



# *Lighthouse*

The Zimbabwe Ezekiel Guti University Journal of Law, Economics and Public Policy

**ISSN 2957-8842 (Print)**



**Vol. 2 Issues (1&2), 2023**

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Published by the Zimbabwe Ezekiel Guti University Press  
Stand No. 1901 Barrassie Rd,  
Off Shamva Road  
P.O. Box 350  
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## **JOURNAL PURPOSE**

The purpose of the *Lighthouse: The Zimbabwe Ezekiel Guti University Journal of Law, Economics and Public Policy* is to provide a forum for urban solutions based on a systems approach and thinking as the bedrock of intervention.

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*Lighthouse: The Zimbabwe Ezekiel Guti University Journal of Law, Economics and Public Policy*

ISSN 2957-884 2(Print)

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# The Housing Markets in Zimbabwe: Considering What Policy Measures to Implement

FUNNY MACHIPISA<sup>1</sup> AND INNOCENT CHRISA<sup>2</sup>

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## Abstract

The study explores housing markets in Zimbabwe. There is need for cheap housing in urban areas because of Sub-Saharan Africa's (SSA) increasing urban population. There is also need to create futures that are more inclusive cities in which everyone has a right to live in a nice place. Descriptive analysis, content analysis and case study method were the three methods used in this study. Results from this research argue that most of the urban poor are the most affected people in housing markets in Zimbabwe as evidenced by the sprouting of a huge number of informal housing in peri-urban areas of most cities in Zimbabwe. Although measures, including the introduction of the Ministry of Local Government and Housing, after independence, slum upgrading, decentralisation and various policies, the demand for housing has increased and the government has failed to reduce it due to different socio-economic factors that include rapid urbanisation, population growth and rural-urban migration, to mention a few. Various key factors affect housing markets in Zimbabwe, and it might be challenging to renovate slums and poorly designed regions and create infrastructure at a rate quicker than the expansion of the urban population. There is need for a holistic approach by different stakeholders such as investors, housing and population gurus, and government and private sector organisations to bring new innovative and African context ideas to the housing crisis in Zimbabwe.

**Keywords:** population growth, urbanisation, informality, cheap housing, affordability, urban poverty

## INTRODUCTION

The need for shelter includes having a place to call home, a place to raise a family and a place to work (Padgett, 2007; Power, 2008; Madden and Marcuse, 2016). If individuals have appropriate shelter, it essentially

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means that society will be more stable. Nonetheless, more than a billion people, or one in five of the world's population, live in substandard housing or are homeless (Madden and Marcuse, 2016). Housing has been a top priority for the Zimbabwean government's development programmes since the country gained independence from Britain in 1980.

To accomplish this goal, the Ministry of Housing was founded in 1982. It is responsible for overseeing housing development in both urban and rural areas. The major focus has been on fair distribution of houses for everyone. To enable people with money to own homes in urban areas, programmes for home ownership were made available to everyone. A housing fund was established to offer loans for house construction in urban areas. Rural residents were also given access to public financing to help them upgrade their houses.

Africa has an urban population growth rate roughly 11 times that of Europe (Bekele, 2005). Building from these foundations, the increasing birth rate, rural-urban migration, acquisition of new land for urban settlements, reclassification of rural regions and, in certain nations, unfavourable occurrences like war and natural catastrophes, are some of the factors that are driving this trend. African cities are among the poorest in the world, hence the need to construct and maintain suitable infrastructure and public services for their expanding populations will be particularly difficult given the continent's rapid urbanisation (Dyson, 2003). Innovative and targeted approaches to affordable housing are needed if governments want to take advantage of the demographic shift to foster economic growth and expand job possibilities.

## **CONCEPTUAL FRAMEWORK**

The conceptual framework for this study is based on two concepts, housing finance and rapid urbanisation. Strong housing performance is linked to the growth of housing finance since buying a home requires huge expenditure. Housing financing and the expansion of the financial industry are closely related (Wolswijk 2009). Home loans often secured by collateral and are less risky than other forms of loans, help to maintain the financial sector's resilience. They also enable the distribution of other financial goods by giving financial intermediaries a connection to customers (Buckley *et al.*, 2009). In addition, a secondary market that expands the flow of money into the financial industry and offers new securities is sometimes linked to the primary mortgage

market. This attracts institutional investors, such as insurance companies and pension funds and promotes risk hedging (Dubel, 2007).

African cities are currently urbanising at a rate similar to that of the Western cities at the end of the 19th century, and similar problems like high child mortality, short life expectancies and low literacy are connected to this trend. (Bekele, 2005). The rise of African cities, however, does not benefit equitable economic expansion or successful attempts to reduce poverty. The formal urban economy receives too little support from weak national performance. Infrastructure services and systems are failing. Almost 72% of the urban population in sub-Saharan Africa lives in horrible environments in slums and squatter communities without appropriate shelter or basic amenities since individuals and families are forced to fend for themselves (Madden and Marcuse, 2016). What is worse is that those who are left out, especially young people, are resorting to wealth redistribution strategies like crime and other anti-social behaviour in many metropolitan regions.

Corruption affects all facets of city life, including the police and judicial systems, which are supposed to uphold the law. As a result, official institutions of administration at all levels become steadily less credible in the eyes of an expanding metropolitan populace. The destruction of African cities is the inevitable result of the current course.

## **THEORIES UNDERPINNING THE STUDY**

This study uses the economic theory (Brim, 2017). This is so because economics is frequently utilised to determine most issues linked to national development. =This technique may have been the most widely adopted. It may have been the most regularly used method because economics is frequently used to determine the bulk of concerns related to national development. This theory of housing provision is in terms of supply and demand on the market. There is a strong conviction that the market can produce the kind of homes that people require. Although this is generally true, it mostly serves those who can compete in the market. This theory is applicable because the urban poor are unable to engage on the market, as most low-income groups are marginalised in most cases.

Economic determinism cannot be discounted because the theory is applicable, and housing has numerous economic benefits. The overall economy benefits tremendously from housing as an economic good. Its importance is shown in the construction industry, where it has the



potential to have a multiplier effect on other industries like manufacturing and transportation and creating more and better job possibilities. The two categories McCallum and Benjamin (1985) used to categorise economic gains are mainstream economic and broader economic perspectives. Housing falls under the first category, which also encompasses housing as a consumption, macroeconomic sector, stimulant of saving and investment, and indirect contributor to income and output. The second group, in contrast, consists of housing as a factory, business, source of rental income, financial asset and entryway to the urban economy.

## LITERATURE REVIEW

In Afghanistan, housing facilities are in disrepair and most of the units are dispersed (Long *et al.*, 2015). The capital, Kabul, is said to have a sizable population of low- and middle-income workers who are unable to buy properties in the current real estate market. To create room for additional initiatives in the name of urbanisation, the devastation brought by war and strife in Kabul, as well as those structures that still existed had to be demolished (Wood, 1989).

In India, the unorganised sector is primarily served by its extremely fragmented housing market (De Neve, 2005). It is emphasised that due to issues like low floor space consumption, the disparity in living standards between those who rent and those who own homes, etc., rental housing must be under the scrutiny of policy-makers. If we were to focus] specifically on city-level issues, Kolkata would provide a good illustration. The poor still live in poverty and lack access to homes, despite receiving attention from private investors. Other cities have demonstrated to have lingering issues, such as resettlement following eviction in Bengaluru, which was alleged to have had an impact on the evicted population socially, economically, and even psychologically. The Slum Rehabilitation Authority (SRA) initiatives in Mumbai, intended to clear slum settlements, were instead keener to assist private developers and marginalising the poor (Hohmann, 2010; Hirsh *et al.*, 2020).

Even in the Vietnamese capitals of Ho Chi Minh and Hanoi, the issue of costly housing and the exclusion of the poor persists (Nguyen, 2021). It is frequently observed that most investment in home construction is geared directly towards the wealthier class because of rising land costs and discrepancies in income statistics due to a larger workforce in the informal sector (Dollar *et al.*, 1998). To put things in perspective, real

estate represented 32.4% of the capital for economic operations in 2015, which was the greatest percentage of investments in the city's investment structure. It is much higher than the 4.5% national average. After policy changes more geared towards rapid urbanisation, people in the lower income group in Hanoi, which has seen a major transformation, appear to have felt the pinch and have been forced to co-live in condensed spaces.

Since it creates jobs and promotes economic growth and sustainability, housing is a key factor in the development of both national and regional economies. At the macro level, these advantages are realised as direct and indirect impacts as well as short-, medium- and long-term plans. In a contemporary capitalist economy, the home is frequently the most significant asset that households pass down from one generation to the next and the greatest investment that households make over the course of their lives (Litheko *et al.*, 2019, citing Piketty, 2014). As argued by Wolff (2004), owner-occupied housing serves its owner directly. As a wealth asset, it can be converted directly into cash and thereby meet immediate consumption needs; as a financial asset, it can provide liquidity to a family in times of economic stress, such as that brought on by unemployment, illness, or family dissolution; and in a representative democracy, the distribution of wealth, including the ownership of homes, is frequently related to the distribution of power.

Instead of seeing homeownership as a primarily way of lessening the load on the state's welfare system, the government of South Africa has supported homeownership through measures targeting the social and mortgage housing market segments (Parkinson *et al.*, 2009; Forrest and Yip, 2011). Asset-based theorisation stipulates that the government has promoted homeownership by introducing various housing typologies, particularly market-based housing. A home is viewed as an asset or piece of property that enables the government to raise owner-occupied housing-related wealth as well as the overall standard of living for households. Long-term housing-related wealth can, theoretically, be tapped into or used to supplement consumption and welfare needs when income is reduced, such as in retirement; provide liquidity to a family in times of economic stress, such as occasioned by unemployment, illness, or family breakup; and acquire other forms of investment, such as educational credentials (Wolff, 2004; Doling and Ford, 2007).

## CASE STUDIES (INTERNATIONAL)

Affordability, housing standards and social and neighbourhood decay are the key issues that affect the housing market. Affordability is a key housing issue to consider on the housing market. This study notes that even while salaries increased, affordability issues persisted and even became worse. Low-income households were burdened by the high cost of living concerning their incomes, housing, food, education and transportation. These groups tend to be discouraged from choosing low-cost homeownership due to borrower affordability restrictions brought by extravagant property prices, mortgage expenses and property purchase fees such as conveyancing charges, including stamp duties.

In South Africa, as government and local authorities, which are the main housing providers for low- and middle-income people, began issuing loans on a full costs recovery basis by the public sector reforms programmes of the time in the 1990s, the problem of housing affordability was further worsened (Jaglin, 2002; Bekker *et al.*, 2008). As a result, there were no longer any subsidies for housing projects funded by the public sector. Housing industry stakeholders requested the government to reconsider current housing rules, particularly for low-income people. Moreover, because the gap between standards and cost was getting wider every year, it became vital to determine the strategies and means by which that might be closed. Enforcing minimum criteria was a laudable intention to guarantee high-quality housing and settlements, but the objective was disconnected from the situation on the ground where people were in dire need of shelter but unable to afford it.

Neighbourhood and social decay also affect housing markets. While housing quality has typically improved, low-income neighbourhoods have generally experienced an increase in crime, rising hunger, sickness and a decline in infrastructure, amenities and social institutions compared 27 years ago. Low-density, high-income neighbourhoods have not been as severely impacted by these issues, and the general population accepts them as a price of living in poverty. The well-being of renters living in such degraded homes is directly correlated with the state of the housing itself. This is based on the idea that slums not only produced human deprivation, but also the crowded, hazardous conditions that allowed them to grow.

Shopping centres and uncontrolled small informal developers are accessing and constructing properties on-site that have not been set

aside for residential use, which is in contradiction with urban land management plans and regulations in Zimbabwe. Apart from a few towns in countries like Kenya, South Africa, Namibia, Zimbabwe and Botswana, most SSA has only a small percentage of its land under fully recorded land tenure regimes. Many official or statutory tenure systems, as well as informal extra-legal tenure arrangements, are found in significant portions of SSA cities. Yet, the official and informal tenure systems are typically a continuum and connected. In this sense, urban planning must build upon and enhance the performance of the informal key sector now reshaping urban land development in most SSA cities if they are to provide the desired results.

The government's urban housing requirements have proved to be another obstacle in the way of providing cheap housing. For instance, in South Africa, the proportion of mortgage loans authorised for affordable housing fell dramatically by 20.4%, between 2013 and 2014, with an estimated nine out of every 10 mortgage loan applications being turned down. Like Angola, where banks reject 82% of home loan applications, less than 2% of loans are made in the official banking system (Bah *et al.*, 2018). As of October 2014, there were just 8 960 mortgage accounts nationwide. With 12 million people living in urban areas, Cameroon's top mortgage institution, which is undergoing reform, authorised only a pitiful 262 home loans in 2014. In Kenya, a country with a population of 45 million, just 60 479 mortgage loans remained unpaid between December 2012 and December 2014.

Comparable figures show that less than 2% of people in Botswana, Malawi, Tanzania and Zambia utilise mortgages to buy homes (Kalabamu, 2000; Kihato, 2014). The housing financing market in Nigeria has not fared any better. Less than 1% of the loans in commercial banks' lending portfolios are mortgage loans. Due to Nigeria's Federal Mortgage Bank (FMBN) failure to live up to expectations, only about 13 000 mortgages had been provided as of August 2012 for a total of 3.8 million eligible contributors to the National Housing Fund managed by FMBN, or about 5%, or 685 000 of the 13.7 million housing units in Nigeria (Bah *et al.*, 2018). According to the Mortgage Bankers' Association of Nigeria (2022), the current mortgage deficit in Nigeria is expected to be N20-30 trillion (US\$100-151 billion).

## **RESEARCH METHODOLOGY**

The study employed a descriptive analysis, content analysis and case study approach. It used a thorough review of the literature and discussions with key players in the housing industry. The other information comes from previous household surveys and housing censuses. Furthermore, government reports, newspapers and government gazettes were used.

## **RESULTS**

The pre-independence and post-independence periods of Zimbabwe's housing developments are two separate eras. The background examination is based on Harare's experiences. Other towns and cities, including Bulawayo, Gweru, Mutare, Kwekwe, Kadoma, and Masvingo, also saw similar growth. In all the main metropolitan regions, housing construction trends were consistent.

## **CASE STUDIES**

In Zimbabwe, formal home development has a long history back back to centuries before independence (Garlake, 1982; Muzondidya, 2007; Potts, 2008). Due to early separatist policies of the British colonial authority, there has always been a contrast between high-density and low-density residential neighbourhoods in metropolitan centres. The Land Apportionment Act No. 30 of 1930 and the Land Tenure Act of 1969 both provided explanations for these practices. Africans (Blacks) were not recognised as permanent residents of urban areas under these Acts. They were seen only as temporary workers. So, the type of housing offered to these migratory workers was transient and unsuitable for family occupancy. Housing for Africans in metropolitan areas was to be provided by the government, while parastatals like the former Rhodesia Railways (now the National Railways of Zimbabwe, NRZ) and other statutory agencies were to create and maintain townships, like Rugare in Harare, for its African labour force. Although town and city governments were given the go-ahead to build houses for the African community, only a small number of single-occupancy apartments, primarily two-bedroom multi-family homes like the hostels in Mbare, Harare, were available for Africans.

The new black majority administration encountered a variety of difficulties throughout the first two decades of independence, mostly coping with great expectations (Potts, 2008). The nationalist socialist goals of the regime also consumed or blinded it. The new administration

did not have a defined housing strategy, so it sent some of its top officials from the previous Ministry of Local Government and Housing to communist nations like Cuba to get inspiration. Due to the absence of policies in such nations, this initiative had little success. It quickly became apparent that the new administration would need to study colonial housing programmes and regulations to identify its strengths and shortcomings (Chirisa, 2010).

Because of conversations with public and private organisations involved in housing development, the assessment included studies of the many forms and standards of housing, land tenure systems and housing financing. Based on this analysis, the government developed a framework for policy in 1982 that gave rise to a home ownership policy. By addressing homelessness and encouraging homeownership among formerly marginalised Africans in metropolitan areas, these strategies attempted to maintain housing affordability (Muzondidya, 2007). Employers were discouraged from offering housing assistance in the form of mortgage loans for buying or constructing homes. The new government gave local governments the go-ahead to sell homes to occupants of rental properties and convert them to ownership.

The government supported the adoption of labour-intensive and economic house construction methods, such as self-help building brigades and cooperatives, for low-income housing programmes. The construction of homes by prospective homeowners with technical instruction, administrative support and financial aid from local and central authorities was known as assisted self-help. The recipients could construct their homes at their own pace using this method. The creation of housing cooperatives for members' homes through the sharing of financial resources was made possible by a parliamentary statute in 1990. The government did tax housing cooperative money, even though individual income was not subject to tax.

After independence, some advancement in housing for low-income families were made in the early 1980s. Local authorities participated in site and services programmes for a while when funding from the central government and donors was available, mostly from the World Bank and USAID. These programmes were managed and carried out jointly by the local administration, developers, banks, and building societies. Local government agencies either commissioned their development plans or accepted and authorised private developers' ideas.

Loan financing was supplied by commercial banks or the Ministry of Local Government, Rural and Urban Development (MoLGRUD) for the purchase of land in bulk services. Properties created under these programmes were allocated to families on housing waiting lists. On the fringes of the city, arose new communities such as Warren Park, Kuwadzana, Hatcliffe, and Budiriro. Over a period of years, a yearly output of between 15 000 and 20 000 dwelling units was maintained.

The national and local government's capacity to provide housing and infrastructure was strained because of the rate of urbanisation failing to keep up with the demand. In 2002, according to the National Housing Plan, more than one million residential plots were required, but only 5 500 serviced sites were created yearly. The expected goal for housing creation was 250 000 units. Facilities and associated programmes were discontinued when donor financing stopped. The infrastructure and services were not prepared in several circumstances.

The challenges that the poor experience today in these underserved peri-urban neighbourhoods have less to do with lack of space and more to do with their geographical separation from urban centres, sources of economic possibilities and health and education facilities. People's ability to travel is severely limited by the distance from the city, especially given the unpredictable nature of public transportation (Musemwa, 2010). People living in poverty are now occupying more of the housing stock because they must find alternative housing on their own. As a major source of income and a means of establishing themselves in the city, the building of backyard shacks for rent became an alternative for urban residents in high-density suburbs.

Tenure patterns reveal the importance of the rental market. In the nation's capital, Harare, owner-occupiers made up 29% of households, while lodgers made up 55%, according to the 2002 National Census. In Bulawayo, the second-largest metropolis, 40% of the people were lodgers. There is an unsettling amount of crowdedness in backyard shacks. Records show that up to 12 individuals can live in each unit and, in some circumstances as many as 27, depending on the situation (Brown, 2001). The urban poor are concentrated in a small area. Local authorities began to partially legalise these backyard homes by giving lodger cards to register as occupants and assessing a fee for each unit.

In May 2005, a government crackdown on unauthorised buildings, known as (Clean-Up/Restore Order) suddenly changed the urban environment throughout Zimbabwe's main cities and urban centres (Potts, 2006). Forced evictions have been frequent throughout Africa, including in Zimbabwe. *Operation Murambatsvina* stood out due to the magnitude of homes, informal market booths and small- to medium-sized production facilities that were demolished (Musoni, 2010).

Several writers have extensively chronicled the repercussions of the forcible eviction, including a comprehensive Special Envoy Report by the UN Secretary-General and studies by other non-governmental organisations that addressed the effects of the expulsion on certain populations. A further estimated two million individuals were indirectly impacted by the loss of assets and livelihoods, while it was estimated that over 700 000 people lost their homes (*ibid.*). There will be significant long-term effects on Zimbabwe's housing and living standards because of this drastic decrease in the housing stock, which exacerbates already precarious housing storage.

The severity of this loss is further highlighted by the fact that rates were being paid and that the backyard properties building quality was usually regarded as being on par with that of the original homes. These buildings suffered damage. Officially, the housing strategy of the government was to serve as an enabler. Yet, the *Murambatsvina* events and subsequent land acquisition and housing provision interventions, point to a change in the government's position from one of facilitation to one of direct control over the provision of housing.

During *Operation Murambatsvina*, the government launched a rehabilitation initiative called *Garikai/Hlalani Kuhle* to promote the widespread provision of affordable housing, vending spaces and small- and medium-sized company sites (Takuva, 2017). The lack of resources is one reason for the slow growth in this area. Although 3 500 apartments have been constructed, occupancy rates are poor, mostly because not enough basic amenities are available. Because many homes do not adhere to the required construction norms and standards, there is friction between local authorities and central government.

Donor responses to housing have, until now, been restricted to the supply of temporary shelter and the reinstallation of fundamental amenities, such as water and latrines, within the context of humanitarian aid



Five hundred (500) households in three areas (Harare, Chitungwiza, and Mutare) received shelter because of the JIG Initiative, spearheaded by Practical Action Southern Africa (Mutekede, 2009). Tasks include determining who owns the existing buildings and land, creating and utilising low-cost technologies, generating money via the manufacturing of building materials and teaching 30 groups by Zimbabwean Women in Construction. The company, Practical Action, uses participatory techniques, training and community capacity development, and it has expertise in implementing housing projects across Southern Africa (Practical Action, 2008).

Most of the housing made available to Africans was rented space. Initially, white residential districts contained private rental houses. Due to most African men working in the colonial labour force, single accommodation was offered. In the then-designated Native Reserves, where men were supposed to retire, wives and kids were expected to live. In the reserves, there was no government-provided housing; instead, people lived in conventional pole and dagga buildings.

When a 1969 census revealed that "blacks" were outnumbering whites in some "white" districts like Harare's (formerly Salisbury) Highlands, European households were permitted to house their domestic staff (Makoni *et al.*, 2006; Zembe and Zembe, 2018). The British colonial authorities claimed that this endangered the safety of white people. The same year that the Land Tenure Act was adopted, black domestic workers were transferred to the then-newly established African townships of Tafara and Dzivarasekwa (Gillingham). The housing in these townships was built as rental housing using revenue from the municipality's traditional beer enterprise. Rents did not pay the full costs of construction.

Housing was subsidised via fees that local governments charged companies for certain services. People fled to towns as the liberation war intensified in the 1970s, causing a significant pace of rural-to-urban migration. Squatter camps like Epworth in Harare, Chirambahuyo in Chitungwiza, Umguza in Bulawayo and Tangwena in Rusape, to mention a few, grew because of this. Even after independence, when the colonial administration's separatist policies were overturned by the newly independent black majority government, rural-to-urban migration persisted.

Public sector cannot provide human settlements in Zimbabwe by itself. Under the United Nations Habitat Agenda, developed and adopted in Istanbul, Turkey, in 1996, the Government of Zimbabwe promoted engagement from the commercial sector, individuals and community-based organisations in the provision of housing. To encourage deposits in building societies, the government established paid-up perpetual shares in 1988. Mortgage financing for low-income housing was anticipated to become available. Following UNHABITAT's objective, the government proposed a National Housing Conference in Victoria Falls in 1997 through the freshly-constituted Ministry of Local Government and National Housing. At that time, it had been depressingly noted that government's efforts in the housing sector were not producing many positive outcomes.

Under housing markets in Zimbabwe, housing standards also affect the urban poor. Government-imposed minimum requirements and high inflation that started in the late 1980s, increased the cost of building homes which, in turn, slowed down the rate of housing delivery. The price of building a 50m<sup>2</sup> four-room house, for instance, increased from ZW\$3 800 (US\$3 648) in 1983 to around ZW\$22 000 (US\$8 360) in 1990 and nearly quadrupled to ZW\$45 000 (US\$6 600) by 1993. Due to the devaluation of the Zimbabwean dollar because of the Economic Structural Adjustment Programme (ESAP), the price was lower in US dollars.

## DISCUSSION

The geographical aspect of economic prospects is another matter that requires study. Housing industry participants are worried about the market-driven, on-going placement of low-income households in areas far from chances for employment and a living. Low-income households are concentrated in remote "locations" in peripheral dormitories or satellite towns like Hatcliffe, Epworth and Chitungwiza in the country's capital, Harare. Poor people from these places daily commute to the city for work and other forms of supplementary income making it expensive them (Chirisa, 2010). Public transportation that is both reasonable and dependable, should be offered in addition to this. The NRZ now provides "freedom train" services in Harare and Bulawayo. However, they are unreliable and unable to keep up with demand.

A thorough and integrated infrastructure plan must be created as part of the urban planning process. A population growth prediction should be the first step in the infrastructure planning process to gauge housing demand,

the amount of land needed to support urban expansion and settlement density-related difficulties. This data will act as a starting point for figuring out how what infrastructure is needed and how what will need to be replaced in the future.

Also, establishing user fees and tax levies for various types of infrastructure will allow local governments to effectively plan for future displacement costs. To prevent the scenario of retrofitting infrastructure and related exorbitant expenditure, infrastructure planning must be done before settlement growth. Also, it is crucial to build physical infrastructure to fully benefit from urbanisation, enhance the standard of living for African households and expand the industrial potential of urban areas. To turn cities into industrial economies and regional centres, African governments must speed up the building of physical infrastructure, including roads, water and sanitation systems, power and other types of infrastructure.

Large and medium-sized cities in SSA are home to an increasing number of new informal settlements. More than 70% of the urban population in SSA lives in informal settlements. In inner city areas, informal settlements are becoming more densely populated and congested due to inadequate or deteriorating basic infrastructure services. Vulnerabilities are increasing because of environmental problems, population growth and expansion on floodplains, marshes, river basins, steep slopes and other hazardous locations. When housing and population concentrations rise, there are fewer or no essential infrastructural services accessible, turning informal settlements into slums. Many low-income households choose to live in slums in exchange for being near their source of income. Most people choose to reside close to their places of employment. Flooding, landslides, fragility and inequality hazards associated with climate change are also anticipated to increase, particularly in the coastal cities of SSA.

## **CONCLUSION AND RECOMMENDATIONS**

All in all, for a more effective housing market and the growth of a secondary mortgage market, institutions must be strengthened, including the legal and regulatory framework. This could entail improving the capacity of the judicial system to handle cases of mortgage foreclosure fairly and effectively, or it could entail adopting legislative changes that allow for non-judicial foreclosures, as is the case in Ethiopia, where the central bank is charged with overseeing the foreclosure procedures and

examining mortgage contracts. Overall, African countries must take a leading role in the land market. Examples of land governance reforms in Africa and other locations, show how to effectively address concerns with access to and management of land. A good example of how to enhance security and land rights is Rwanda. It is crucial to remember that a copy-and-paste solution is not advisable. The dispute over land formalisation and the distribution of land is significantly impacted by the ambiguities in the land tenure system and the enforcement of property rights.

Although it is obvious that individual property rights are necessary for land tenure security necessary for a successful formal land market, mortgage financing and private investment in housing, it is important to remember that land formalisation should not be seen as a one-size-fits-all solution and should, instead be tailored to suit the country's context and market dynamics. One cannot overstate the value of community involvement and participation in land reforms. In some places, such as informal settlements, civil society may be extremely important in maintaining efficiency and equality in the allocation and access to the land market. Civil society is becoming increasingly influential and well-organised politically in many nations. Governments must thus include locals in significant property deals and educate the populace about the law and the value of shared interests.

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