or because they belong to a majority clan, are well connected, or have control over some land.

This gatekeeper system means ISMs now largely control access to IDP settlements. ISMs represent an informal power structure stepping in to provide what the formal power structures cannot — in this case the Federal Government of Somalia (FGS) — in terms of protection and services. There are approximately 140 gatekeepers in Mogadishu who provide land and basic services to IDPs in return for payment in cash or in kind. This typically involves a tax of approximately 10% of humanitarian aid IDPs receive, though amounts vary. There are no formal accountability systems required for gatekeepers to operate, and some have acted in abusive and exploitative ways towards IDPs living in their settlements.

Shelter is thus accessible to IDPs and some urban poor through private informal means. However, there is limited accountability and transparency around this process, and our semi-structured interviews and social mapping confirms previous research documenting high levels of vulnerability among IDPs.

Until 2017, the political economy around IDPs in Mogadishu was not overtly recognised by the international community, and there was no active approach towards dealing with the gatekeeper system. Nonetheless, this system has been operational since the 1990s and has become stronger in
the last seven years, partly driven by the increasing number of IDP evictions from Mogadishu proper, as well as the new influx following the 2012–2013 and 2017 droughts. In the previous IDP policy vacuum, the gatekeeper system has coalesced and strengthened leading to a situation where settlements are unified by a well-organised governance structure that allows ISMs to enhance their monopoly over the settlement of IDPs, in a bid to improve their business. A new IDP policy is a first move by the BRA to eventually get rid of this monopoly. Based on the policy, the BRA is drafting settlement management guidelines aimed at enhancing accountability and transparency in the system. However, effective implementation of these guidelines will still require the acceptance of the informal powerholders who remain the champions of the political settlement of Mogadishu.

4.4 Current state of housing provision

During the civil war, much privately owned land in Mogadishu was abandoned and property titles lost. Many owners who returned to claim their land have found it occupied by others or sometimes claimed by the government (federal as well as city level). While notaries and the BRA are responsible for keeping records on property and rental housing in the city, it is difficult to know exactly how much land is privately owned and by whom, as land transfers have taken place outside of formal procedures for many years. A summary of the current situation with regards to access to and ownership of land and property is provided below.

4.4.1 Land leasing

The process is mainly informal. No law currently regulates land leases. Anyone can buy land from legal owners or lease it from customary landlords of undocumented land on the city’s outskirts if they have a needed guarantor. The leases cannot exceed nine years, and the process is documented by hired public notaries. In these instances, the BRA is responsible for issuing the related legal documentation. If the lease is longer than nine years, many people do not certify their lease agreements with notaries.

4.4.2 Rental housing

The rental market is largely informal, with very little oversight from the BRA or the FGS. Residents must provide an identity document (ID), a fee of US$10 to the BRA, a guarantor, and an upfront payment of one to three months’ rent. The property owners must present a court- or notary-certified deed. The notary (or middleman) is usually paid an equivalent of one month’s rent, payable by the property owner. These rules vary by location and by transaction. For mid-level to high-end properties, notaries are generally used, while for lower-income areas and informal arrangements, middlemen come into play (although notaries can be engaged in some cases).

According to Somali Civil Law, landlords can only evict tenants who violate a tenancy contract, or otherwise by mutual arrangement. However, this only applies if a formal agreement exists and has been registered with a notary. Even where a contract exists, application of the law is, according to interviewees, patchy at best. If no formal agreement exists, then landlords act as they see fit. Many residents do not document rental agreements with public notaries due to associated costs, which leaves both the landlord and tenant unprotected. However, landlords usually benefit from this arrangement as it allows flexibility to evict tenants and raise rents. This is one reason why tenure is so insecure, as tenants are liable to eviction with mostly no notice.

4.4.3 Purchasing land and property

As with lease agreements, land and property purchases are open to everyone. Land can be purchased privately if both parties agree and the owner has an authentic title deed. The sale is affected with the participation of a notary (in many cases), a guarantor and a witness. From the 1960s until 1991, a land registry and cadastral records existed, held by municipal authorities. These covered up to 70% of Mogadishu’s land at the time. However, these records are now in the possession of a diaspora Somali
living in Sweden who — through his office in Mogadishu — charges a percentage fee to verify deeds. For customary land tenure-holders wishing to sell their land, the transfer is formalised through BRA, which also assesses the plot dimensions. In lieu of a fee, tenure-holders usually allocate around 20% of the land for sale to middlemen (usually dealers and clan elders) who bear the costs associated with the formalisation process. The middlemen also pay the landowners an initial one-time fee.

4.4.4 Inheritance

Formal courts usually certify deed documents to inherited land. An inheritance can be allocated either through a will (enacted in the presence of witnesses) or a legal representative. A will is considered formal when it is registered with a notary. Informal transfers are done by handing over property to family members in the presence of adult members of the same family.

4.4.5 Informal settlements

There are no legal mechanisms regulating informal settlements or the rights of people residing in them. However, and especially for informal settlers, city residents usually refer to ‘adverse possession’ where legal claimants lose their right to ownership if those residing in it have had uncontested use for an extended length of time (notably when the owner has been absent for 25 years or more). In Mogadishu, it is common to claim that the legal owners were friends or accomplices of former dictator Siad Barre and were therefore allocated the land illegally in the first place. Another approach is for the current occupants to claim large sums to be paid for supposed maintenance, renovations and upkeep of such properties over the years, which can often be beyond the reach of the deed owner (Rift Valley Institute, 2017). These arguments, however, do not usually apply to government-owned land and property.

There are four main types of housing that we observed that make up the typology of shelter set out in Table 4.

- **Buuls or temporary shelters:** made out of mud, sticks and plastic/cloth. These are usually self-constructed by the owners with help from family or friends.

- **Corrugated iron sheet housing:** These are usually better constructed. The owners typically hire out the construction to builders but the quality varies depending on the money available and therefore the quality of construction. Owners either rent them out or live in them themselves. The owners and renters tend to be middle class.

- **Villas and apartment buildings:** These are at the higher end of the spectrum. Their construction is usually contracted out to construction firms. However, due to the lack of building regulations, interviews revealed that the quality of some is suspect and has led to some fatalities in terms of buildings collapsing, or faulty electrical connections leading to accidental fires and deaths. The few property owners who can afford it hire construction firms and workers from the neighbouring countries, but the cost of doing this is high. They are usually owned by the more well off.

- **Government-owned buildings:** These are usually old buildings dating from before the collapse of the government. They are well constructed, but due to their previous purpose as office buildings are usually not laid out suitably for living premises. But taking into account the condition of some of the buuls, these buildings offer better protection from the elements. Most are inhabited by long-term residents of Mogadishu, both IDPs and other urban poor.

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15 Confirmed by independent interviewees from the private and public sector.
### Table 4. Shelter typology for low-income households in Mogadishu

<table>
<thead>
<tr>
<th>Housing type</th>
<th>Category of resident</th>
<th>Location</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Buul</strong></td>
<td>Mainly inhabited by IDPs and other Mogadishu residents that are locked out of the regular housing market in the city. The average rent cost is about US$13 per month. However, many buuls are self-built, therefore residents do not pay rent.</td>
<td>Most buuls are located in the periphery of the city due to rising housing prices and the prohibitive cost of land in the city proper.</td>
<td>Some IDPs who belong to one of the majority clans also reside (squat) in government-owned buildings. However, evicting them could cause political upheaval as it might be construed as a challenge to one of the clans.</td>
</tr>
<tr>
<td>Corrugated iron sheet</td>
<td>Usually inhabited by low-income earners as well as lower middle-class residents. Despite their quality, the average rental cost reported is US$140 per month.</td>
<td>Within the city as well as on the periphery where land is comparatively more available for new developments.</td>
<td>Regardless of their low quality, the pricing of these houses places them beyond the reach of lower-income earners in the city.</td>
</tr>
<tr>
<td>Government-owned buildings</td>
<td>Usually IDPs belonging to one of the majority clans, who reside informally (squat) in affected government buildings.</td>
<td>Most of these abandoned government buildings are located close to, but outside of, informal settlements in and around the city.</td>
<td>While living in these buildings presents some advantages (concrete structures), many of the respondents living there stated that they would prefer moving into less-permanent shelter types within the settlements, as being in a settlement facilitates access to services and a community.</td>
</tr>
<tr>
<td>Apartment</td>
<td>Inhabited by middle-class and upper middle-class Somalis. Average cost is between US$350 and US$500 per month.</td>
<td>Many of these are built within the city close to the city centre.</td>
<td>The majority have come up in the period after al-Shabaab was pushed out of its strongholds in Mogadishu in 2012.</td>
</tr>
<tr>
<td>Villa</td>
<td>This is a detached house with its own compound. Accessible to upper-middle-class and wealthy Mogadishu residents. Some villas are also rented out to foreign nationals and to local and international organisations.</td>
<td>Older sections of the city, meaning that they are both in the city proper, as well as on the periphery where historically there was greater space to build large dwellings.</td>
<td>Many of the older villas lie empty as their owners — many of them well-off Mogadishu residents — have fled the country. New villas are being constructed within the city by wealthy Somalis.</td>
</tr>
</tbody>
</table>
4.5 Policies and legal framework shaping access to land and housing

Even though land is formally referred to in the 2012 Provisional Constitution (Article 43, Chapter 3), it remains vague regarding the critical issue of property dispute resolution (Federal Republic of Somalia, 2012). The lack of a codified legal framework to adjudicate land and property claims, and the multiplicity of alternative avenues of recourse, have complicated transfers, acquisition and ownership processes in Mogadishu. Actors can seek redress from several sources, some of which are contradictory:

- **Customary law** where clan elders and (to a certain extent) religious leaders hold sway, given that culture is intrinsically intertwined with Islam. The challenge is that Somali customary laws (Xeer) often circumvent women’s inheritance rights, giving greater credence to men’s inheritance claims. Secondly, the customary law system favours majority clans, making it difficult for minority clans and ethnic groups to assert their rights.

- **Legal channels through formal courts**, although interviewees asserted that ‘money talks’, suggesting that these channels are weakened by low levels of integrity. Furthermore, the capacity of legal actors is curtailed not only by their complicity in the above integrity claims, but also by the lack of an updated legal framework and an inadequate understanding of the law (according to interviewees, the most qualified practitioners either fled the country or were trained in the law of other countries, predominantly Sudan).

- **Shari’a, where religious leaders (Ulema) adjudicate**: The challenge is that Shari’a stipulates inheritance rights for women, which is often in conflict with the patriarchal nature of customary law. However, in the case of inheritance disputes, Shari’a is, according to interviewees, still considered to be the most trustworthy mechanism for resolution.

The lack of a codified legal framework is further complicated by the fact that maintaining security remains a key challenge in Mogadishu. The FGS needs to consolidate its authority, and this means that security matters remain the crucial concern for the state, at the expense of many other equally important issues. Land remains a critical trigger for conflict, but issues of property are often sidelined despite the fact that for sustainable peace to take root, the issue of access and land ownership needs to be resolved.

4.5.1 Access to finance

People have greater trust in real estate than in other investment avenues, and prefer it to using banks, especially since after over 20 years, formal banking is only just returning to Mogadishu. Banks and a few real-estate developers provide housing finance. However, only 15% of the Somali population has accounts with formal banks (CAHF, 2018b) and the more vulnerable populations in Mogadishu do not have access to formal housing finance. A borrower is required to raise 20–30% of the property’s value as a down payment and be represented by a suitable guarantor. The banks retain the documents until full repayment is completed, otherwise the property is repossessed and sold off. Banks do not charge interest, but take a commission on the amount borrowed, with each bank having a different rate. The borrower is required to show identification (ID or passport), proof of a regular income, availability of collateral (in case of non-property loans), and to have a guarantor who can vouch for the individual and is of good standing in the community. Most bank loans are payable in a maximum of 36 months.

These requirements put financing beyond the reach of most Mogadishu residents, especially the poor. They cannot raise the 20–30%, many lack IDs and in particular IDPs have difficulties in identifying a relevant guarantor. Additionally, the guarantor needs to have a good financial standing to be acceptable to the banks. Access to such a person is particularly difficult for the poor and for IDPs.

Studies from the Centre for Affordable Housing Finance in Africa indicate that the microfinance sector is growing in Somalia (CAHF, 2019). Microfinance institutions offer loans to members, to access affordable housing. Like banks, these institutions also charge a commission, ranging between 10 and 20% of the amount borrowed, and their loans are usually payable within six months. Family members

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16 Under Shari’a inheritance law, male relatives are entitled to twice the value of inheritance due to female relatives. Women, overall, enjoy greater protections under Shari’a compared to customary law.
are also a source of finance for many, especially with the existing vibrant remittance system. For the vulnerable populations of Mogadishu, this is the most prevalent form of housing credit; none of the informal settlement residents interviewed have used a banking institution of any type to access housing finance.

There are no regulations yet around borrowing and lending, and each bank sets its own guidelines. Some banks, such as Premier Bank, do not lend for land purchases, to discourage people from using their land as an asset rather than keeping savings in the bank.

4.6 Gender and social inclusion

In terms of access to housing in Mogadishu, the biggest discriminating factor is wealth. Any person who cannot afford property or rent can be considered vulnerable, because they will have limited options and will most likely have to find shelter in the city’s informal settlements or poorer sections of the city. IDPs make up the majority of the informal settlement residents, but the city’s poor also reside there for a variety of reasons: affordability of shelter, access to services and security. Within these two groups, there are cross-sectional categories of vulnerable people: female- and youth-headed households, persons with disabilities, and also young single men, identified as marginalised people through Tana’s research.

Somalia’s patriarchal society limits women’s rights and opportunities to access decent housing, and the poor infrastructure in the settlements does not cater in any way to the special needs of physically or mentally disabled people. Young men often carry the stigma of causing trouble or being likely to join the ranks of al-Shabaab, so are denied access to shelter. During our in-depth interviews with vulnerable persons from these categories in Mogadishu, different ways of accessing housing emerged:

- **Single/widowed/divorced women and female-headed households** mentioned receiving assistance with building materials from humanitarian agencies, building the shelter themselves with relatives, being given temporary shelter by a charitable neighbour, a relative or by the settlement manager.
- **Young men and youth-headed households** mentioned receiving assistance with building materials from humanitarian agencies and squatting in government buildings.
- **People with disabilities** mentioned living on public and private land (in IDP settlements) and receiving help from relatives or community members to build their shelter.

These differences in ways to access shelter based on categories of vulnerability show that while all are dependent on external support, young single men seem to be the most isolated from personal networks for securing housing.

PLWDs residents are especially disadvantaged in all areas of social and economic life in the city. In all housing categories assessed, consideration for the needs of people with physical disabilities is almost non-existent. Currently, there is no specific national legal or policy framework regarding PLWDs, although the Provisional Constitution does recognise and provide for the protection of their rights.

Girls and women with a disability are especially challenged due to the patriarchal nature of Somali society. Although some agencies offering support to IDPs do consider disability, due to their degree of marginalisation even within the settlements, they tend to be left out of the support offered. Some IDPs with disabilities have banded together in one settlement for security and mutual support (Tana, 2016).

Women are significantly discriminated against in terms of access to shelter and services. Shari’a stipulates inheritance rights for women, while Xeer often circumvents these rights and gives greater credence to men’s inheritance claims. In cases of inheritance disputes, however, informants state that Shari’a is still considered to be the most trustworthy; women feel that their rights are more likely to be recognised by Shari’a than in formal courts. The law is anchored in Shari’a but issues of integrity and a poor grasp of the law also disadvantages women caught up in inheritance disputes (Kamau et al., 2019). The customary law already puts women at a disadvantage — but it also favours majority clans, making it difficult for minority clans and certain ethnic groups (eg Bantu and people of Arab origin) to assert their rights.
Patriarchal values have wider implications for women, as they create a system of inequality in many aspects of society that limits women’s access to shelter. Women are very dependent on men to acquire property, rental housing, or even temporary shelter — as several women stated during semi-structured field interviews, ‘Women can’t fight as aggressively for their right to land as men can’. They have significantly fewer economic opportunities that would enable them to afford housing by themselves; they also have fewer relevant personal connections necessary to acquire housing than men. In this sense, a personal connection can sometimes be the most valuable asset for women to secure shelter: a charitable neighbour is more likely to help a single, widowed or divorced woman than a man, especially if she has children.

The mix of formal and informal systems governing access to shelter in Mogadishu is unpredictable and having a broad and powerful personal network is often the best asset. For vulnerable populations in informal settlements, this is even more crucial, as social capital is often the only kind they have. However, women, young men and PLWD often do not have access to a strong network to the same extent as adult married men. In these situations, the community can step in and act as relatives who will provide support or charity to people in need. Female-headed households with young children and disabled persons are more likely to receive this kind of help from the settlement leadership or the community than young single men. However, young single men will turn to each other for support. Women form support systems among each other for eg childcare and protection, since virtually no assistance is available for their needs. However, women and single men are also more exposed to prejudice and slander by the community, which can put their access to housing at risk.

4.7 Conclusions and recommendations

Our research documents the lack of a coherent system for developing and managing land and shelter in Mogadishu, with the poor and displaced bearing the brunt of this. Land, a significant factor in shelter development, has been and continues to be one of the key causes of conflict in Somalia; and considering the history of property and land ownership in the country, especially in Mogadishu, the process of formalising and ensuring a single and transparent process towards regulating this valuable resource will likely shake up the existing political settlement in Mogadishu. This partly explains the present system of shelter production. Access to land and shelter is managed through a mix of formal and informal processes all related to closed and tightly controlled networks and money flows. For this reason, any attempts to change this status quo have fallen short in terms of enhancing transparency and accountability in the processes around land and property transactions, access and usage.

Despite this, for the average Mogadishu resident, the mix of formal and informal systems allows for some degree of flexibility in how they pursue to access land and shelter. However, undertaking land and property transactions is not led or coordinated through a single planning and registration process. Instead, multiple formal and informal actors are involved in ensuring access to shelter. Providing your family with a safe place to stay, work and access services is dependent on your financial situation and your relationship with the people residing in the area where you want to settle.

The most disadvantaged in accessing shelter are the IDPs residing in Mogadishu. However, our research also finds that the distinction between IDP and urban poor is not always possible or helpful when discussing access to shelter, and on occasion, the label of IDP is applied based on different motivations by the various actors operating in the Mogadishu context. Housing finance and attendant loan requirements are an important limiting factor for regular Mogadishu residents, and the more vulnerable the person, the more they are excluded from the formal financial system. Among the IDPs in particular, single/widowed/divorced women and female-headed households, young men and youth-headed households, and people with disabilities are especially vulnerable. Young men are further disadvantaged by the limited attention of humanitarian and other aid agencies to their shelter needs.

The challenges around ensuring durable, affordable, and secure access to shelter is arguably closely linked to the lack of clear leadership in ensuring the development and implementation of relevant policies and regulations. The demarcations in terms of roles and responsibilities between the different authorities managing shelter and related policy and planning in Mogadishu — from the FGS to the BRA and private service providers — is also problematic. As our research shows, there are vested interests around issues such as relationships/networks and land speculation, and concerns around security,
which means that local actors, especially informal powerholders, are keen to keep the status quo. Any change is likely to be incremental over the medium to long term and non-linear, as has been the practice in Somalia for decades.

Nevertheless, there is movement towards improving the formalisation of shelter access in Somalia, with parliament discussing land and housing policies as well as national policies for IDPs. The BRA is launching a new IDP policy and drafting settlement management guidelines. Similarly, at the private-sector level, monopolies (for example in the electricity sector) are being challenged by new companies paving the way for more competitive and therefore affordable services. These developments will likely only bear fruit in the long term.

However, development partners have recently started supporting these shelter provision processes, such as the European Union’s Reintegration (EU RE-INTEG) programme. In Mogadishu, the intervention is working towards a durable solutions approach to development programming through the BRA. The UN JPLG has recently started capacitating the BRA planning and budgeting process and related planning around durable solutions. Tana has been working on gatekeepers, the IDP policy and settlement management guidelines with the BRA. In the short term, efforts by humanitarian actors to negotiate and advocate for access to land for IDPs and other urban poor are the most likely to have an immediate effect in alleviating the shelter challenge. However, it requires buy-in from powerholders and property owners in the city, and will take time to come to fruition.

It is clear that the city of Mogadishu faces many challenges in securing quality, durable housing and services for its most vulnerable inhabitants, who make up the bulk of its population: IDPs, refugees, returnees and the urban poor. The central issue is that of land. Until the government can allocate public land to resettle informal settlements durably, residents will be unable to build permanent, quality housing, nor access piped water, grid electricity or other basic services, because they will remain under the constant threat of eviction. Therefore, we have centred our recommendations around policy and legislative interventions at the federal government level, and around better management of settlements and protection of vulnerable groups at the regional government level.

4.7.1 Recommendations for the Federal Government of Somalia

- Continue the process of constitutional review and ensure that this addresses the issue of land rights around land and property management, as well as concrete dispute-resolution mechanisms. To ensure ownership of any such changes and their eventual implementation, the review process should build on substantial consultative procedures, while taking into consideration the current hybrid governance system of formal and informal practices around land transfer.

- In parallel to the constitutional review, engage in the development of the necessary attendant laws, bylaws and regulations around land and shelter transactions and management. This should include a clear delineation of responsibilities between the different levels of government: central, state, city and community. As the constitutional review process may be delayed given the sensitivities around the state formation process, the FGS should start developing new laws and regulations already and revise as needed once a new constitution is in place.

- New policies, laws and regulations should consider the vulnerabilities of segments of the Somali population. For Mogadishu specifically, this includes IDPs, female-headed households, single women and young men, and PLWDs. There is also an urgent need to deal with the issue of youth employment and social inclusion of minority groups; issues that are complicated by cultural and historical factors and that are still contentious.

- The FGS should explore how it can enhance guidelines by which banks operate. The banking sector is still in its infancy in Somalia, so guidelines should be negotiated and agreed by these institutions as well as with civil society to find modalities to the advantage of both. These guidelines should not only streamline the ‘rules of engagement’ by which banks operate, but also seek to extend the coverage of formal finance to regular and vulnerable members of society.
4.7.2 Recommendations for the Benadir Regional Administration

- Agree with the FGS on a common land register for Mogadishu and engage in a new process of demarcating land and ownership of the same across the city.

- The BRA should continue to develop settlement management guidelines that adapt and respond to the context as the displacement situation in Mogadishu evolves. The guidelines should ensure enhanced transparency in the settlement management process and accountability between district commissioners, ISMs and IDPs. They should relate to vulnerable segments of the Mogadishu population including IDPs, female-headed households, single women and young men, and people with disabilities.

- Develop a process of oversight of key institutions and actors involved in shelter and settlement management, including notaries, community leaders and ISMs.

4.7.3 Recommendations for the international community

- Support the ongoing constitutional review process with a specific focus on land and property registration and management.

- In the meantime, support relevant new opportunities for improving policy development (around social inclusion of vulnerable and minority groups), legislation around rights and protection of all citizens, and their implementation. Experience from Mogadishu shows that policy and legislative processes can be slow, but that change is feasible when the right opportunity emerges.

- For international and local NGOs providing essential services to the informal settlement residents: engage in closer cooperation with authorities on an integrated plan to provide quality, affordable and sustainable services to all residents of the city. The key is to ensure the provision of these services in a way that does not leave room for the proliferation of predatory mechanisms and further expansion of the gatekeeper system, as has been the de facto consequence of new humanitarian aid to Kaxda since the 2017 drought.
Conclusion

The three cities in this study are very different in terms of their size, their national and regional economic and political significance, and the complexity of their housing and land markets. This was not a comparative study. We wish to underscore that each city will require tailored policies and interventions befitting their locally specific needs for affordable, inclusive shelter provision. However, a number of common themes have emerged from the analysis of primary data. All three cities are growing in size as a result of forced displacement, economic migration and natural population growth. Housing and land shortages are driving up the cost of shelter. This, combined with a lack of access to finance, means that renting poor-quality housing in informal settlements, and/or in buildings that contravene safety and building codes, is often the only option for low-income populations. In all three cities, large percentages of urban poor households rent one-roomed units lacking adequate basic services. Currently, the absence of affordable housing construction in the formal sector means that this situation is likely to continue, and yet none of the three cities have taken appropriate steps to regulate the rental market. Forced evictions are common across the three cities. And in all three, access to land and housing is often mediated by informal actors who may both exploit and assist the urban poor in their search for shelter. Other common elements of note found in the research were the non-financial barriers to decent shelter, with single women and young single men facing particular challenges. The need for intersectional analysis was also highlighted by researchers in all three cities — ethnic minorities and displaced people with fewer social connections may have acute difficulties in finding adequate shelter.

A significant area of difference was found in the level of civil society organisation and engagement with local authorities. Only in Nairobi were the research teams able to find evidence of the ways in which organised groups of the urban poor can have a substantial influence on the future of their neighbourhoods. The Mukuru Special Planning Area (SPA) process that will lead to the upgrading of a large informal settlement in Nairobi has been documented throughout this research project. It stands out as an example for other cities in the region, particularly as an illustration of the ability of low-income communities to work productively with local government to improve shelter and basic services at scale.

17 These themes are discussed in detail in the Synthesis Report (IIED et al., 2019).
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This report provides a summary of the conceptual framework, research methods, findings and recommendations from a three-city study on access to shelter and basic services for low-income groups in East Africa (Nairobi, Kenya; Mogadishu, Somalia; and Hawassa, Ethiopia).