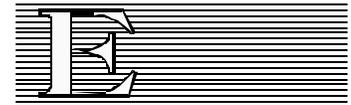




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**THE STATE OF HUMAN SETTLEMENTS IN AFRICA 2008:
the challenge of urban development**

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Acronyms

AfDB	African Development Bank
CEMAC	Central African Economic and Monetary Community
DPU	Development Planning Unit
ECA	Economic Commission for Africa
EAC	East Africa Community
ECOWAS	Economic Community of West Africa States
FAO UN	Food and Agricultural Organization
FDI	Foreign Direct Investment
GDP	Gross Domestic Product
GSS	Global Strategy for Shelter
IDPs	Internally Displaces Persons
IEA	International Energy Association
IYSH	International Year of Shelter for the Homeless
ILO	International Labor Organization
JASPA	
KUSCCO	Kenya Union of Saving and Credit Cooperatives
LDCs	Least Developed Countries
LPG	Liquefied Petroleum Gas
MDGs	Millennium Development Goal
NACHU	National Cooperative Housing Union
SSA	Sub-Saharan Africa
SACCOs	Savings and Cooperative Societies
UN	United Nations
UNCTAD	United Nations Conference on Trade and Development
UN-HABITAT	United Nations Human Settlements Programme
UNCHS-HABITAT	United Nations Human Settlements Programme
UNECOSOC	UN Economic and Social Council
UNGASS	United Nations General Assembly Special Session
WCED	World Conference on Environment and Development

Introduction

The state of a country's human settlements to a very large extent reflects the level of development of a country's society. The level of socio-economic and political development of society is mirrored in its human settlement's landscape. African human settlements have been evolving since the dawn of national political independence over the past fifty to sixty years or so from a predominantly rural continent to an increasingly urban one. The continent, on the average, is currently above 40 per cent urban and projected to reach the 50 per cent urban mark by the year 2030. With this rural – urban transition has come significant transformations – social, political, economic and environmental, with their attendant challenges and opportunities for sustainable development. Such challenges and opportunities include those of urban population congestion and shortage of housing, growth of slums and squatter areas, increasing de-population of rural areas with consequent decline of agriculture and food output, infrastructure and services inadequacy increasing poverty, weakness and fragility of institutions, globalization and the need for significant socio-political system reforms, among others.

This Report attempts to take stock of the current (2008) state of human settlements in Africa within the prevailing economic and social context and landscape, by examining its various elements, including the state of housing and housing services, land tenure and markets, water supply and sanitation situation, environment, including energy and climate change impacts on human settlements, human settlements planning and implementation, governance of human settlements and its effectiveness, human settlements management institutions and their capacities, financing of the development and management of human settlements, as well as assessing the overall prospects of the realization of the pertinent Millennium Development Goal (MDG) targets, including those of: “Halving the proportion of people living on less than one dollar a day and those who suffer from hunger (extreme poverty) by 2015 and “Reducing by half the proportion of people without sustainable access to safe drinking water and basic sanitation By 2015, as well as that of “Achieving a significant improvement in the lives of at least 100 million slum dwellers by 2020”.

There follows a discussion of what prospect there are of significantly and sustainably improving human settlements conditions in African countries and what are required to achieve those objectives. As would be expected, the conditions of human settlements naturally vary from country to country, depending on the respective countries' commitment and development effort and focus in respect of the human settlements agenda.

It underlines the fact that African human settlements are still in the throes of tremendous transformation and underscores the need to continue to progressively improve the conditions through better spatial development planning and implementation, through improved human skills development in the sector, greater and better financial resourcing, increased investments in urban infrastructure and services, and improved and strengthened urban governance and management institutions and processes.

Chapter One: The economic and social development context

1.1 Urbanization and urban growth trends

Although slowing down from the high rates of 8% - 10% annual rate of urban growth of the 1960s and 1970s to 7% - 8% of the 1980s, Africa is still currently the fastest urbanizing continent in the world, with an annual urban growth rate of between 4.5% - 5.0%. This rate of urban growth is still remarkable, compared with other major developing world regions of Asia and Latin America. Much of this urban growth is from rural to urban migration.

The rapid increase in rural – urban population migration in Africa which fuels this urban growth and is indeed the main source of urbanization in the continent, is largely a response to the real or perceived economic and social opportunities in the cities. This migration is exacerbated by reduced incomes in the traditional agricultural sector in the rural areas. In many African countries for example, the ratio of urban-rural wage income had been estimated to be at least 2:1. In many of the countries, this ratio indeed ranged between 4:1 and 8:1 (for example in Burkina Faso, Lesotho, Swaziland, Kenya, Senegal, Nigeria and Gabon (various ILO/JASPA Reports). Income opportunities in the cities are incontestably much higher than in the rural areas and this spurs rural – urban population movements.

The intensification of desertification over the years, especially in the Sub-Saharan zones, over the 1970s to 1990s has had the additional effect of reducing the economic, agricultural and ecological sustainability of much of the rural farmlands in some sub-Saharan Africa countries and consequently has been forcing an increase in the rural – urban migration stream in those areas as people continue to desert the devastated and drought-ravaged rural agricultural setting for life in the cities. The movement of people from rural to urban areas is also considered an essential element of their household strategies for increasing and diversifying incomes, mitigating the risk of dependence on agricultural production and improving individual and general welfare through improved access to educational and health facilities. (AfDB, 2005:38).

Other obvious push factors exacerbating the rural – urban migration phenomenon are the continual armed conflicts within and between some African states, wars, internal tensions and disturbances between and within countries, which are responsible for the displacement of large population groups from their traditional or normal habitats or residences. More recent examples are Zimbabwe, Kenya, Somalia, Democratic Republic of Congo, Chad, Sudan, Niger, among others. Up to 23 out of the 45 countries in sub-Saharan Africa had for example experienced by 2007, either armed conflict or serious political and social upheavals or natural disasters that had negative impact on social peace and on carrying out development activities in those countries. Affected rural populations in these areas usually move to the cities. Consequent on this, the concept of ‘internally displaced persons’ (IDPs) has gained greater currency in the African humanitarian affairs discourse in recent years.

On the average, nearly 40 per cent of Africans now live in cities, expected to increase to 50 per cent in the next 25 years if current trends continue (Satterthwaite, 2007:7).

Table: 1 Proportion of African population living in urban areas by sub-regions: 2000-2010.

Region/Sub region	2000	2005	2010
Africa	37.2	40.0	42.7
Northern Africa	48.9	51.1	53.4
Eastern Africa	24.5	27.5	30.5
Southern Africa	53.9	57.7	60.0
Western Africa	39.3	42.7	46.0
Central Africa	35.5	38.1	41.1

Source: United Nations: World Urbanization Prospects The 2001 Revision (Table A.2)

Table 1 above indicates that by 2010, Southern African will lead with the highest proportion of the population living in urban areas (60%), followed by Northern Africa (53%), West Africa (46%) and Central Africa (41%). The Eastern Africa Sub-Region will remain the least urbanized with about 31% of the population living in urban areas. Table 2 shows the level of individual West African countries urbanization levels up to the year 2015. It indicates Mauritania leading with 60 % of its population urban in 2001 and almost 74% in 2015. It is followed by Senegal with 40% in 2001 and 58% in 2015. Ghana, Cote D'Ivoire, Nigeria and Liberia follow.

Table 2a: Population, growth rates and levels of urbanization in West Africa” countries and other world regions 1950-2015

Country of region	Total population 2001 millions	Population Growth Rate		Level of urbanization			
		1985-2000	2001-2015	1950	1975	2001	2015
Benin	6.4	2.8	2.6	3.3	21.9	43.8	53.5
Burkina Faso	12.3	2.8	2.8	3.0	6.3	17.4	23.2
Cote d’Ivoire	16.1	2.7	2.0	13.2	32.1	44.0	51.0
Gambia	1.4	3.7	2.2		17.1	26.1	27.8
Ghana	20.0	3.0	2.6	14.5	30.1	45.0	51.1
Guinea	8.2	2.7	2.3	5.5	16.3	34.5	44.2
Guinea Bissau	1.4	2.2	1.9		15.9	33.2	43.5
Liberia	2.9	2.4	3.2	13.0	30.4	44.9	55.5
Mali	12.3	2.3	2.6	8.5	16.2	31.6	40.9
Mauritania	2.7	2.8	2.5	2.3	20.3	60.5	73.9
Niger	11.1	3.2	2.9	4.9	10.6	21.6	29.7
Nigeria	117.8	2.6	2.1	10.1	23.4	45.9	55.5
Senegal	9.6	2.6	2.4	30.5	34.2	48.9	57.9
Sierra Leone	4.6	2.9	3.2	9.2	21.4	38.1	47.6
Togo	4.7	2.8	2.5	7.2	16.3	34.5	42.3
West Africa	231.5	2.7	2.5	8.3	20.8	38.0	46.5
Sub-Saharan Africa	669.0	2.5	2.1	n.d.	21.0	34.8	42.8
Africa	784.4	2.5	2.1	15	25	37.9	46.5
Europe	728.9	0.2	-0.1	52	67	74.8	78.6
Asia	3,682.6	1.6	1.1	17	25	36.7	44.7
Latin America	519.1	1.7	1.3	41	61	75.3	79.9
North America	309.6	1.2	0.7	64	74	77.2	80.9
Oceania	30.4	1.4	1.1	62	72	70.2	71.2
World	6,055.0	1.5	1.1	41.8	54	47.0	53.4

Source: UN-HABITAT Database.

While the urban population is growing, the rural population is also still growing, albeit at lower and declining percentage rate.

Table 2b: Africa rural population and rural population growth rate by sub-regions, 1960-2030.

	Rural Population			Rural Rate of growth	
	1960	2000	2030	1960-2000	2000-2030
Africa	225.4	487.3	640.2	1.93	0.91
E. Africa	76.4	182.4	259.9	2.18	1.18
Middle Africa	26.1	61.8	96.1	2.15	1.47
N.Africa	46.8	85.3	88.6	1.50	0.13
S.Africa	11.4	24.3	22.1	1.89	-0.31
W.Africa	64.6	133.5	173.6	1.81	0.88

Source: Extracted from: UNECOSOC 2001: Population, Environment and Development: The Concise Report, (U.N. New York), p. 28

Table 2b above shows that with the exception of the Southern African Sub-Region, rural population is growing in all the other four African Sub-Regions. Uganda was estimated to have the highest rate of future rural population growth at over 2 per cent per year. Rural growth was also expected to exceed 1.5 per cent per year in the Democratic Republic of Congo and Ethiopia. Rural population densities were reported to have more than doubled in the Democratic Republic of Congo, Ethiopia and Kenya, while it rose by over 70 per cent in Nigeria (U.N. 2001).

1.2 Economic growth and investments trends

In economic terms, cities in Africa are estimated to contribute about 60 percent of the continent's GDP. In global investment terms, Sub-Saharan Africa is adjudged to suffer from low domestic and foreign investment, high capital flight, and low remittance flows, relative to other developing countries. At 18 percent, Africa's investment-to- GDP ratio is below the average of 24 percent for all developing countries and the lowest of any developing region. Only six to seven percent of foreign direct investment (FDI) and about 5 percent of remittances flowing to developing countries go to Sub-Saharan Africa. Africa has therefore before now, been an unattractive continent for investment (ECA 2005:229).

In its 2008 Africa Economic Report, however, ECA (2008:37) notes that many African countries have implemented macroeconomic as well as microeconomic reforms that have resulted in a generally improved business environment and investment climate. That increased aid and debt relief have helped the continent to attract high net private capital inflows (\$29 million in 2005; \$25 million in 2006; and \$22 million in 2007). Also macroeconomic stability, among other factors has contributed to an increase in the domestic savings rate, from 25.3% in 2006 to 26.3% in 2007. In overall macroeconomic terms therefore, many African countries are currently in the upswing economically, shaking off the economic weaknesses of the past two decades, with GDP growth per annum in positive territory (ibid p.37). This trend scenario is supported by the World Bank (Table 3) estimates and forecasts.

Table 3: Sub-Saharan Africa forecast summary annual percentage change

	1991 – 2000	2003	2004	2005	2006	2007	2008
GDP at Market Prices	2.3	4.2	5.2	5.5	5.3	5.3	5.4
GDP per capita (units in US\$)	0.0	1.9	3.0	3.2	3.3	3.3	3.5
PPP GDP	3.2	3.8	5.4	5.7	5.6	5.7	5.7

- 2006 is estimate and 2007 and 2008 figures are forecast.

Source: Extracted from The World Bank (2007): Global Economic Prospects –Managing the next wave of Globalization. (Table A.12 p. 57)

GDP in Sub-Saharan African countries is estimated to have increased by an impressive 5.3 percent in 2006, marking the third year of more than 5 percent growth. This is a significant improvement on the situation before 2004 when per capita real growth in most countries of the region was either negative or less than 1 percent per annum.

ECA (2008:68) projects slight improvement in real economic growth for Africa at 6.2 per cent in 2008 compared to 5.8 per cent in 2007 with East Africa expected to continue to lead the five sub-regions with a growth rate of 6.6 per cent, followed by West Africa (6.4%), Southern Africa (6.3%), North Africa (6.1%) and Central Africa (5.4%) The high rate of growth estimated for East Africa may have been attenuated by the violent political upheavals in Kenya from late 2007 to the first quarter of 2008.

Though the general growth trend is encouraging, it is still below the generally accepted minimum GDP growth of 6 to 8 percent that is considered *sine qua non* to meet the MDGs by 2015 (ECA 2008:71). It is to be hoped therefore that the positive growth trend will continue and accelerate.

The current growth has been noted to be broadly based, with a third of the countries of the region experiencing growth in excess of 5 percent per annum and only six countries experiencing declining per capita incomes (the Republic of Congo, Eritrea, Gabon, the Seychelles, Swaziland and Zimbabwe) (World Bank 2007:57).

Robust growth in the region reflects favourable international conditions and a substantially improved domestic policy environment that has improved countries' supply potential. Furthermore, debt relief (in some cases involving outright debt cancellations) to a number of countries, combined with lower interest rates, have reduced debt-servicing costs, thus increasing public funds available for productive investments. In addition, aid flows to poor African countries have also shown an increasing trend in recent years. These are envisaged, in both direct and indirect ways to reflect positively in enhancing personal and household incomes. These factors have also made investment projects more attractive, which is reflected in a 7.7 percentage point increase in average investment growth rates between the 1990s and the first half of this decade (World Bank: 2007:57).

Furthermore, inflation was noted to have accelerated in only a handful of countries of the Africa Region, owing to prudent monetary policies, low global inflation, and improved crops and until recently falling food prices in most countries.

In Eastern and Southern African countries, however, there has been some rise in aggregate inflation, reflecting drought –induced food scarcity, as well as food scarcity occasioned by violent political and social upheavals and insecurity in recent years, particularly in Zimbabwe, Kenya, Somalia and the Democratic Republic of Congo.

In the medium term, growth in Sub-Saharan African countries is projected to remain above 5 percent over the next couple of years. This relative strengthening is predicated on anticipated improved rainfall in East and West Africa. This anticipated improvement in rainfall is expected to restore hydroelectric power production and improve agricultural output. Growth in these economies should also benefit from strengthening investment and government spending, as debt-relief and increased aid flows continue to free resources for infrastructure and basic social service projects.

Over the medium term also, improved road, electricity and telecommunications infrastructure are expected to reduce the cost of doing business in many African countries, benefiting other sectors of the economy, including the housing and real estate development sector. Inflationary pressures are however projected to increase in many oil-importing countries of the region, owing to increasing international oil and non-oil commodity prices, reduced food supply and imprudent monetary policies.

As has become clear, improving economic situation reflect positively on human settlements through increased investments in infrastructure and basic services such as highways, trunk and access roads, water supplies, sanitation facilities and electricity, as well as higher investments in housing and real estate - all of which improve the tone of human settlements and generate employment and incomes. These in turn have positive impact on poverty eradication, and therefore on the chances of the MDG goal of halving the proportion of people living on less than one dollar a day and those who suffer from hunger (extreme poverty) by the year 2015 being realized.

Countries of the Africa have the potential for increased rapid growth which sustained improvements in policy and investment climate could help materialize. Most fundamental to these improvements is the progressive cessation of the crippling civil conflicts, political upheavals and wars that have stunted development in several countries of the region.

1.3 The state of housing and housing services

Generally, the rapid growth in urban population in Africa has not been commensurately matched by increases in the provision of adequate housing for the population, particularly in the cities. The result is acute shortage of decent and affordable housing. This is in spite of the fact that the critical importance of housing has through the years been prominently recognized in the both the national and international development agenda. Several of the supporting studies, policy declarations, programmes and strategies in these agenda - ranging from those of the International Year of Shelter for the Homeless (IYSH) (1987/88), to the Global Strategy for Shelter to the Year 2000 (GSS-2000), to the Istanbul Declaration and the Habitat Agenda (1996) and to the more recent Declaration on Cities and other Human Settlements in the New Millennium (2001) had all underlined the fundamental importance of adequate housing for human development and had acknowledged and affirmed that over 90 percent of housing in quantitative terms, are produced and delivered by a combination of the private, the non-governmental organizations, the community-based organizations and household sectors.

These policy declarations notwithstanding, housing shortage and inadequacy in most sub-Saharan African countries' cities and towns still persist in both quantitative and qualitative terms. Average room occupancy is about 3 persons per room in cities. Table 4 gives a generalized summary of the state of housing conditions and housing services in sub-Saharan Africa countries.

Table 4: Housing and housing services situation in Sub-Saharan Africa
(All data is for 1998, except where indicated)

Quality Indicator	Area in square metres (M ²)	Percent of total households
Floor area per person (1993)	8.0	
Permanent dwellings (1993)		61.4
In compliance with regulations		48.6
Water connection* (all settlements)		48.4
Water connection* (informal settlements)		19.1
Access to water* (informal settlements)		40.0
Access to water* (all settlements)		73.5
Sewerage connection (all settlements)		30.9
Sewerage connection (informal settlements)		7.4
Electricity connection (all settlements)		53.9
Electricity connection (informal settlements)		20.3
Telephone connection (all settlements)		15.5
Telephone connection (informal settlements)		2.9
Waste water treatment		21.7
Formal solid waste disposal		31.4

*Water connection refers to percentage of households with a piped water connection. Access to water means having potable water within 200 meters of the household (e.g., standpipes, wells etc), and includes water connections (since most countries presume piped water is potable).

Source: Tabulated from UN-HABITAT: Global Urban Indicators Database 1 and 2, 1993 and 1998, respectively.

Table 4 indicates the proportion of the total households with the designated characteristics or services only about 61% of the total household lives in what can be considered permanent dwellings and only about 48.6% of these meet standards of planning regulations. About 48% of the households have water connections but about 74% of the households have access to water of sorts. About 31% have sewerage connections; 54% electricity connections, 22% to waste water treatment and about 32% have solid waste disposal services.

In housing unit terms, Ghana is estimated to require about 1.2 million housing units by 2005 to satisfy the housing demand of a population, which is growing by 2.5% per annum. To achieve this target, it is calculated that 199,000 units must be produced annually but only about 25,000 - 30,000 units are actually produced annually (Ansah, B, 2002:62)

In Tanzania, housing shortfall is estimated at about 1.9 million units (Mutagwaba, H.C. 2002: 83). While the annual demand for formal housing land in Tanzania is 150,000 plots, however the supply has been an average of 8,000 surveyed plots annually for the ten years 1991-

2001(Govt. of Tanzania). In Dar-es-Salaam alone between 1990 and 2001, 243,473 applications for building plots were received, but only 8,209 lots were surveyed and allocated. The average annual demand over the period is over 20,000 plots, while the average annual supply has been under 700, leaving nearly 97% of the recorded demand unfulfilled. The situation is similar in other cities of the country (Mabele et al, 2003:27).

Uganda has a reported housing backlog/shortage of 420,700 and Kampala alone has a backlog of 52,000. While an estimated annual addition of 9,500 units are required to provide for new families in Kampala, only about 5,000 units annually are being built (Okwir, 2002:93).

Ethiopia has a housing backlog of 900,000 – 1,000,000 units in urban centres and only 30% of the existing urban housing stock is in good or fair condition (Tekeste, 2008:2). The Zambian national housing backlog is estimated at 846,000 units and it is estimated that annual production of about 110,000 units are required for 10 years to clear the backlog and meet future housing requirements (UN-HABITAT, 2002:99).

In most African countries, housing units without piped water average above 50%-60% (UN-HABITAT, 2001:283). More recent estimates of the number and proportion of African urban dwellers without adequate provision for water is 100-150 million (35-50 per cent).

It is estimated that between 40 and 85 per cent of African urban populations live in slums. Put in another way, between 40 and 85 per cent of African urban areas are slums. These are overcrowded and congested areas without basic infrastructures and services such as paved access road, water supplies, sanitation, drainage facilities, electricity and proper tenurial rights.

These are reflected in Tables 4 above. Inadequate supply and delivery of sufficient housing is generally attributed to constraints on access to appropriately serviced building land with assured tenurial rights. This results in high growth of slums – with large numbers of households lacking access to potable water supply or adequate sanitation, security of tenure, durability of housing unit/stock and/or sufficient living space.

Table 5: Percent urban population and percentage of slum dwellers at mid-year by country

Country	1990		2001	
	Percent Urban	Percent living in Slum	Percent Urban	Percent living in slum
Benin	34.5	80.3	43.0	83.6
Burkina Faso	13.6	80.9	16.9	76.5
Cameroun	40.3	62.1	49.7	67.0
Central African Republic	37.5	94.0	41.7	92.4
Chad	21.0	99.3	24.1	99.1
Comoros	27.7	61.7	33.8	61.2
Cote d'Ivoire	39.9	50.5	44.0	67.9
Egypt	43.6	57.5	42.7	39.9
Ethiopia	12.7	99.0	15.9	99.4
Gabon	68.1	56.1	82.3	66.2
Ghana	33.5	80.4	36.4	69.6
Guinea	23.4	79.6	27.9	72.3
Kenya	24.0	38.2	34.4	70.7
Madagascar	9.6	90.9	30.1	92.9
Malawi	4.6	94.6	15.1	91.1
Mali	4.7	94.1	30.9	93.2
Morocco	48.4	37.4	56.1	32.7
Mozambique	21.1	94.5	33.3	94.1
Namibia	26.6	42.3	31.4	37.9
Niger	16.1	96.0	21.1	96.2
Nigeria	35.0	80.0	44.9	79.2
Rwanda	5.3	82.2	6.3	87.9
Senegal	40.0	77.6	48.2	76.4
South Africa	48.8	46.2	57.7	33.2
Togo	28.5	80.9	33.9	80.6
United Republic of Tanzania	21.7	99.1	33.3	92.1
Zambia	39.4	72.0	39.8	74.0
Zimbabwe	28.4	4.0	36.0	3.4

Source: Extracted from UN-HABITAT (2006/7): State of World Cities 2006/2007, p. 192, and Earth scan, London.

Table 5 above shows that the proportion of the population of African cities and towns living under slum conditions range from 60% to 90% with an average of about 70%. There is obviously a backlog of several millions of housing units in Africa. The housing market is fundamentally a segmented market. Whilst there is this huge housing need in practically all African countries, particularly in the cities and towns, there is very limited effective demand however, in the sense that many households, because of income poverty, are unable to afford the cost of existing adequate housing units in the segment of the market where the supply exists. The result is a paradox of relatively high vacancy rates in some segments of the housing market and a situation of acute housing shortages in some other (usually lower income segment) of the housing market in the same cities and towns.

Using the incidence of overcrowding as a proxy for the extent of housing shortage in Africa, it is estimated that about a quarter of Sub-Saharan Africa's urban population lives in overcrowded houses (U.N.HABITAT, 2006:71). More than 40 per cent of the urban population of Addis Ababa., Kampala, Luanda., Ibadan, Lagos etc, lives in housing that does not have sufficient living space (ibid. p.71). In northern Africa, the incidence of

overcrowding in cities is about 10% only. Neither the public nor the private sector has been able to deliver sufficient housing and adequate infrastructure and basic services to meet existing need. This can only be attributed to the extremely high poverty levels in African countries and to weak financial institutions, including weak mortgage systems in these countries.

In an effort to more effectively tackle the housing problem, the Kenya Government in 2006 set up a Multi-Disciplinary Committee to examine various incentives and re-engineering measures that could be put in place to increase the rate of production of housing, particularly for the low-income segment of the population. (Government of Kenya 2007). The objectives of the incentives included:

- To re-engineer the housing market to generate sufficient supply of affordable and decent housing for the low-income groups;
- To enhance formal private sector participation in the provision of low-income housing;
- To enhance the contribution of the housing sector to national economic growth, wealth creation, employment generation and poverty reduction in line with the Millennium Development Goals (MDGs) and Vision 2030 of Kenya; and
- To expound on a new development paradigm with a housing sector propelled largely by internally generated domestic resources serving as the engine for growth and employment generation.

The Committee made wide-ranging recommendations covering infrastructure development incentives, employers and employees incentives, savings mobilization incentives, housing finance mobilization incentives, diaspora and capital markets resource mobilization measures/incentives; housing development process and slum improvement measures/incentives; as well as recommending complementary measures envisaged to be implemented to facilitate effective operation of the proposed incentives. These recommended complementary measures included enactment of appropriate housing legislation, reform of land management systems, and capacity – building measures.

The Government of Kenya is currently attempting to implement some of these recommendations and it is expected that they would make noticeable impact on the housing problem if effectively implemented.

In spite of heroic efforts in some countries, such as that of Kenya, solution to the housing problem, particularly the urban housing segment has defied all governments in the Africa Region. This calls for new policies, committed and concerted strategies for their implementation, development of concrete programmes and investments approaches to stimulate greater quantities of housing output.

1.4 Food security situation

One of the Millennium Development Goals (MDGs) is to halve, by 2015, the proportion of people who suffer from hunger that is those who are food insecure. Food security implies (Hinrichsen 2002:182) therefore:

- Capacity at all times to accommodate increasing food consumption, especially staple food supplies while controlling price fluctuations;
- Assurance that every individual will afford prevailing cost of necessary food at all times;

- That the physical means of delivering the food supply are available all the time for an active healthy life;
- Guaranteed food security (access) at family or household level;
- Capacity to ensure that the food supply system provides the entire population with nutritionally adequate food supplies over the long run.

Many countries of Africa are food insecure, particularly countries of the Sahelian region which are susceptible to the vagaries of weather. Ethiopia is subject to food emergencies almost on an annual basis. So is the Democratic Republic of Congo and Somalia. While food insecurity in Africa is caused by climatic factors, political upheavals and lack of social peace contribute to the phenomenon in a number of countries.

Table 6: Population, per capita dietary energy supply and prevalence of undernourishment in Africa, 2000.

Sub-Region	Total Population 1998-2000 (Million)	Per capita Dietary energy Supply (1998 – 2000) (Kcal/day)	No of People Undernourished (1998-2000) (Million)	Proportion of Undernourished In total population (1998-2000) (Percent)
North Africa	140.3	3,180	6.2	4.0
Central Africa	79.6	1,890	45.1	57.0
East Africa	204.0	1,960	83.0	41.0
Southern Africa	87.1	2,020	37.1	43.0
West Africa	216.7	2,590	30.7	14.0

Source: Extracted from FAO: The State of Food Insecurity in the World, 2001 and 2002.

The table clearly shows that the most undernourished sub-regions of Africa are Central and Eastern Africa with highest numbers of under-nourished population (45 million and 83 million respectively), with the lowest per capita dietary energy supply of less than 2000 respectively and with the highest proportion of undernourished in the total population of 57 percent and 41 percent respectively.

Poverty, which has been discussed, is of course a major cause of food insecurity as food access depends to a significant extent on individual or household purchasing power. As noted by Amartya Sen (Winner of the 1998 Nobel Prize in Economics) “food access derives from the ability of individuals and households to acquire food, whether through production or exchange, on the basis of the resources they control”. Thus Africa, for reasons of vagaries of weather, political instability and armed conflicts as well as for reasons of income poverty is still largely food insecure and consequently still a major recipient of external food aid.

1.5 Social context

1.5.1 Poverty situation

As correctly noted by ECA (2008:16), despite the relatively high growth rates in recent years, the relatively strong economic performance has not translated into meaningful gains in terms of social development in Africa countries. Poverty is still pervasive in all African countries and is still increasing. Indeed, Africa is now said to be home to one-third of the poorest people in the world. (World Bank 2007:xvii) and about thirty-three (33) of the 49 countries of the world (67%), classified as Least Developed Countries (LDCs) by the United Nations are in Africa (UNCTAD (2003;8), had pointed out that the incidence and depth of poverty are particularly severe in African LDCs, That in the second half of the 1990s, for the group of African LDCs for which data was available, 87% of the population was living on less than US\$2.0 per day and the average consumption of those people was only 86 cents a day. Sixty-five per cent of the population in the African LDCs lived on less than US\$1.0 a day and the average consumption was just 59cents a day. In only 5 out of 29 LDCs for which data was available were less than 80% of the population living on less than US\$2.0 a day. These numbers suggest that the severity of the poverty problem in African LDCs has been hitherto underestimated. Africa, now home to one third of the world's poorest people is said to likely see its share of the lowest tenth double by 2030 (World Bank, 2007: xvii). Poverty in Africa if measured by the proportion of people living below US\$1 per day, has increased to 65% in spite of economic growth, which indicates that the poorest get poorer (AfDB: 2005:24).

A report (AfDB and World Bank, 2002) noted that the most persistent poverty and widest gap remains in Sub-Saharan Africa, and that on current trends, it is the only region where the number of people living in extreme poverty will increase by more than 100 million between 1990 and 2015. Child and maternal mortality rates remain extremely high and the spread of epidemic diseases will continue to undermine development efforts.

The majority of African economies are still dependent on and dominated by the popular informal economic sector activities – petty trading, hawking, and small-scale manufacturing etc. –whose capacity for long-term growth and structural impact on economies is limited. Poverty incidence is therefore very high, and characterized by varying degrees of deprivation of basic human needs, including food, safe drinking water, sanitation facilities, health, shelter etc. and is the origin and basis of most of the social problems in the human settlements context. The phenomenon of poverty manifests itself in and may entail:

- Lack of or inadequate access to good quality housing and to basic services
- Lack of access to sustaining employment and income generating opportunities;
- Social exclusion of marginalized and minority groups and inadequate social protection networks, limited human rights and exclusion from democratic processes (UN-HABITAT (2003);
- Problem of displacement and refugees as a result of civil strife,, political instability or natural disasters as has been experienced and/or continue to be experienced in several African countries over the years – Democratic Republic of the Congo, Angola, Mozambique, Somalia, Rwanda, Burundi, Eritrea, Ethiopia, Liberia, Niger, Sudan, Cote D'Ivoire, Kenya, Uganda and more recently Zimbabwe, exacerbate poverty situations with attendant impacts on human settlements.
- Lack or inadequate access to basic social services – sanitation facilities, including regular refuse collection and disposal, piped water supplies, and other infrastructural services resulting in slum conditions and similar unhealthy living environments;

- Limited access to education and health care
- Lack of easy access to community facilities and services such as schools and health care facilities

There are of course variations across African countries in terms of the degree of poverty with the highest levels in land-locked West and central African countries. More than 50% of the populations of Burkina Faso, Burundi, Central African Republic, Gambia, Guinea-Bissau, Mali, Niger, Nigeria, Sierra Leone, Ethiopia, Uganda and Zambia, lives under extreme poverty. Based on the US\$2 per day level, Cameroon, Ghana, Mauritania, Botswana, Kenya, Lesotho, Madagascar, Mozambique, Namibia, Tanzania and Zimbabwe have high rates of poverty (ADB: 2005:24).

Slum prevalence is acknowledged as an indicator of poverty. Its statistics can be used to convey indications of poverty in specific countries and cities. Thus, the highest rate of urban population living in slums (more than 80%) are found in Angola, Benin, Central African Republic, Congo, Equatorial Guinea, Ethiopia, Guinea Bissau, Madagascar, Malawi, Mali, Mauritania, Mozambique,, Niger, Rwanda, Sierra Leone, Somalia, Sudan,, Togo, Uganda, and Tanzania.. Only in North African countries and in South Africa, Namibia and Zimbabwe is the rate of slum population below 40% of the urban population (AfDB 2005:25).

1.5.2 HIV/AIDS Menace

Other social problems of human settlements in Africa over the past two decades has been the prevalence of HIV/AIDS pandemic which had devastated many population groups, particularly in the urban areas. The incidence was at first most widespread in Eastern and southern Africa countries of Uganda, Kenya, Tanzania, Democratic Republic of Congo, Zambia and South Africa, UNDP (2002:11) reported that by the end of 2000, almost 22 million people had died from AIDS, 13 million children had lost their mother or both parents to the disease and more than 40 million people were living with HIV/AIDS. Ninety per cent were in developing countries and 75% were in Sub-Saharan Africa. Although significantly under control, it has spawned large orphan population in the affected countries and in a way increased poverty and high economic and social dependency ratio.

1.5.3 Safety and Security – Crime and Violence

A growing social issue in African human settlements in recent years is that of crime –violent and property crimes. Armed robbery, murder hostage taking and rape are prevalent and in increasingly crisis proportions in several African countries – most prominently in South Africa, Nigeria, and Kenya. In this phenomenon, the whole spectrum of population groups are potential victims – the rich, the poor, women, children, the elderly and the disabled are vulnerable to criminal actions in towns, cities and settlements. Lack of safety and security and fear of crime are of course more entrenched and pronounced in urban settlements, particularly in the slums. The absence of adequate infrastructure, roads and street lighting, walkways, and public open spaces creates danger areas. The problem of safety and security is also exacerbated by the deteriorating economic situations including unemployment, and the progressive breakdown of traditional family and community values and increasing dysfunctional social structures.

Poverty, including urban poverty continues to be one of the biggest challenges facing African countries and remains a major impediment to the resolution of the continent's housing problems. While cities and towns are usually the loci for production and for integration into the global economy, and hence places of change and expectations for the future, the fact remains that a large number of urban dwellers in African countries are not finding productive employment for sustaining incomes and lack the necessary social and economic infrastructure to facilitate this (Shelter-Afrique, 2005:16).

African governments are therefore urged to increase investments in the social sectors, including in urban basic social services (water and sanitation etc.) and also improve the efficiency of social sector expenditures. Gains from growth need to increase by better targeting of employment creation. African governments and their development partners are also urged to formulate strategies that ensure that economic growth benefits socially excluded groups, including women, youth, the aged and people with disabilities. They need to also consider policies that promote the access of these groups to education/training, and health facilities, their participation in the labour market, and in general, their human rights. In the long term, a more inclusive society will help countries remain politically and socially stable and enhance their economic growth and social development potential.

A climate of steady economic growth and social peace is a sustaining condition for improvement of the human settlement landscape.

Chapter Two: Land markets and security of tenure in African countries

2.1 Importance of land and its effective management

Land and its effective management is a critical factor in sustainable human settlements development. Indeed, land is basic to almost all aspects of development. It constitutes the framework and platform of most aspects of development – rural and urban – agriculture, industrial, residential, infrastructural. It is a natural fundamental to the economic, social and political development of countries. Access to land is a fundamental basis for human settlements, food production and other economic and social activities, including by business and natural resource users of all kinds. Secure rights to land encourage people to invest in improved dwellings and on the land itself. They can also enable people to access public services and sources of credit (UN-HABITAT, 2008:3).

Proper and effective management of the land resources cannot therefore be overemphasized. Proper management of land involves establishing policies, strategies and mechanisms for adequate and equitable allocation of the land resource for all development purposes indeed; the international community has acknowledged the critical importance of the land issue and the necessity to remove the clogs on its delivery for various uses, including housing that it has declared its resolve to: "... Undertake legislative and administrative reforms needed to support the efforts of people, individually and collectively, to produce affordable shelter, to adopt proactive planning of land supply, to promote the efficient functioning of land markets and administration, to eradicate legal and social barriers to the equal and equitable access to land and to ensure that the equal rights of women and men to land and property are protected under the law ..." (UN 2001 para 49). Proper management of the land resource requires adequate knowledge of its characteristics – its location or disposition, size and quality, among others. Accurate knowledge and an inventory of the land resource are the first essentials and challenge to its proper management.

Much of the land in African countries however are not yet adequately surveyed and mapped at the appropriate scales to avail this information. The exceptions are countries with ‘settler’ history and commercial farming such as Kenya, Zimbabwe and South Africa, where substantial proportions of the territories are surveyed and mapped at various working scales.

2.2 Land ownership and tenure system

In African countries land may be collectively owned and managed by the community (communal), by the extended family, or by individual households. In either case, under well-defined and generally well-understood customary rules and criteria, people had access to land either for housing, farming or for any other acceptable development activities. This access rule applies so long as land is available.

Until more recently, sale of rural communal or family lands were not permitted though there could be leases among the community members for defined use periods. There were no rural land markets in the sense of land being purchased by price of the highest bidder. Management of rural lands was in most African countries communally customarily controlled and regulated but it ensured access by all deserving members of the community. Thus, more than 90 per cent of the rural population in Sub-Saharan African countries could access rural land and natural resources through this customary and largely informal tenure system. (UN-

HABITAT, 2008:14). A study of Tanzania affirmed that land transfer through family ties is by far the most common way of acquiring land in Tanzania with almost 95% of the rural population obtaining land in this manner (DPU, 2001: 86).

In the urban areas (cities and towns) of countries of the continent, the traditional customary land tenure system has been weakening and breaking down over the years under the weight of modernization and increasingly heterogeneous nature of the evolving urban population and the dictates of various modern development programme activities. In the cities, urban land is becoming more individualized, privatized, commercialized and competed for, not only for residences and agriculture, but also for industrial, commercial and institutional uses. Thus, urban land becomes a marketable commodity or resource, which may be bought and sold to the highest bidder. This characteristic calls for more effective and enlightened management through defined policy tools and criteria so as to ensure adequate supplies for all essential use needs.

2.3 Land under government management processes

Access to land remains a serious bottleneck to housing and other development programmes in African countries. This holds true for countries where land is publicly managed and for those in which land is in private ownership. In either case, official processing of land assembly and allocation is very slow, cumbersome and expensive, taking as long as 2 – 4 years in some cases for intending builders/developers to be able to secure land. Much of this bottleneck is accounted for by administrative delays resulting from over centralization of land processing procedures. Two Government Commissions on Land in Botswana had for example noted that there was widespread dissatisfaction with government plot allocation procedure being followed by the Department of Surveys and Lands and that there was a widespread feeling that the system is abused (Republic of Botswana, 1982:21-22). Hardly is any country in Africa an exception in this respect, and in some countries such as Nigeria, the frequent revocations of land allocations with changes in Governmental administrations/regimes or even within one regime makes government land allocations more precarious, uncertain and problematic which adds to the cost of land.

2.4 Towards modernizing Land tenure laws and regulations

Modernizing and simplifying laws and regulations relating to land - its access, ownership, tenurial and use rights, is of critical importance in achieving sustainable development including housing and infrastructure delivery. Legal regimes that support land ownership, property rights and enforcement of these rights, as well as mortgage laws, do affect the cost and affordability of housing. Unfortunately, not much progress has been achieved in this area in most African countries (Okonkwo 2002:91). Recent studies in many African countries still indicate that access to land with legally assured title and tenure is still a bottleneck to investments in housing. The "Declaration on cities and other human settlements in the New Millennium" (para. 22) (UN 2001) recognizes these as major obstacles that prevent the efficient functioning of land and housing markets, and notes in this regard that the actions recommended in paragraph 76 of the Habitat Agenda for governments to ensure an adequate supply of serviceable land have not been fully implemented.

These recommended Habitat Agenda actions enjoin Governments to:

- Recognize and legitimize the diversity of land delivery mechanisms;
- Decentralize land management responsibilities;

- Prepare comprehensive inventories of publicly held land and where appropriate, develop programmes for making them available for shelter and human settlements development;
- Consider fiscal and other measures, to promote the efficient functioning of the market for vacant land, ensuring the supply of housing and land for shelter development;
- Develop and implement land information systems and practices for managing land, including land value assessment;
- Consider the adoption of innovative instruments for the efficient and sustainable assembly and development of land, including where appropriate, land readjustment and consolidation;
- Develop appropriate cadastral systems and streamline land registration procedures in order to facilitate the regularization of informal settlements, where appropriate, and simplify land transactions;
- Develop land codes and legal frameworks that define the nature of land and real property and the rights that are formally recognized;
- Mobilize local and regional expertise to promote research, the transfer of technology and education programmes to support land administration systems;
- Ensure simple procedures for the transfer of land and conversion of land use within the context of a comprehensive policy framework;
- Promote comprehensive rural development through such measures as equal access to land, land improvement, economic diversification, the development of small and medium-scale cities in rural areas, and where appropriate, indigenous land settlement.

These indeed summarize what Governments need to do to facilitate a more efficient and effective delivery of land for housing and other development programmes.

2.5 Constraints on access to land

In all cities and towns in African countries, there still exists a chronic shortage of serviced land – that is land that is properly surveyed, plotted and provided with access roads, water supply and sewer lines, electric power connections etc. The problems of land access in Africa, particularly urban land are consequently complex and varied. They include, problems of high prices of land, inadequate land policy, legal clarity and transparency in institutions managing land etc. Complex land tenure systems render access to services and other resources for the poor almost an impossible task. In Tanzania, for example, deficiencies in the current land law, especially those relating to land value and foreclosure are said to constitute serious constraints on financing of housing delivery. In this context, a report on the Establishment of Effective Housing Finance Mechanisms in that country pertinently recommends that: "The land delivery system needs reform, especially the speeding up of the land registration process, providing more planned land by both the public and the private sector, regularizing unplanned areas. Poor security of tenure and lack of infrastructure services reduce land value.

Access to, ownership of, tenure and use of land especially by women, are critical issues in the urban development process in Africa. The greatest failure of African governments in the housing sector has probably been the incapacity to stimulate a supply of sufficient, affordable serviced land to meet low-income housing needs. The policy goal of land management therefore should be the stimulation of sufficient flow of land to meet shelter and other development needs, with special attention to the needs and requirements of women.

Furthermore, in much of Africa, problems of multiple land ownership and tenure systems are major constraints especially between the customary and communal land ownership system and the modernizing individualized title system. Added to this is the woefully inadequate system of land records. Extensive research and policy reviews have been undertaken on many aspects of land management in Africa, and it is now generally widely agreed that improving the effectiveness of land management in Africa, as in other developing countries, calls for a sustained expanded programme of comprehensive land surveying and mapping coverage at scales appropriate for planning and systematic registration of titles to land. Variants of technical methods of survey and recording such as by community agreements should be acceptable, so long as they are recordable. Poor land records make it difficult for cities to plan their space efficiently and to make land available for settlements (UN-HABITAT 2004:7).

The importance of access to assured land with title and security of tenure cannot be overemphasized. An important facilitating legal and institutional framework for effective housing delivery would be provided by Government resolving the challenges of clearing land and property titles by developing, maintaining and strengthening the registry system. This would ensure clear titles to land and property. The land delivery system in African countries requires accelerated reform, especially in the speeding up of the land registration process, providing more planned land by both the public and the private sector, providing greater access to land by women and the poor, regularizing unplanned areas, providing services and speeding up land transfers as key to the evolving of an efficient and sustainable housing finance system.

Cognisant of the socio-economic and cultural realities as well as the technical/ technological realities of most African countries, Governments and professional land survey and management organizations are gradually accepting the necessity for appropriate review and modification of current survey laws, regulations and standards. Greater flexibility over the precision of surveys acceptable for legal land registration is being tried out in the conviction that less technically precise land surveys could be acceptable without significant practical loss of effectiveness.

2.6 Recent trends in land policy and management modernization

In more recent years however, several African governments have been formulating and putting in place, national land policies and strategies that are helping to streamline and ease the bottleneck related to access to, use of and management of both urban and rural lands, including for pastoralists. More recent examples include Kenya, Ethiopia, Benin, Mozambique, Nigeria, Rwanda, Ghana, Mali, Niger, Cameroon, Cote D'Ivoire, Guinea-Bissau, Lesotho and Zimbabwe.

These policies attempt to address issues of surveys of land and registration of titles to land, and accommodating and according legal validity to various forms of formal or informal survey, tenure and title rights registration. These new land policies by several African countries provide for greater decentralization in land management and administration – with a great variety of models and approaches to the nature and roles of local institutions, the role granted to traditional chiefs and the power of decentralized institutions in land conflict management, Examples of such decentralization processes include Botswana's land Boards, Uganda's District Land Board and Sub-Country Land Committees, Namibia's Communal Land Boards, Tanzania's Village Councils, Niger's Local Land Commissions and Ghana's decentralized Deeds Registries and Pilot Customary Land Secretariats, among others (UN-

HABITAT, 2008:32). These measures and bodies aim to ease land delivery process and accord proprietary title recognition to holders of land parcels.

A number of other innovative land management tools are already being tried out and tested in a number of African countries, to simplify processes of land delivery for housing and other development purposes. In Kenya, Temporary Occupation Licenses are being used by Municipal authorities to allocate land to users. The licensee is allowed to build semi-permanent structures on the land at a fee and is renewable. It does not involve long waiting time on application. Although usually intended for commercial and income-generation purposes, Temporary Occupation Licenses are also sometimes used for residential purposes. In Ethiopia (Rural Land Certification), Mozambique and Benin, simplified land title registration has been experimented with and has yielded positive results of easing delays created by administrative bottlenecks. In Ghana, the creation of Customary Land Secretariats is an innovative and resourceful way of processing and managing land delivery. The Customary Land Secretariat records land rights, surveys land and marks out development plots, collects rents, manages the finances, draws up land leases and facilitates their registrations at the Lands Commission. (UN-HABITAT, 2008:23). In Nigeria, the Federal Capital Territory of Abuja as well as in Lagos State, development of the cadastre is fairly advanced, identifying all parcels of land, their ownership, tenure and current uses.

2.7 Summary and way forward

Land market and its land management in African countries are still undergoing tremendous processes of modernization and progressive change, including liberalization of access to land by all socio-economic groups, including women. It is in several countries still a mix of traditional and modern systems with the modern struggling to emerge and assert itself. The trend is strongly in that direction but may take awhile yet especially in the rural areas.

Governments of African countries should continue to modernize the Land delivery system by enacting legislations that put in place, strategies, programmes, regulatory mechanism that ease constraints on land assembly and delivery along the lines recommended in paragraph 76 of the Habitat Agenda and in the U.N. Declaration on cities and other Human Settlements in the New Millennium (both outlined earlier in this chapter). In the interim, innovative informal modes of land assembly, recording and delivery may be acceptable but in the longer term, programmes of land survey and registration of individual titles to land as the norm is the modernizing way forward to progress in the sector.

Chapter Three: Human settlements conditions

3.1 The current landscape of the built environment in African countries

The dominant feature and fundamental challenge of most African countries urban landscape or built environment today is that of haphazardly growing shanty-towns and of slum and squatter developments, characterized by absence of or very poor infrastructural facilities. Many neighborhoods of African cities consist of congested, ramshackle housing, surrounded by almost indescribable filth. Nearly three-quarters of Africa's urban residents reside in slums, often unrecognized and unserved by their local governments (Cities Alliance 2006:2). Kibera, Mathare and Majengo slums in Nairobi Kenya, Ajegunle in Lagos Nigeria, Okpoko in Onitsha Nigeria and Soweto and other slums in South Africa are a few examples typifying slums that define African cities. There are hardly any drainage facilities or purpose solid waste disposal facilities. Mountains of refuse/solid waste in the cities are common features everywhere. These features are so pervasive in most large and intermediate African cities that the configurations of these cities are now largely defined by where these illegal settlements spring up. Extensive illegal/unregulated building patterns dominate most of African's cities and towns. Houses are built without much regard to existing building and health codes or zoning and subdivision regulations. The magnitude of these phenomena seem to have overwhelmed the efforts of city planners, city administrators, health and building inspectors whose effectiveness are further undermined by current and continuing advocacy of interventions by disparate and often-times non-descript advocacy groups. Over 70% of urban residents in Africa now lives in such unplanned and uncontrolled urban settlements, and are constant victims of actual or threatened evictions by local authorities or their agencies. These features and trends make it more expensive, if not impossible, to provide such city areas with basic services, even when resources become available.

Most of the cities and towns are characterized by such deficiencies as poor drainage and inadequate sanitation, inadequate water supplies, mounds of garbage and other solid waste, constrained mobility as a result of outdated physical layouts, or no planned layout, at all, flourishing street trading, overcrowded, inadequate transport systems and inadequate and deteriorated road facilities resulting in overcrowding and congestion, noise and pollution. Activities have developed and located with hardly any regard for transport distances or local natural conditions (Magalhaes et al: 2000:4) Prevalence of low levels of social discipline and civic responsibility among the population is also a challenge to African city planners and administrators in most African cities and towns.

Box 1 below conveys the state of African cities environmental landscape as reflected in popular local newspapers. They portray more vividly, the environmental tone of cities across the African continent. Each description could be repeated for each and every one of the cities in Africa.

Box 1: Commentary by local newspaper on state of African cities

“... true hope for African cities lies in starting afresh. Nairobi for example, is certainly not a city. It is just one huge slum that is so badly mismanaged by people who know next to nothing about town planning” Barrack Muluka, Sunday Standard Newspaper, Nairobi (19/5/2002.7.)

There is no doubt that Mombasa (Kenya) has in the last few years degenerated into anarchy as hawkers took over the side walks, matatus the streets and thugs and drug dealers the slums. The (Mombasa) City Council, devoid of any plan about how to reverse the madness and due to lack of money, has been relegated to a mere spectator” Njuguna Mutonya Daily Nation Newspaper, Nairobi 16/1/2002 p.11

“ The city of Lagos has been characterized as a bedlam, sprawling with filth and stench from uncleared refuse and drainage” Ipaye The Guardian Newspaper, 10/12/2001.

“Onitsha is a chaotic city, an insult to the art of architecture and a disgrace to urban planning and development. The people live and conduct business in a disorganized, congested space, carved out into small empires....”⁴
Reuben Abati The Guardian Newspaper, 25/6/2006

Dewar (1995:41) noted that in the case of South African cities, “the fragmented urban systems generate enormous amounts of movements at great temporal and monetary cost to the individuals and societies alike and massively aggravate the main developmental issues of poverty, unemployment and inequality facing Southern African town. The sprawling discontinuous pattern makes efficient and viable public transport impossible, they waste scarce resources such as land, energy and finance to the degree that the urban settlements are becoming financially non-sustainable, and they are resulting in extensive environmental degradation in terms of landscape, vegetation, water, air and noise. As succinctly underlined by Our Common Future (WCED: 1987:240-241):

“The uncontrolled physical expansion of cities has had serious implications for the urban environment and economy. Uncontrolled development makes provision of housing, roads, water supply, sewers, and public services prohibitively expensive. Cities are often built on the most productive agricultural land and unguided growth results in the unnecessary loss of this land. Such losses are most serious in nations with limited arable land such as Egypt. Haphazard development also consumes land and natural landscapes needed for urban parks and recreation areas. Once an area is built up, it is both difficult and expensive to re-create Open space”. These statements aptly apply to African cities and towns.

3.2 Slums in African human settlements.

A substantial proportion of Sub-Saharan Africa's urban population lives in overcrowded slum houses (see Table 6 below). In Addis Ababa, Kampala, Nairobi, Luanda, Lagos, Ibadan, over 40 percent of the urban population lives in overcrowded housing.

Table 7: Population of slum areas at mid-year, by region and country: 1990, 2001

	1990		2001	
	Percentage	Percentage	Percentage	
	Urban	Slum	Urban	Slum
Northern Africa	48.7	37.7	52.0	28.2
Algeria	51.4	11.8	57.7	11.8
Egypt	43.6	57.5	42.7	39.9
Libyan Arab Jamahiriya	81.8	35.2	88.0	35.2
Morocco	48.4	37.4	56.1	32.7
Tunisia	57.9	9.0	66.2	3.7
Sub-Saharan Africa	27.9	72.3	34.6	71.9
Angola	27.6	83.1	34.9	83.1
Benin	34.5	80.3	43.0	
Botswana	42.3	59.2	49.4	60.7
Burkina Faso	13.6	80.9	16.9	76.5
Burundi	6.3	83.3	9.3	65.3
Cameroon	40.3	62.1	49.7	67.0
Cape Verde	44.3	70.3	63.5	69.6
Central African Rep	37.5	94.0	41.7	92.4
Chad	21.0	99.3	24.1	99.1
Comoros	27.9	61.7	33.8	61.2
Congo	55.7	84.5	66.1	90.1
Cote d'Ivoire	39.9	50.5	44.0	67.9
Dem Rep of the Congo	27.9	51.9	30.7	49.5
Equatorial Guinea	35.8	89.1	49.3	86.5
Eritrea	15.8	69.9	19.1	69.9
Ethiopia	12.7	99.0	15.9	99.4
Gabon	68.1	56.1	82.3	66.2
Gambia	24.9	67.0	31.3	67.0
Ghana	33.5	80.4	36.4	69.6
Guinea	23.4	79.6	27.9	72.3
Guinea-Bissau	23.8	93.4	32.3	93.4
Kenya	24.0	70.4	34.4	70.7
Lesotho	20.1	49.8	28.8	57.0
Liberia	42.0	70.2	45.5	55.7
Madagascar	23.6	90.9	30.1	92.9
Malawi	11.6	94.6	15.1	91.1
Mali	23.8	94.1	30.9	93.2
Mauritania	44.0	94.3	59.1	94.3
Mozambique	21.1	94.5	33.3	94.1
Namibia	26.6	42.3	31.4	37.9
Niger	16.1	96.0	21.1	96.2
Nigeria	35.0	80.0	44.9	79.2

	1990		2001	
	Percentage	Percentage	Percentage	
	Urban	Slum	Urban	Slum
Rwanda	5.3	82.2	6.3	87.9
Senegal	40.0	77.6	48.2	76.4
Sierra Leone	30.0	90.9	37.3	95.8
Somalia	24.2	96.3	27.9	97.1
South Africa	48.8	46.2	57.7	33.2
Sudan	26.6	86.4	37.1	85.7
Togo	28.5	80.9	33.9	80.6
Uganda	11.2	93.8	14.5	93.0
U. Rep of Tanzania	21.7	99.1	33.3	92.1
Zambia	39.4	72.0	39.8	74.0
Zimbabwe	28.4	4.0	36.0	3.4

Source: UN-HABITAT Database 2008

In North African countries (Egypt and Morocco) however, the incidence of overcrowding is only around 10 percent of the urban population. About 100 – 150 million (35% - 50%) of the urban population of African urban dwellers are estimated to be without adequate provision of water and 150 – 180 million (50 -60%) are estimated to be without adequate provision for sanitation (UN-HABITAT 2003). Thus, Hague (2005:69) may be correct to have concluded “...the slum creation industry looks set to dominate urban development in Africa for the next generation.”

These prevailing environmental conditions underscores the importance of establishing and strengthening formal cities and towns planning and management institutions in most African urban areas. These institutions would set in motion cities and towns planning, building and effective management.

3.3 State of infrastructure and services: availability and access

It has been underlined that sub-Saharan African countries are the worst in terms of access to water. Between 18 percent and 30 percent of the urban population lacks adequate safe drinking water supply, compared to 8.3 per cent in the whole of the developing countries of the world (UN-HABITAT, 2003b: 24).

The Sub-Region has the lowest safe drinking water average with only about 64 Per cent of the total population having access to potable water supply ((UN-HABITAT 2006:78). The situation is said to be much worse in rural areas where coverage is only about 50 percent.

In Cape Verde, Eritrea, Niger and Rwanda, only one-third of the urban population had an access to potable water source in 2001. The proportion of households having access to piped water is much lower than the sub-regional average, particularly in Luanda (Angola) 13.1% Yaounde, Cameroon (33.5 per cent), Ouagadougou, Burkina Faso (33.8), and Conakry, Guinea (39.2). (UN-HABITAT 2006:78) This inadequacy of water source improvement is bound to continue affecting health, education, productivity and income generation throughout the Sub-Region.

In Northern Africa, however, access to potable water in urban areas is almost universal at 96 percent. Despite an acute shortage of water in the Sub-Region,, most residents of its cities and rural areas enjoy regular affordable piped water access (UN-HABITAT 2006:78). This level of service can only be attributed to strong and purposeful political leadership and competent management at the municipal levels.

Table 8 below on the state of environmental infrastructure in selected African countries gives some indications of the situation of things in that sector. It indicates that overall improves coverage for both improved drinking water and improved sanitation had been recorded between 1990 and 2002, averaging above 60% in 2002 for water and less than 40% in the case if sanitation coverage. These averages are higher for the urban areas-about 80% in the case of drinking water coverage and about 60% in the case of sanitation coverage. In –house connections for these services are however still abysmally low, averaging below 20% overall and barely 30% for the urban areas in 2002.

Table 8: State of environmental infrastructure in selected African countries, 1990– 2002

Countries	In-House Connection				Improved Drinking Water Coverage				Improved Sanitation Coverage			
	Total (%)		Urban (%)		Total (%)		Urban (%)		Total (%)		Urban (%)	
	1990	2002	1990	2002	1990	2002	1990	2002	1990	2002	1990	2002
Benin	6	12	17	26	60	68	71	79	88	92	99	99
Burkina Faso	4	4	25	23	39	51	63	82	13	12	47	45
Cape Verde	-	24	-	41	-	80	-	86	-	42	-	61
Cote d' Ivoire	24	33	52	65	69	84	74	98	31	40	52	61
Gambia	-	12	-	39	-	82	-	95	-	53	-	72
Ghana	14	24	35	50	54	76	85	93	43	58	54	74
Guinea	10	8	37	23	42	51	70	78	17	13	27	25
Guinea Bissau	-	5	-	15	-	59	-	79	-	34	-	57
Liberia	11	1	21	1	56	62	85	72	38	26	59	47
Mali	2	10	8	27	34	48	50	76	36	45	50	59
Mauritania	9	22	18	29	41	56	19	63	28	42	31	64
Niger	3	8	19	35	40	46	62	80	7	12	35	43
Nigeria	13	11	31	20	47	60	78	72	39	38	50	48
Saint Helena	-	-	-	-	-	-	-	-	-	-	-	-
Senegal	22	40	50	71	66	72	90	90	35	52	52	70
Sierra Leone	-	12	-	30	-	57	-	75	-	39	-	53
Togo	4	4	14	12	49	51	81	80	37	34	71	71

Tables 9 and 10 summarize the overall state of infrastructure and basic services connections in urban areas of Sub-Saharan African countries. Table 8 shows the proportion of the urban population lacking improved water supply to be about 18% in Sub-Saharan Africa sub-region, but only about 4% in the Northern Africa Sub-Region. On lack of improved sanitation, it is about 57% in Sub-Saharan Africa and about 19% in Northern Africa

Table 9: Africa: percent of urban population lacking access to improved water and sanitation.

	Urban population (%)	(%) of Urban classified slum	Population with lack of improved water (%)	Population with lack of improved sanitation (%)
Northern African	52.0	28.2	3.8	19.12
Sub-Saharan Africa	34.6	71.9	18.1	56.7

Sources: Adapted from HABITAT (2005) in Agbola, T (2005), Urbanization, physical planning and urban development in West Africa in Proceedings of World planners Congress. Agenda Setting Workshop” Abuja, Nigeria. 14 – November 2005 (p.56).

Table 10: Infrastructure connections: Sub-Saharan Africa, 1998.

Water	Informal Settlements	19.1%
	Overall Urban	48.4%
Sewerage	Informal Settlements	7.4%
	Overall Urban	30.9%
Electricity	Informal Settlements	20.3%
	Overall Urban	53.9%
Telephone	Informal Settlements	2.9%
	Overall Urban	15.5%

Source: UN-Habitat, 2003 Source: Extracted from UN-HABITAT 2003 (b): Slums of the World Table 3 (p.25)

Table 10 shows that for water, the overall connection is about 48% of the population in the formal or planned urban areas and only about 19% in the informal (unplanned) settlements. For sewerage connections, it is about 31% in urban areas overall and about 7% in the informal settlements. For electricity/energy, it is about 54% for the overall urban areas and about 20% for the informal settlements areas. Inadequacy of electric power/energy in several countries is one of the major constraints on the economic development of countries of the region. In countries like Nigeria the inadequacy is of national crisis proportions as it has virtually crippled the real sector of the economy. The impact of low fixed line telephone connections has been attenuated by the recent revolution in cell phone technology development, which has popularized telecommunications.

While some improvements have been made overtime in the provision of these basic services, much still remains to be done as it is seen that about 50% of the population still do not yet have assured regular access to these services and facilities.

It had also been stated (UN-HABITAT, 1997:3), that the developmental efforts of African countries are being increasingly threatened by the lack of household water security, with a

quarter of urban populations and nearly two-thirds of rural populations in Sub-Saharan Africa currently without access to safe drinking water and a much larger number lacking adequate sanitation. The result is severe disease burdens on the population, an increased burden of health care, reduced productivity and the pollution of scarce water resources in these countries. The impacts of these deficiencies are greatest on the people living in poverty, both in urban and rural areas, who often remain outside the reach of municipal services. The current level of investment for water and sanitation in Africa remains abysmally inadequate to meet the sectoral needs and has resulted in the poorest service coverage in Africa, among all regions.

Provision of environmental infrastructure and services remains therefore a fundamental challenge to most African cities and towns and a hindrance to the attainment of most of the Millennium Development Goals (MDGs). Indeed, all the review reports of the Millennium Development Goal targets have indicated that Africa is unlikely to meet the stipulated MDG targets for water and sanitation by the target year of 2015, if current trends continue.

3.4 Energy supply/availability

Energy is one of the most important factors in the health, productivity and sustainability of the population of human settlements. Africa, however, is critically deficient in energy supply and availability and consequently in its use or consumption for productivity purposes and for maintenance of quality life style.

The average per capita energy consumption in Europe is nearly nine times that of Sub-Saharan Africa (SSA) (WRI, 2005). Three countries, Algeria, Egypt and South Africa accounted for 40% of energy consumption in 2005 (Davidson, 2007). Over 500 million people are without electricity supply. In SSA, only 27% of the population has electricity (IEA, 2006). This is in spite of the fact that the region has a good stock of energy resources.

In 2006, Africa's gas and oil reserves, respectively, stood at 7.9% and 8.6% of the world's total (IEA, 2007), while production was at 10% and 8% of the world's production (IEA, 2006). Over 80% of Africa's oil reserves are in 4 countries, Algeria, Libya, Nigeria and Angola and the remaining 14 oil producers account for under 18% of the reserves. 68% of the gas reserves are in two countries, Algeria and Nigeria (IEA, 2007). South Africa accounted for 5% of proven world coal resources as at the end of 2005. Niger, Namibia and South Africa have significant uranium resources. The Congo River is regarded as one of those with the largest hydro-electricity power potential in the world. Solar energy potential is abundant on the continent. Some potential for wind power has been noted for South Africa and parts of northern Africa's coast.

Energy usage in Africa is highly reliant on traditional biomass and wastes (wood, charcoal, agricultural residues and dung), coal and petroleum (oil and gas). Hydropower accounts for a relatively small proportion with other renewables (including solar and wind) and nuclear is almost negligible. Examples of renewable energy applications include solar photovoltaic systems for lighting and other electrical appliances in general, solar water heaters in health centers, geothermal energy for power generation and wind pumps for irrigation.

3.5 Forest Resources and Energy Production

The most important use of wood in Africa is for fuel, accounting for 91% of round wood used on the continent compared to a global figure of 53% (FAO, 2007). The majority of wood

fuel is extracted from woodlands, trees outside of forests and marginal forest lands. Between 1990 and 2000, an area of about 53 million hectares was deforested in Africa (FAO, 2003). It is estimated that for the period 2000-5, 55% of global forests loss occurred in Africa (FAO, 2007). Much of it is located along the coastal belt of the southern part of West Africa, Central Africa and parts of East and Southern Africa.

Sub-Saharan Africa (SSA) compares poorly with other developing world in terms of the proportion of the population depending on traditional biomass for cooking and heating. A number of countries (for example, Liberia, Burkina Faso and Tanzania) depend upon Biomass for cooking and heating by more than 95% of the population. Access to modern energy systems for cooking is low in most African countries. In the East and Central African region, less than 30% of households use LPG or improved stoves. In West Africa, Senegal has more than 20% of households using LPG. Ghana has less than 10% and many land-locked countries are worse off.

The number of countries depending on biomass is projected to increase in the next 25 years due to poverty, the free access to it and the high cost of fossil fuels. There is need to promote the use of more efficient use of biomass and subsidize substitutes for biomass. ECOWAS, the Central African Economic and Monetary Community (CEMAC), and the East Africa Community (EAC) have agreed to ambitious targets for access to efficient firewood and charcoal cookstoves and for LPG.

3.6 Climate change and its impacts on African human settlements

It is clear that human settlements contribute to climate change in the form of greenhouse gas emissions. Most human activities are dependent on energy in one way or another. Cities are the engines of economic activity, the more intense in industrial production, the more the greenhouse gas emissions. The bigger the cities the more traffic and the more exhaust emission occurs. Domestic use of energy in cooking, heating and cooling and solid waste management involves emission of greenhouse gases. The construction industry itself constitutes more than one third of the economy and involves emission of gases in most of its processes, from the production of building materials to the construction and use of buildings. Carbon dioxide and other green house gas emissions are least produced in Africa. It is however ironic that the highest estimated rates of deaths attributable to climate change in the year 2000 occurred in Africa, indicating that Africa is highly susceptible to the impact of climate change.

Impact of climate change on Africa has to be traced one again to regions farther out there from the poles and what is happening to the ice cap. With the decline of snow cover, sea ice, glaciers, permafrost and lake ice, the level of oceans and seas is rising. Africa is witnessing the rapid receding of the snow cover on mount Kilimanjaro for example. Climate change impact and vulnerability in Africa include sea level rise, deforestation or loss of forest areas, cyclones, coastal erosion, and spread of malaria. These developments have impacts on food security. It has been established that the rise of only one meter of water in the Mediterranean Sea would displace nearly 6 million people and cover some 4.5 square kilometers of cropland. On the other side of the continent, a city like Banjul would completely disappear from the world maps.

The most vulnerable populations are the indigenous peoples living off the vast grazing lands of the Sahel region, the herders and gatherers in the forests and jungles of the Democratic

Republic of Congo, Republic of Congo, Burundi, Rwanda and parts of Uganda etc. Also the impact of cyclones are witnessed now nearly yearly in Mozambique and many other countries in Africa, land slides, sand storms and other erratic weather patterns are affecting many countries of Africa. Drought has perhaps the most negative impact on livestock and agriculture resulting in the strongest threats on food security and the livelihoods of the nomadic and agrarian societies. Water poverty mapping shows that Africa is the most affected in the global picture. This is resulting in almost annual crisis in the Sahelian countries of Mali, Mauritania, Niger, Chad, parts of Algeria and Morocco and some other rain deficient areas like Ethiopia, Eritrea and Somalia. This, in turn, results in conflicts of scarce resources and when those are gone we witness mass migration from these vulnerable zones. In this process, in order to survive and find shelter, displaced persons cut down trees for shelter and cooking fuel, exasperating the impact on environment and contributing more to climate change. Eventually, the only option left is to move to urban areas.

Chapter Four: State of financing for human settlements development and shelter delivery

4.1 Magnitude of current investments in urban development by African countries

It is estimated that at least between 15% and 20% of national budgets in African countries are, invested in various components of human settlements development broadly defined, a substantial proportion of these being in various aspects of urban development. These include the lumpy investments in infrastructure facilities and services which the private and other non-governmental sectors cannot adequately finance, such as trunk and access road infrastructures, settlements planning and lay-out schemes, water supply schemes, building and installation of sewage, drainage, and sanitation facilities, power supply schemes, housing and related community services. These are only as far as public sector financing are involved.

It had been noted that over the 1970 to 1980 period, international assistance to financing all sectors of human settlements development accounted for only between 2% to 3% of total external development assistance to African countries (Blitzer et al 1983). The proportion today may not be much more than 5% of total external development assistance. Therefore the bulk of financing for housing and other human settlements development activities remains and will continue to be essentially domestically sourced.

In addition to the public sector role, contribution to financing of human settlements development by the private sector ? formal and informal compares favorably if not supercedes public sector contribution to the financing.

4.2 Sources of finance for urban development: existing and potential

It may be safe to conclude that all sources of municipal government financing are financing sources for urban development in all its ramifications, including housing. Table 10 broadly summarizes these sources.

Broadly, the sources include takings from:

- Property rates/taxes.
- Fees/fines/interests/returns from municipal investments.
- Intergovernmental transfers/subventions/special purpose grants.
- Borrowing.
- Direct financing of certain lumpy developments or investments by central governments.

Table 11: Sources of local government revenues

Internal Sources			External Sources	
Land-Based Revenues	Non-Land-Based Revenues	User Charges	Inter-governmental transfers/Grants	Borrowing
Property Taxes	Taxes on households, vehicles, animals etc.	Service charges (water, parking, sewerage etc.)	General purpose grants; Regular transfers or formula-based shared taxes	From governmental sources
Land Fees	License fees for various businesses and occupations	Administrative fees, such as building permits, registration etc.	Grants for specified purposes	From private capital markets (including inter-national markets)

One major source of financing human settlements development is through revenue from land-based (property) taxes/rates. This local revenue source, where fully developed and effectively collected, as in many developed-country cities and towns, accounts for as much as, and often above 80% of total municipal revenue. By contrast, they only account for some 30% or less of the total municipal revenue in developing-country cities and towns, and perhaps much less in African cities and towns.

In Botswana, which represents a sort of model example in Africa (see Table 11 below), about 27% of municipal revenue is generated from land-based taxes or property rates. Over 60% are from central government grants/subventions, apparently in lieu of property rates on central government properties in the city.

Table 12: Gaborone (Botswana) - detailed sources of municipal finance – percentage.

Source	1998/99	1999/2000
Rates - which accounted for	23.6%	27.3%
Interest	5%	2.05%
Service le vy	1.2%	0.95%
Rentals	1%	0.9%
Other sources	3.6%	6.1%
Central Government Revenue Support Grant	65.6%	62.7%
Total	100%	100%

Source: GCC, 2001

With varying proportions, the pattern in most other African countries' cities is similar, with property rates and intergovernmental transfers or central government subventions (direct and indirect) constituting over 80 per cent of local/municipal governments financing sources.

Most countries' cities and towns in Africa, as everywhere else, contain substantial fixed-capital assets, which if properly surveyed, mapped, documented, registered and appropriately fully exploited could substantially finance their infrastructure and services development and delivery De Soto (2000:34) estimates for example, that about 85% of urban land parcels in developing countries and between 40% and 53% of their rural land parcels are held in such a way that they cannot be used to create capital. He further estimates that the total latent value of the real estate held but not legally owned by the poor in the developing world and in

transition countries is in the order of about US\$9.3 trillion. It is believed that this potential value and yield of urban property tax revenue are only waiting to be tapped. This is apparently not yet possible in most African countries because most of the land are not yet surveyed and mapped and the relevant institutions to undertake these are still weak.

Finance for urban development, could be substantially enhanced by improving the land information system through, among other things, adequate surveying, mapping and adequate development planning of human settlements – cities, towns and villages which is not yet the case in several African countries. It is believed that the private sector has tremendous contributions to make in financing human settlement development if the land issue is straightened out.

4.3 Financing housing

Two major modes of financing housing are currently dominant in African countries, namely, the non-institutional mode or sources of financing, which include personal and family savings, non-regular assistance from friends and relations, loans and advances from employers and credit unions/groups. The other mode or source of financing housing is through formal institutional housing finance sources such as loans from mortgage banks, commercial banks, building societies, cooperative societies or savings and loans associations.

4.4 Non-institutional or informal mode of housing financing

It is estimated that between 70 – 80 percent of housing construction in the African Region is financed through non-institutional sources – individual and family savings, loans from friends, employers and cooperative groups etc. While precise hard data on the magnitude of this phenomenon is hard to come by, practical observations and experiences, as well as reports of field workers, leave no doubts about the preponderant share of private non-institutional and informal financing of housing in African countries.

In Tanzania for example, it was estimated that over 98 percent of households who used cash on their houses, used money from their own incomes/savings (Kalabamu, 1983). This is corroborated by another report which estimated the houses financed by the then Tanzania Housing Bank in a given year at 1-2 per cent of total output of annual housing units, the rest being accounted for by non-institutional finance sources (Maganga, 1983). In Zambia, about 60% of the total increase in the urban housing stock was through private financing efforts in the squatter areas which for many reasons do not attract institutional financing (UN-HABITAT, 2002(b)). This is of course in addition to conventional housing produced by the private household savings. In Tunisia, the private sector which provides housing for at least 70% of the households is financed 90% and above from outside the institutional finance system (Renaud 1987:183). And Tunisia is a country where the public sector is very strong in housing, as in other sectors of the economy. In Nigeria, over 80% of finance for housing is from non-institutional finance sources.

Most housing financing in Africa is therefore currently dominantly from private non-institutional sources, much of it informal.

4.5 Contributions of institutional (formal) housing finance sources

Institutional or formal sources of housing finance, variously termed housing or mortgage banks, building societies, savings and loan associations, home development mutual funds and such other related terms, as well as commercial banks – constitute formal housing finance sources.

In most African countries, housing financing from this category of sources generally accounts for between 5% and 10% of finance for housing and usually goes into housing for the top 5 – 10% of the income spectrum at the most and may account for no more than 2-3% of the annual national housing output on the average.

Although most housing are currently financed and built informally by the people through personal and household savings, there is nevertheless need for strengthening formal housing finance systems and institutions. As has been rightly argued, while informal financing currently provides the greatest share of housing financing, it is irregular and risky and the resulting incremental housing construction has high opportunity cost of capital (Jay – sa-Aadu, 2000; 5) as well as high opportunity cost of environmental quality. There is also validity in this context to the assertion that the way cities are built reflects the way they are financed because methods of financing dictates mode of construction (Renaude 1987:30). Obviously the informal mode of financing housing contributes to the low quality of the environment because without adequate funds, popular builders use whatever materials they can afford for construction.

There are, however, numerous non-financial constraints to the smooth and effective development and operation of the formal housing finance system in African countries. These include most notably, the tedious and cumbersome system of land delivery administration in practically all African countries, particularly in relation to land title processing requirements and validation, without which mortgage institutions do not usually provide loans. In many places, it may take several years (in some places up to five or more years) to obtain the required land title documents. This makes it difficult to finalize mortgage transactions promptly. There is also a general absence of specialized mortgage insurance system in almost all African countries, which, to some significant extent, inhibit the development of the mortgage finance system. Furthermore, the problem of competent management is, as yet, all too common and pervasive in housing finance institutions as in other development institutions in African countries.

Institutional housing finance system is therefore minimally developed in most African countries. Most of the few existing are dominated by those owned by the State, and which receive support from the State, often offer subsidized loans.

Even then, they usually have poor repayment records (UN-HABITAT: 2005:75). They are dominantly relatively young and weakly institutionalized.

In the 1990s many of these housing finance institutions became distressed and several of them collapsed following widespread implementation of IMF/World Bank sponsored economic Structural Adjustment programmes. This was the case in Ghana, Guinea, Kenya, Madagascar, Nigeria and Tanzania. Even today, several African countries- including the Gambia, Guinea, Benin, Burundi, Togo, Tanzania - do not have viable housing finance

institutions. With the possible exception of the Housing Finance Company of Kenya (HFCK) and the East African Building Society (EABS) in Kenya, Mauritius Housing Corporation in Mauritius, Union Homes in Nigeria, Banque de L'Habitat Senegalese (BHS) in Senegal, the Housing Finance Company in Ghana, and the developing Housing Finance institutions in South Africa, most of the formal housing finance institutions currently existing in African countries generally have poor asset portfolios with almost 40% of them classified as non-performing. Their mortgage instruments are generally illiquid owing to absence of secondary mortgage markets or any form of liquidity facility. Primary mortgage markets are also poorly developed, thereby hampering the ability of these institutions to diversify their portfolios and manage risks better. This is in addition to operating in a chaotic and uncertain legal framework of doubtful property rights titles, and uncertain foreclosure laws and procedures.

Barriers to providing institutional financial services for the poor in African countries include, among others, absence of the necessary legal framework for financial services and property laws which can make it impossible for poor borrowers to use their assets, such as their homes as collateral for loans (The Economist 2005:3). As a result, formal housing finance constitutes a very small proportion of current demand for housing financing in African countries. There is in addition, of course, the fundamental problem of affordability, which is one of the foremost problems faced by housing institutions in Africa. In South Africa, it has been noted that about 75 percent of households earn too little to be considered for mortgage loans.(UN-HABITAT 2005:75). Similar high proportion of unaffordability of households for mortgage loans prevails throughout most African countries resulting in relative lack of mortgage development in these countries. The consequence is that formal mortgage institutions originate relatively few mortgages annually.

In Kenya, for example, during 2004, the banks and mortgage institutions offered only about 9000 mortgage loans. In the year 2000, the Housing Finance Company of Uganda had only 724 mortgage loans in its books. Such low levels of lending by African Countries mortgage institutions reflect perceptions of risk, as well as the small numbers who can afford mortgages. This is largely because personal and household incomes are too low, with 65% of the population earning less than US\$1.0 per day (AfDB 2005:24), and employment is largely informal.

The resulting limited availability and impact of conventional housing finance is forcing the exploration of alternative modes of financing investment in shelter development. These alternative modes include micro-financing, including community-based micro-finance systems, which are increasingly being tried out in a number of countries. The Monterrey Consensus (UN 2002 para 18) had underlined that “microfinance and credit for micro, small and medium-sized enterprise are important for enhancing the social and economic impact of the financial sector.” In recent reviews and impact assessment of the issue in the context of preparations for the United Nations International Year of Micro-credit 2005 (U.N. 1999), it was found that this mode of financing was significantly in practice, in among other places, East African countries (UN-HABITAT 2005b:). There are, for example, about twelve such micro-credit organizations in Malawi with a clientele of about 440,000 and loan portfolio of over 2.0 billion Malawian kwacha (Kadzola 2005:5), scores in Kenya and several in Tanzania, Uganda and Ethiopia – all geared to providing credit to its members on agreed guidelines and terms.

Players in the sub-sector like the Kenya Union of Savings and Credit Cooperatives (KUSCCO), National Cooperative Housing Union (NACHU), Savings and Cooperative

Societies (SACCOs), Uganda Women Finance Trust, Equity Building Society, Centenary Bank of Uganda, Akiba Bank and Pride Tanzania, among others, are doing tremendous work in this micro-finance and micro-credit sector (Kiplagat, B. 2005:90).

It has been suggested by some that micro-finance holds the key to greater affordable housing because it fits well with incremental building process used by the poor and low-middle income majority. It helps match short-term liabilities and long-term mortgage assets and can play a critical role in reducing and better targeting housing subsidies.

This seems largely in the realm of hope however, as it is not yet certain how much of the financial resources from this system is actually being applied to housing development as such. The impression is that much of the resources from this system is being applied to other income-generating activities, than on housing development.

Sustainable Finance for investment in housing also depends to a very large extent on the size and diversity of financial institutions' resource base and on the continuity of flow of resources to it. Experiences from all economies; developing, transitional and developed, point to the fact that a sustainable long-term source of funds for housing finance institutions is savings. There is recognition that the household sector is the richest vein of untapped savings in most African countries. As underlined by UN-HABITAT (2005:76), a particular and continuing problem faced in Africa has been a lack of effective institutions and instruments to mobilize these savings and channel them into housing investments. This point was stressed by Shelter-Afrique (2003:28) to the effect that the problem of generating resources for housing in Africa is not necessarily a dearth of savings per se at the household level, but rather lack of effective institutions and instruments to mobilize these savings and channel them into housing investments. Indeed, ECA (1981:1) had much earlier underlined this very point when it perceptively noted that, "*it is not for lack of resources or technical ability but rather for our ingenuity in misusing and misallocating these resources. We have not been able to cope with the shelter crisis because of our inability or even resistance to change and to adapt our institutions, our approaches and our values to an ever-changing dynamic situation*".

Domestic resource mobilization is all the more critical for housing development considering the fact that housing is a local and long-term product, and families, through their own savings are financing a significant proportion of their housing costs, albeit informally. The challenge therefore is how to formalize this financing mode and integrate it into the formal financial system.(Shelter-Afrique2003:28).

Housing finance institutions in Africa should therefore seek to enlarge and diversify the sources of their domestic resource mobilization, as much as possible to include household deposits, pension or provident funds and insurance company funds, payroll funds or compulsory savings for targeted purposes, as well as devising other innovative schemes such as "out-reach" programmes for the informal sector to mobilize greater domestic resources. Indeed, it has been suggested that housing finance institutions in developing countries should develop "informal sector links" to tap the immense potential financial resources in the hands of the informal sector (UNCHS-HABITAT 1991:61).

Housing or mortgage finance availability could be further institutionalized and strengthened, in African countries not necessarily only by government establishing housing finance institutions themselves, but also by enacting legislations that puts in place, strategies, programmes and regulations that enable housing finance providers and institutions of all types to operate more effectively, credibly and sustainably and contribute to enhanced

housing delivery. It is only by putting these in place that the Habitat Agenda vision of: “ sustainable human settlements, a sense of hope for our common future and an exhortation to join a truly worthwhile and engaging challenge - that of building together a world where everyone can live in a safe home with the promise of a decent life of dignity, good health, safety, happiness and hope” could be realised.

Chapter Five: Governance of human settlements

5.1 Definition and scope of governance in the human settlements context

Generally, governance is defined as the manner in which power is exercised in the management of a country's or other entity's economic and social resources. At the human settlement's level, governance is a process of decision-making by elected local government authorities. It is widely recognized that elected local government is central to the effective management, development and administration of urban services, within an "empowering" and "enabling" framework of support for local action (DPU, 2001:80). It is also accepted that responsible governance must be transparent and accountable, and based on the principles of participation, whether through representation by elected representatives or by the consensus of majority view of the community at large. The issue of the appropriate institutional framework for the governance of human settlements in Africa, however, especially in its cities, is still an unsettled question between central and local government levels in the continent.

5.2 Local / municipal government level in the governance framework of human settlements

While conventionally, Local, including Municipal Governments are expected to have responsibilities for the under listed issues; their capacity to effectively carry out these has proven to be severely limited in a majority of cases. These conventional responsibilities include:

- Planning and financing development of local/urban infrastructure;
- provision of land for building and issuance of building permits;
- provision of water, sewerage systems and treatment of waste;
- schools and hospitals;
- Housing;
- promotion of local economic development;
- local public social services including health care;
- public transportation and traffic management; and
- Environmental monitoring and waste management.

In practice however, in most of the African countries while the local (municipal) governments are confined mainly to routine administration of some of these services and maintenance of some local infrastructure, the central or state governments control much of their development functions and financing local/municipal governments in most African countries have generally tended and even proven to be unaccountable, under-resourced and unable to attract the best professionals and managers to effectively undertake development and management of these services. They have generally not been able to maintain and manage local revenue bases, nor have they been able to raise development finance. Municipal and other local governments across African countries, for the most part, still have not given rise to "appropriate" formations of local governance. In Anglophone countries, municipalities may have legally been accorded broad powers, but they have seldom demonstrated any real political or economic accountability. In francophone countries, local municipal authorities had few powers, coupled with intricate controls over finance and elaborate bureaucratic supervisory apparatus (UN-HABITAT, 2002:15).

The prevailing incapacity and ineffectiveness of most African local governments and local governance gives a lie to the current advocacy for subsidiarity i.e. bringing management of public affairs down to the lowest, most immediate and practical levels of where they actually take effect and directly touch the lives of citizens. Even where substantial financial resources are available to local governments, as in Nigeria, governance at this level has proven grossly ineffective and inept, owing largely to crippling corruption. As has been rightly noted, the greatest threat to good governance is corruption and a failure to understand the boundaries of responsibility (DPU, 2001).

Local governments in Africa have not therefore proven to be an effective framework for enhancing the quality and effectiveness of governance at the local human settlements level, in both the rural and urban contexts. The development and dramatic increase of non-governmental and civil society organizations dedicated to local socio-economic and environmental issues may substantially be explained by this monumental incapacity of conventional local government structures.

The usually implied distinction in a number of these countries between capital development issues on the one hand (over which central or higher level governments or their Agencies have responsibilities) and the apparently routine urban administrative and maintenance functions (over which local governments are allowed responsibility) clearly underlines the weak capacity of the local government structure as presently constituted in African countries.

An observed feature across countries of Sub-Saharan Africa is that governance of urban human settlements in most counties transcends the local government administration level. Much of it is undertaken by higher-level governments, central or state. This is because of the traditional institutional weaknesses of local governments in Africa – namely structural, financial and personnel inadequacies. Not many Local Governments are institutionally strong enough to effectively assume very important urban planning and management functions including provision of housing, piped sewerage systems, environmental pollution controls etc. And in several countries, local governments are accessing fewer resources at a time when urbanization rates are increasing, unemployment rising and informal settlements spreading. They do not have the capacity to manage the high standard infrastructure (Swilling 1994: 286) required for cities and towns. In Nigeria, the Lagos state Government had to take over many functions of the local governments because of their inability to provide such basic services as water supply, and waste disposal (Onibokun and Agbola 1994:121-146). An influential National newspaper in Nigeria in a recent editorial epitomized this incapacity of local governments to provide services. It lamented that, “*Nigerians are angry, and Lagosians more so. We have no good roads, no good drainage, no adequate waste disposal system, no security and no street lighting. We have no electricity and no potable water supply. In short, the services for which municipal authorities have been known to provide worldwide are almost non-existent here. Residents’ associations often provide for themselves the services for which governments have been elected. Thus they provide their own security, their own communication and their own road maintenance and drainage. They provide their own electric transformers, poles and wires. In spite of this, long suffering Lagos land- lords still pay tenement rates for which in truth they get nothing in return*” (The Guardian edition of 27 July 2008,p. 28).

Several State level governments have had to take over many of the functions of Local/Municipal governments because of their inability to provide such basic services as water supply and waste disposal. The old British colonial administrative maxim that, “the

municipality is not a suitable organization for controlling the development of a town, especially so where the expenditure of government grants is involved". (British Colonial Office 1954:14) seem to find justification in this apparent historical incapacity of the local government tier or level of government.

5.3 Decentralization in human settlements governance

One of the most important dimensions of good governance is decentralization, especially devolution of responsibilities with financial resources to local authorities. Decentralization is one of the key commitments of the Habitat Agenda (paragraph 45c), which also places emphasis on strengthening local authorities and their associations (paragraph 180). Decentralization, or subsidiarity, alongside efficiency, equity, transparency, civic engagement and citizenship, is at the core of the Global Campaign on Governance promoted by UN-HABITAT. These attributes are not yet immediately apparent in African countries human settlements governance or management.

UN-HABITAT (2006: 169) finds that in Sub-Saharan Africa, very few countries have attained significant degrees of devolution from central to local government levels. Most decentralization initiatives are relatively recent and many are poorly implemented due to resources constraints and weak institutional capacity, and if current rate of effective progress in this continues, "it will take decades for decentralization to make significant impact". Even in countries where there appear to be a significant degree of decentralization, such as South Africa and Tanzania, municipalities have often been stopped in their tracks by lack of funds, inadequate technical capacity, insufficient administrative resources, and ambiguous regulatory guidelines on how to implement legal frameworks at decentralized levels.(ibid p.169). Much of the decentralization that exists is ineffective because the devolution of responsibilities to the lower levels is not accompanied with commensurate devolution of resources and authority to those levels.

5.4 Increasing recognition of good governance: the way forward

Good governance is increasingly viewed as a necessary condition for sustainable urban development. In adopting the Habitat Agenda, Heads of State and Government acknowledged the importance of good governance and are committed themselves to fostering transparent, responsible, accountable, just, effective and efficient governance of towns, cities and metropolitan areas. Promoting good urban governance is also one of the strategies identified by the UN Secretary General's Road Map for the Implementation of the United Nations Millennium Declaration.

In the area of governance therefore, a lot of efforts still needs to be made to strengthen local governments and their institutions. Committed and concerted institutional capacity-building is required at this level of governance through deployment of qualified relevant professional personnel to undertake the planning, development and management of urban facilities and services, as well as infusion of adequate funding resources to enable these institutions undertake these responsibilities. Central and state/provincial level governments should exercise the political will to devolve actual powers and responsibilities to the local/municipal level governments and allow them the political and resources space to perform and be held accountable to their performances. As things currently stand, the much-vaunted concept of "subsidiarity" is a long way off from being in practice. The central and other higher-level governments are still in control of local governance.

Chapter Six: Prospects for sustainable human settlements development and management in Africa

6.1 Challenges of human settlements in Africa

The challenges of human settlements in African countries include, among others, the massive population flow from the rural to the urban areas, that are not adequately prepared to receive the magnitude of such influx, owing to not having been adequately planned and serviced for such, the consequent shortage of adequate housing and housing services such as adequate water supply and sanitation, waste management services (collection and disposal), inadequate infrastructure and services including adequate transportation modes, equipment and facilities. Exacerbating these inadequacies is the weak economic base of the burgeoning urban areas, which not being based on manufacturing industry or other services industry development, offer limited, if any sustaining livelihood employment to the increasing urban population.

Poverty is consequently pervasive in both rural and urban areas or cities. Social discipline is also generally low as large segments of the population do not yet appreciate and imbibe the rules and norms for urban living and the need to abide by activity development regulations.

The institutions for effective urban development management and governance are also still weak, with local/municipal governments largely lacking political maturity, adequate technical and managerial skills complements, as well as lacking adequate funding bases to effectively address the emerging challenges of the evolving urban forms of human settlements. The challenges of strong, competent development management urban development management institutions in bring about sustainably productive and healthy human settlements conditions can hardly be overstressed.

6.2 Adequate spatial planning of cities as a starting point

Prospects for sustainable human settlements development and management in the Africa Region are expected to be bright if two principal conditions are met. Firstly, there should be a dedicated policy of forward (advance) planning of human settlements by the appropriate levels of government and commensurate commitment to implementing such plans.

Secondly, the creation and empowering of “special-purpose” urban development and management institutions – variously termed Urban Development “Boards” or “Corporations” or “Authorities” and where they already exist, strengthening and empowering them to effectively and efficiently implement, manage and monitor the plans to ensure faithful adherence to their provisions by the various development actors in the urban scene. These kinds of institutions are already being used in a number of countries within and outside Africa to good effect and impact.

The Habitat Agenda has underlined that, efficient and effective urban planning and development – to wit, appropriate provision for the location, alignment and lay-out of roads and other transportation modal infrastructure, housing, institutional and community service facilities, sanitation, sewerage and drainage infrastructures, pedestrian walk-ways, play grounds, parks, sports and recreational open spaces, etc are the basic frameworks, on which any sustainable urban development and environmental management of human settlements

could be based. Poor housing, poverty, stress, pollution, unemployment lack of community cohesion, social exclusion and lack of access to jobs, goods and services – all impact negatively upon the physical and mental health of the population (Mitcham and Tsourou (2000:150). Spatial planning, by helping to shape and engender healthy development and sustainable growth and expansion of cities, contributes to obviating these negative conditions. Until greater and more sustained efforts are made to improve the planning and effective plan implementation in African cities and towns, the quest for sustainably healthy, functional and optimally productive human settlements would continue to be a forlorn hope. Much greater emphasis and investments in the purposeful development planning of African cities and towns are imperative if the objectives of sustainable urban development are to be realized (UNCHS 1997:17-18). For very obvious reasons, only urban development planning and implementation in a citywide scope can ensure sustainable urban development in the burgeoning cities and towns of African countries. The Habitat Agenda and Urban Futures 21, among other authoritative sources have underlined this fact. The Habitat Agenda (UNCHS (Habitat): 1997) in its various sections and paragraphs, underlines the vital importance of urban planning for sustainable urban living, and exhorts governments to employ the planning instrument in bringing about sustainable urban development and management. The Agenda for example, acknowledges (para 4, p.4) “lack of adequate planning”, among the factors causing the rapid deterioration of the conditions of human settlements, and suggests (para 110, p.63) that, “special attention should be paid to guiding potentially hazardous activities away from the fragile areas and that this can only be done through appropriate planning.” The Agenda (para 172 p. 97) also urges the development, adoption, and enforcement of appropriate norms and by laws for land-use, building and planning standards that are based on professionally established hazard and vulnerability assessment.

Human settlements planning is therefore central to ensuring that human settlements development and management, particularly urban development meets sustainable development goals in African cities as in all other cities of the world, developed or developing.

Planning has historically had certain clear aims and objectives, namely to: increase the efficient working of the urban economy, provide good quality residential environments in attractive settings, enhance the quality of urban society, provide efficient systems for the movement of people and goods, to protect and enhance natural landscapes and to protect and guard the environment (Hall and Pfeiffer 2000:289). It is essentially about where and how much activity should go on in a given city or settlement. It among other things, defines mobility patterns that should be counterpoised by transport strategies and plans to minimize or avoid traffic congestion and pollution as well as define the type and amount of buildings and the proportions between built and free or public spaces in the city. Ideally, settlement planning has to forecast “scientifically”, the future needs of the city or human settlements so that the scale of development, the standards, norms and criteria of various items of development’ can cope with the city’s or town’s level of economic and technological development (China: 1989). This ordered development is what most African urban areas currently lack. Many cities and towns in the region have grown without being adequately planned. As a result, activities have developed and located with no regards for transport distances or local natural conditions (Magalhaes et al: 2000:41).

While the current over-arching stress on income generation and maintenance, and socio-political, including gender dimensions are important and germane in the human settlements development management equation, it is inconceivable that sustainable urban development

and management could be realized in the absence of an adequately designed, planned and implemented human settlement, particularly urban structure plan that should provide a framework for urban growth management within which many other separate but co-ordinated activities, including income-generating activities, would take place.

No one now seriously doubts that current patterns of largely uncontrolled and haphazard development and growth of African countries cities and towns are inefficient in terms of the existing and potential extra-ordinary demands they make on the resources to be used in providing access roads, water lines, sewerage disposal as well as in terms of energy, and fuel consumption in an already built up settlement. The observations in Box 1 (chapter 3) reflect this reality of current Africa urban cities landscape. The Lagos Metropolitan Master Plan in Nigeria, (Lagos State of Nigeria 1980:2) reflecting this phenomenon had noted that untold millions of naira have already been lost in equipment, structures, road facilities and other infrastructures etc., because of unplanned and unregulated developments by the population. “Not only is there an absolute loss with respect to damage of existing property, but the extensive illegal building patterns throughout the metropolitan area are resulting in substantially higher costs to government when it is able to bring services to these areas”. The Economic Commission for Europe (ECE: 1986:2), has in this context, further underlined that in all countries, irrespective of their stage of development, the absence of spatial planning and regulations may create very difficult situations, rectified only at great effort and cost and with no guarantees as to result (emphasis added). It had equally been posited that an environment developed through unplanned settlement proves less economic in the long run than a planned one: the descent of masses of people upon a city and their make-shift construction of dwellings may raise the cost of installing utilities thereafter to excessive levels. Provision of housing and utilities from the start may therefore prove a wise economy in the long run particularly when transportation routes are planned simultaneously (Nierstrasz, 1975:50). Mabogunje (1980:191) notes that the rather spontaneous manner in which squatter/slum settlements develop and the consequent absence of an orderly layout, the disposal of refuse and sewerage poses peculiar problems and their inefficiency constitutes a major factor in the environmentally degraded conditions of cities in developing countries. (Mabogunje: 1980:191).

6.3 Some urban planning examples in Africa: greater commitment to implementation required

To be sure, several countries of the African Region have over the years since the 1960s, been making efforts at planning their human settlements systems – cities, town and villages. Tanzania had undertaken the master planning of several of her cities and towns, including dare s Salaam, mtwara, Tabora, Tanga, Moshi, Mbeya and Dodoma. Malawi had undertaken the planning of Lilongwe. Ethiopia has undertaken the planning and replanning of several of its cities, including its capital city Addis Ababa. Ghana had embarked on the planning of Tema/Takoradi and of course Accra. Several cities and towns in Nigeria had benefited from development plans being prepared for them, including Lagos and Abuja – the current political capital.

The harder part had been on the effective implementation of these plans. In many cases, they were not being effectively faithfully implemented as they became susceptible to distortions by developers. The “Master Planning’ model under which most of them were prepared had been variously been criticized as being too technocratic, ambitious, complex, static and rigid

and therefore costly to implement as the required resources for their implementation were beyond what the governments could afford.

The criticisms notwithstanding, these plans provided some guide for the direction of development and growth of these cities. The emerging more participatory or more inclusive approach to settlements planning have gained currency in recent years and have been adopted in urban planning in several countries of the continent.

The efficiency, effectiveness and indeed wisdom of forward or advance planning for sustainable human settlements development and management can therefore be considered axiomatic i.e. does no longer require proofs. Planning and faithful and effective implementation of such settlements plans are indispensable means to ensure safety, comfort and healthy environment for the population.

The United Nations General Assembly Special Session (UNGASS) for an Overall Review and Appraisal of the Implementation of the Habitat Agenda, (Istanbul +5) in its Declaration on Cities and other Human Settlements in the New Millennium, had underlined that, “Integrated physical planning and balanced attention to rural and urban living conditions are of crucial importance for all nations”.

6.4 Alternative institutional framework for urban development management

It has been appropriately underlined that for a city to be liveable, productive and sustainable, there must be a competent and responsible authority to plan for, manage, maintain and care for its complex infrastructure and their functionality. Without such a management structure, machinery and process, the infrastructure breaks down and the city disintegrates (The Guardian: 2008:14).

Although ideally, it is the local/municipal government as an institution that is expected to have responsibilities for planning, financing and management of urban infrastructure, provision of land for building purposes and building permits, provision of water, sewer systems and management/treatment of waste, among others (Urban Futures 21:34), the prevailing feature across countries of the Africa Region is that urban planning and management in most countries largely transcends local government administration level. Local government levels do not currently possess the capacity to fulfil these responsibilities. Indeed, in some countries there has been a suggestion to abolish the local government level or tier of government as currently constituted. In several countries central and state Governments have usually created autonomous special-purpose urban development entities termed Urban Development Corporations, Boards or Authorities - to undertake urban development planning and management functions particularly so in their capital or other major cities. These bodies have in these places supplanted or taken over much of the conventional development responsibilities of local governments.

Such institutions have usually been established as corporate government agencies with public benefit objectives. . Their basic purpose is usually to deal more effectively, not only with problems of urban physical deterioration, upgrading, replanning, reconstruction and rehabilitation of substandard or insanitary areas (slums), but also to undertake proactive spatial planning and development of the cities and towns, as well as address problems of shortage of housing and lack of civic facilities.

For carrying out their tasks, these institutions or bodies are usually endowed with the powers to acquire, replan and clear land and reallocate them for development. They may also prepare the land for redevelopment by providing necessary site works and utility infrastructure, for industrial parks, residential, cultural or civic facilities/projects. They usually combine the powers of planning and implementation which traditional planning departments or local authorities do not usually possess.

They are usually vested with overriding legal powers over the local governments, including powers of "eminent domain" and exemptions from local regulations, when compliance therewith is not feasible or practicable, (including powers of zoning, subdivision controls, re-planning, upgrading, re-building of roads and sanitation infrastructure, relocation and re-housing of affected population, etc), as well as being endowed with greater budgetary resources. Their mode of operation is generally that of design, build, operate and transfer as deemed appropriate. These institutions have proved effective in planning, re-planning and developing cities with sustainably functioning infrastructure and services. They combine and integrate the separate efforts of the several actors building the city.

For cities and human settlements to sustainably maintain their economic, social and environmental health, they must be liveable. To be liveable, cities must act to minimize negative economic, social and environmental externalities. To minimize negative externalities, cities must effectively plan and manage their development and future expansion (Hall and Pfeiffer 2000). To realize these, they must have strong and competent institutions to drive and manage the process.

Under the prevailing conditions and circumstances of haphazardly growing and rapidly expanding African cities and towns of today, such special-purpose urban development/management bodies may be the best placed to effect the envisaged integrated city development, which ensures that planning and development decisions are made in the overall public interest. The role of such institutions in the development of basic urban infrastructure has been significantly positive wherever they have been used. Historical experiences of their adoption show that they are more able to generate and source a substantial proportion of their operating and capital investments funding as well as being able to sustain their operations than other institutional categories including conventional local governments could. On the flip side though, it is acknowledged that the mode of operations of some of these institutions may be less than democratic or participatory, which is an issue to address in adopting the approach.

Conclusions

The state of the human settlements landscape in African countries is still in the midst of transformation and transition from the hitherto predominantly rural to substantially urban one. The rate of rural – urban population transfer (urbanization) is still in the relatively high range of between 4.55 – 5% per annum on the average. The continent is expected to attain the 50% urban mark by the year 2030. This would of course still leave some 50% of the population in the rural areas.

Although urbanization is associated with modernization and economic development, African urbanization has so far not generated significant economic development. It has rather been characterized by mass unemployment and resultant poverty and misery. The urban areas have proved unprepared to receive the mass influx of the population into them as they are still largely inadequately spatially planned and largely lacking in basic infrastructures and services such as adequate housing, access roads, water supplies and sanitation facilities including sewerage and solid waste (refuse) facilities, energy (electric power), as well as lacking in adequate social services such as education and health care facilities. The result has generally been the prevalence of unregulated and unplanned haphazard growth and expansion of these urban areas, with large squatter and slum areas as definable features of most urban areas.. The institutions for the management of these urban areas, particularly - local/municipal governments – are still largely weakly institutionalized and ineffective, lacking in adequate financial and human resources to effectively build and manage sustainable cities and deliver appropriate services.

In spite of all the negativities about the current African human settlements situation, it should be objectively said that the state of African human settlements in 2008 has positively improved on what it was in the immediate post-independence period of the 1950s and 1960s and is expected to continue to do so as economic and socio-political conditions continue to progressively improve. This is so if account is taken of the immense public policy awareness that has been built over the years in various aspects of this sector, the expanded knowledge-base on urban issues and their ramifications from research and education –formal and informal as is reflected in various international and national conferences, workshops, seminars and other public fora, with the declarations emanating there from. Such programmes and declarations as the International Year of Shelter to the Homeless (IYSH) 1987/88; the Global strategy for Shelter to the Year 2000 (GSS2000), the Istanbul Declaration and the Habitat Agenda (1996) and the Declaration on Cities and other Human Settlement in the New Millennium (2001) etc, have all stimulated public policy awareness and action on the human settlements sector in practically all African countries. Consequent on these substantial investments have since then been made by several countries in human settlements infrastructure and services - including on highways and roads, water supply and sanitation, electricity supply, housing and related housing services etc that have had the effect of a progressively improving the condition of human settlement, over time even if the situation has not yet attained the level of acceptability desired.

The state of human settlements conditions in Africa has often been described as a “crisis”. As underlined by Ashby (1978:3) in the case of the Environment, the use of the term “crisis” for this state of human settlement is a misnomer. A crisis is a situation that will pass; a crisis can be resolved by temporary hardship, temporary adjustment, and technological and political expedients. As in the case of the environment, what is being experienced in the case of

human settlements conditions in Africa today is not a “crisis” in this sense of the word. It is rather a “climacteric” (Ashby, *ibid*). For as long as humans continue to inhabit the earth and continue to modernize and urbanize, they will have to continue to contend with problems of population growth and urbanization, problems of resources, of housing shortages leading to overcrowding, problems of urban sanitation and disposal of wastes, traffic congestion, environmental pollution and human poverty etc.

All that is required is for governments and other stakeholders to continue to improve the development management of their cities, towns and villages through better spatial development planning and implementation, improved human skills development through financial resourcing, increased investments in urban infrastructure and services, and appropriately strengthened and empowered urban development and management institutions endowed with quality and numbers of various categories of technical, administrative and managerial skills required to effectively and productively manage such complex system, and providing the institutions with adequate funding to do their work and/or empowering them to also independently leverage their own capital and operating funds to supplement central or other higher government level subventions.

The necessity for creating, strengthening and supporting appropriate urban development and management institutions in realizing healthy and productively sustainable human settlements systems cannot be overemphasized. Institutions for planning and management, for urban development and housing financing, and institutions for governance, are crucial for the sustainability of the human settlements system, particularly for the sustainability of the urban system. It is through establishing, empowering and politically strengthening and supporting such institutions in all the ways outlined in the foregoing that the various inadequacies of African human settlements – namely – adequate planning, provision of housing and housing services, provision of adequate infrastructure including water supply and sanitation, waste management services, energy and transportation etc. – will begin to be purposefully and effectively addressed.

As succinctly summed up by Cheema (1987:149), “... the impact of programmes aimed at urban shelter, services and infrastructure depends upon the quality of the institutions responsible for planning and implementing these projects. The institutional machinery provides the channels through which the urban sector issues and priorities are articulated, projects are planned and implemented and inter-sector complementarity is accomplished. Institutions serve as the most critical intervening factors through which economic resources and skills are utilized for, among other things, promoting sustainable urban development”.

The degree of effectiveness and impact of any urban development planning and management institutions will of course depend on the strength of political support they receive from the Government, on the quality, quantum and mix of the technical and managerial skills available to them, on the adequacy of financial resources available to them as well as on the overall authority and powers they are allowed to exercise.

Urban development planning, its implementation and management of the urban system as a whole, is only as effective as the administrative system supporting it and the political commitment and willingness of the State in which it operates allows it to be (McAuslan 1985:66).

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