State and Civil Society Emerging Good Practices in Response to Affordable Housing Need: Reflections on What Works in Addressing Homelessness in Sub-Saharan Africa

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Abstract

This paper aims to articulate the emerging "good practices" being implemented by states to ensure the continuous provision of affordable housing. The paper utilizes secondary materials as the data sources, which were analyzed using content and thematic analytical procedures. As documented, public works intervention, creation of the public-private partnership, innovative expansion of affordable housing solutions through optimum utilization of local resources, and private sector support are new directions in accomplishing the affordable housing target. Similarly, the establishment and empowerment of community self-help initiatives, cooperative practices, the intervention of development agencies, and non-governmental humanitarian relief have made some remarkable impacts as part of the good practices. In conclusion, it is evident that the more innovative and creative ways of work are adding value to the accomplishment of increased affordable housing provision in sub-Sahara Africa.

Introduction

As in other human conditions, homelessness is a situation that does not have any particular pattern across countries and cultures. One of the most accepted definitions of homelessness originates from The United Nations, where it is conceived as a situation that "entails households or people without a shelter that would fall within the scope of living quarters" (United Nations, 2004). Obioha (2019) and Obioha (2021) further elaborate on this phenomenon by pointing out the variations that may occur within and across this spectrum. In characterizing accordingly, it changes from a state of affairs where an individual spent his/her life in public or open space, on the street, and in other places that are not conducive or meant for human abode (Obioha, 2019, p. 1). Based on the above, the homeless could be found in different places and locations in various cities, towns, and villages in sub-Saharan Africa. Therefore, there is no denying that this is a social problem in the sub-region. The awareness of this problem's reality does not take away the fact that it is also a relative condition that means different things to different people. Following

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Obioha (2021, p.1), "homelessness is a relative concept that needs contextual understanding, in which case, what constitutes homelessness in one culture may not mean the same in another culture, given the varied contexts of interpretation."

The manifestation of homelessness in sub-Saharan Africa is not the same across countries and regions. While it may be very high in some countries, the opposite may be the case in others, given various countries' political, economic, and social realities. Unfortunately, the estimates of homeless in Africa and globally have not been accurate. According to Speak, there is a dearth of data even in specific countries; for example, Statistics South Africa conducted no national census on homeless people in the country (Speak, 2005). The available information from Statistics South Africa in General Household Survey 2013 is 13.6% (Obioha, 2020). What exists in the database of various international organizations and governments may be regarded as mere figures that do not represent the accurate situation on the ground. Most available data are estimates of the countries' inadequate housing, slum, and housing deficit, especially in the urban areas. Therefore, it may be futile to dwell purely on discussing the extent of homelessness in sub-Saharan Africa, where such data do not robustly exist except in circumstantial contexts such as drought and conflicts. In other words, the officially available data are on 'transient homelessness,' in exclusion of 'classic homelessness.' However, there is no denying that homelessness is a significant social problem in sub-Saharan African countries. However, this problem's extent, magnitude, and characteristics are uncertain. A cursory observation of African countries' urban and rural areas indicates that homelessness is more of an urban than a rural phenomenon. Despite the unavailability of accurate and precise data on homelessness, some inferences on the extent of the problem could be derived from the estimates of people living in slums, people on the move as a result of wars, drought, and other circumstances, where exact data on homelessness does not exist.

From an introspective perspective, Obioha (2021) convincingly argued that despite the multitude of other socio-political and economic challenges that directly and indirectly affect people's living standards in the sub-continent, housing takes center stage in some governments' programs. This, according to him, emanates from the centrality of shelter as the second item in the hierarchy of human needs after food. In recognizing the importance of shelter to human life, health, and dignity, the United Nations categorically enshrined it as a fundamental human right in Article 25 (1) of the Universal Declaration of Human Rights. According to this Article, "everyone has the

right to a standard of living adequate for the health and well-being of himself and his family, including food, clothing, housing, medical care and necessary social services" (United Nations 1948, Article 25). This provision, in extension, is contained and domesticated in the constitutions of UN member states, including sub-Saharan African countries.

Following the above, this paper presents issues around affordable housing and the emerging good practices by the state and civil organizations in dealing with the situation. It begins with an introduction followed by a problem statement, where the main issues and gaps in the previous studies necessitating further investigation are stated. The set objectives covered in this paper are clearly stated in the following section, before the materials and methods in the next. The result section contains the outcome of various secondary data analyses. Major highlights in this section include key drivers of homelessness, the outlook, and good practices in sub-Saharan Africa's affordable housing landscape.

Statement of the Problem

Worldwide, 29.8% of the urban population lived in slums and inhabitable abodes, while the Sub-Sahara Africa estimate was 55.3% in 2014 (World Bank, 2019). Further disaggregation of this estimate in West Africa, East, and Southern Africa, for example, presents a vivid picture of the problem country-wise. In the Cameroun Republic, more than 380,000 people need shelter, and a roof over their heads as more than 430,000 people flee their homes because of conflict in some regions of the country (Relief Web/UNOCHA, 2019). With a population of 25.7 million, 39% (5.5 million) of Ghana's urban population (14 million) lived in slums (Africa Research Institute, 2016). In Ivory Coast, the increasing housing deficit in the urban areas, where an estimated 56% of the population live in slums (World Bank, 2015), suggests that homelessness is rife in the country. Similarly, as the poverty rate increases in Mali, an estimated 80% of the population lack adequate housing (United Nations, 2012), while more than 500 children live on the streets in Bamako, the capital city (South World, 2018). On the brink of rapid urbanization, population growth, and conflict, Nigeria has 24.4 million homeless people countrywide, representing a worrying estimate (UNCHR, 2008), where 70% of Lagos's population live in informal housing or are homeless (Cunningham, 2017). While 51% of the urban population of Togo lives in slums

(UN/UNDESA, 2019), about 100,000 people are homeless, in addition to 200 new cases of children living on the streets in the capital city Lomé (Harambee, 2019).

Similar to the situation in West Africa, the scenario in East and Sothern Africa presents a context that needs urgent attention to mitigate homelessness in the region. In 2012, about 2 million Kenyans were homeless, and the number is steadily increasing by about 200,000 Kenyans per year (Habitat for Humanity, 2015). In Namibia, for example, 34% of the urban population lives in slums (Relief Web, 2004), while the situation in South Africa is worst. According to Deutsche Welle (2019), 200,000 homeless people live on the streets of various cities and towns in the country. With a 1.6 million housing units deficit, 66% of Ugandans live in inadequate housing (Habitat, 2019). With a severe housing shortage in Zambia, around 70% of the urban population lives in informal settlements.

The above narrative indicates the housing predicament in which most African countries and people find themselves. However, while the estimates were mainly on inadequate housing and poor standard of living, little was recorded with specific regard to classic homelessness. In this regard, the current African database lacks an accurate estimate of homelessness on a country-by-country basis. It will be challenging to address homelessness in all its characteristics with proxy data on inadequate housing rather than concrete data on homelessness across countries and regions for specific countries like South Africa (Speak, 2005). Having specific data on homelessness will serve significantly in planning how to end it.

In order to actualize the dream of 'housing for all by the UN, as enshrined in the Universal Declaration of Human Rights, some member states, including sub-Saharan Africa states, embark on programs that target the provision of affordable houses to deserving citizens of their countries, either at a rate that they can afford or completely free of charge. For a house to be affordable, UNHabitat (2011) maintained that it has to be adequate in quality and location but should not cost so much that it threatens their enjoyment of basic human rights and prevents the poor from meeting other basic living costs. In this regard, the cost of such houses should form a negligible part of household expenditure, but not all of it. Notwithstanding other criteria for determining housing affordability (World Economic Forum, 2019), regarding sub-Saharan Africa, it has been argued that "in reality, most so-called affordable housing in sub-Saharan Africa is not affordable considering the supposed target population. A house can only be

affordable in Nigeria, Kenya, Ethiopia or South Africa, for instance, or elsewhere in the sub-continent, if the prevailing minimum wage in such country is enough to purchase and maintain such houses, within one-fourth of average income" (Obioha, 2021, p. 4). There is, therefore, such a hopeless situation in some countries in the sub-continent where it is impossible both mathematically and practically for a minimum wage earner in the government sector to afford the cheapest house in the urban area. For instance, it will take 8 years, 11 years, 24 years, and 118 years of savings for a dream of owning the cheapest house to be actualized by minimum wage earners in Nigeria, South Africa, Kenya, and Ethiopia (Obioha, 2021).

Given the unprecedented housing backlog in sub-Saharan African countries (Bah, Faye & Geh, 2018), the challenging situation of unaffordable housing in some African countries (Obioha, 2021) presupposes sustainable planning, policies, and implementation to ensure that this much-needed infrastructure is provided. Notwithstanding the slow pace in responding to the housing challenges, in conjunction with modalities that have either worked minimally or dismally, there is enough evidence that new practices are implemented in various countries. While the perspective of the non-accomplishment regarding affordable housing in sub-Sahara Africa is documented (Obioha, 2021), the nature, extent, and adaptability of the emerging good practices embarked on by various states in finding a lasting solution seem not have been emphasized enough in the literature. Unfortunately, the negative experiences of failures and records of accomplishments have overshadowed whatever gains and strides that have been made. Indeed, the new practices that have worked in various sub-Saharan African states must be documented. Against this background, the present paper articulates the emerging good practices that have supported the mission of providing affordable housing to the citizenry in countries of the sub-Saharan Africa region. This paper proceeds by identifying the key drivers of homelessness in the sub-continent and, after that, examines the general outlook and good practices in Affordable Housing. This aims to understand what works and the variance in the working modalities across countries.

Objectives

This paper aims to understand what works where regarding emerging practices in providing affordable housing in sub-Saharan Africa.

The specific objectives include:

i) Provide a narrative on the key drivers of homelessness, which necessitates the provision of affordable housing.

ii) Examine the general and specific outlook, especially key good practices in providing affordable housing to the citizenry across sub-Saharan African states.

Materials and Method

This paper is designed as a descriptive output that provides scientific information about the emerging new responses to the challenge of affordable housing in sub-Saharan Africa. The nature of the study is non-empirical; therefore, primary data sources like interviews and focus group discussions were not considered. The study has relied on relevant secondary data from different reliable sources. In this regard, the data gathering began with identifying relevant focus area(s) from a pool of electronic and non-electronic refereed journals, books, government gazettes, periodicals, newspapers, and other academic materials. With the aid of a checklist containing what narratives are being sought, which are arranged in themes, subsumed under the general and specific targets to be achieved, a systematic and guided critical search of the literature was conducted. The outcome of this exercise was an assemblage of a general, medium, and specific range of information/data. In order to analyze the available data for their usefulness, the researcher applied content analysis in categorizing, sorting, sifting, and ultimately organizing the relevant information thematically.

Results and Discussion

Key Drivers of Homelessness in sub-Sahara Africa

Homelessness as a social problem is driven by single and multiple factors, from individual to societal. Depending on the nature and type of homelessness, the main drivers or functional factors usually differ from one situation to another. The drivers of homelessness in Africa may not differ remarkably from what obtains globally, but there are some particularisms and uniqueness concerning the sub-Saharan Africa scenario. This claim of uniqueness is not unconnected to the distinctive social, political, and economic milieu that African societies possess viz-a-viz the Western societies, for instance. From literature and empirical observation,

homelessness in African societies, countries, and nations is driven directly or indirectly by the following.

Landlessness

The land is one of the most important requirements in housing. It is indeed the base structure upon which houses are erected, irrespective of the type of house, from skyscrapers and mansions to a hut. However, land use depends on several other factors and contexts, the superstructures (laws, regulations, and customs) and infrastructures (education, facilities, and others). In Africa, the land is an asset subject to legal pluralism, and where the customary and state rules apply to the same piece of land. Like other factors of production, the supply of land is inelastic and static, irrespective of demand pressure. This has made land and possession of land entirely economically expensive and out of reach of many citizens. The increasing poverty and inequality in many African countries have made the acquisition of land the sole domain of the wealthy and privileged section of the society, while the poor remain landless. In Kenya, about 68% of the population does not own land (Habitat for Humanity, 2015). Landlessness also results from historical dispossession and conquests of communities which have pushed members of affected communities to the brink of landlessness. The conflicts, natural disasters, and other socio-economic and political factors have also resulted in many communities losing their habitable and arable land. Even though landlessness is a universal problem, it is more pronounced in urban areas, where immigrants cannot lay claim to ownership of any piece. This results in the inability of such persons to erect or own a shelter in urban areas.

Historical Disadvantage and Marginalization

The historical disadvantage and marginalization of many African societies have resulted in many citizens being homeless. This situation lingered for many years in some regions of Africa, mainly in East and Southern Africa, where there were settlers of European descent. For instance, in the pre-democracy South African regime, people of African origin were considered disadvantaged because of apartheid legislation on households. This category of people was driven to homelessness at various points in time through apartheid government mechanisms such as forced removals, uprooting, legislated landlessness, and denial of documentation. Apartheid promoted

the so-called separate and discriminatory development that involved government legislation where people could live according to racial classification (Obioha, 2019, p.3). As interpreted by Obioha, "this system was implemented through forceful removal or relocation of population groups from one location to another." In the same vein, Pirie & Hart (1985, p.387) had a similar claim of systematic discrimination where permits were issued to the families' adults to work in the cities, in mines, and on farms.

In contrast, black families were forced to live in what was referred to as 'homelands' or 'satellite townships'. In this process, the apartheid government systematically prioritized establishing 'white only' settlements/cities, mines, and farmlands, whereas ancestral and original homes of (the) indigenous black population were demolished and made desolate, and tracks of lands were forcefully taken away. The discrimination severely affected the black population and caused homelessness and landlessness. Obioha observed that at the dawn of democracy in 1994, much of these culminated in the overflowing state of homelessness in South Africa (Obioha, 2021, p.3).

Unemployment and Low Wages

Unemployment and low wages resulting in poverty are important drivers of homelessness in many African countries. Several sub-Saharan African countries have more than half of their population below the poverty line, with an average of 44.3% and 44.7% of the sub-Saharan African population living below the National Poverty line and below $1.90 per day (World Bank, 2019). A large number of the population is engaged in the work process and production, and the low wage has been a significant problem, putting families and households in the precarious position of unsustainability. Notably, the singular or a combination of unemployment, low wages, and poverty account for the unsustainable living conditions among individuals and households unable to provide for 'proper' housing.

Social Exclusion and Harmful Cultural Practices

Many countries in the continent are challenged with the social problem of social exclusion. This is a condition where society is not mutually and equally accommodating to all people that belong to or live in it, irrespective of their social categorization (like gender, race, others). Quite a number of citizens of various African nations are socially excluded from certain benefits. On the state level, the mentally challenged are largely excluded from public house distributions, which

keep them perpetually homeless. Similarly, this category of citizens is also disinherited at the customary local level due to their condition. Obioha (2019, p.4) notates how "in some communities, cultural rights to inherit homes (houses) and land exclude certain sections of the society, mainly women, widows and the culturally defined 'unfit' individuals like adopted children." "Widows, particularly those without male children, are evicted by the in-laws who dispossessed them of their homes and lands" (Ofong, 2019, p.5). In this regard, the vulnerability to homelessness among these social groups is far greater than in groups with the right to inherit homes (houses).

Home Desertion

Home desertion is a common problem throughout the sub-continent, though little information about its connection with homelessness. However, the continuous unawareness or lack of reporting about the contribution of home desertion to the present challenge limits our understanding of the root causes of the problem. According to Obioha (2019), "the estimate of home desertion or the proportion of homeless people who willingly deserted their homes in the subcontinent is unknown. Some family or household members desert the home for several reasons, from personal to social. In South Africa, both adults and children have deserted their homes and remain homeless." Similarly, in Nigeria, "of particular mention are the women who separated or divorced from their husbands. They are often sent out with only a few clothes, as the husbands tend to keep the house and other properties" (Ofong, 2019, p.5).

Lack of Civic Registration and Identification

On average, between 2006 and 2018, 46% of children under the age of 5 years have their birth registered in the sub-Saharan Africa region (United Nations, 2019), which may vary across countries. "In many countries in Sub-Saharan Africa, birth registration in rural areas is very low. According to the most recent surveys available in Ethiopia, Chad, and Zambia, less than 10 percent of children under age 5 had their births registered at the time of the latest survey. In these countries, and a few others, registration in urban areas was also less than 50 percent" (Pirlea, 2019). Birth registration, which leads to the possession of proper identification, is a necessary step to solving problems and getting attention in terms of securing benefits from the state. Some

individuals claim to be citizens of certain countries but do not have proper identification documents to support their claims. As substantiated by Obioha (2019):

> *In a modern state like South Africa, the inability to produce an identity document when needed or requested leaves one out of all benefits due to every citizen. South Africa has a standard bar-coded identity document issued to all citizens and permanent residents. This document is required in almost every transaction one intends to have with the state, its agencies, and other non-state agencies like financial institutions, private schools, private hospitals, public institutions etc. During the apartheid regime, African population groups were denied this document. The after-effect of this practice created a huge backlog of people born in South Africa who do not have identity cards, immediately at the dawn of democracy in 1994 and up till the present, to some extent. As in most other transactions, a household may not be able to access private housing if it wants to purchase or benefit from the government housing schemes to have a home* (p.4).

Forced Evictions

Forced evictions from homes and houses have continuously been one of the major drivers of homelessness in most urban centers in sub-Saharan Africa. This occurs when a family or individual is removed from a place that such persons consider as a home, whether on a temporary or permanent arrangement. Eviction may occur in two forms: eviction from a rented property or eviction from one's own property. It is prevalent in urban areas compared with rural ones because while rural homes are mainly built on what may be regarded as ancestral land where every family member has a right to reside, urban homes are commercial, mainly rented, and may have no ancestral bearing. Forced eviction may result from non-payment of rental fees, violation of property rules, or municipal town planning, depending on who orders the eviction. "In many countries, people who have been forcibly evicted are denied access to justice and effective remedies. The consequences of forced evictions continue to manifest years after they were carried out as communities struggle to access essential health services, water, sanitation and education" (Amnesty International, 2011). For example, on August 28, 2009, in Port Harcourt City, Nigeria, an estimated 17,000 people, including children, women, and the elderly, were

forcibly evicted from their homes in Njemanze informal settlement and left vulnerable to other human rights violations. Similarly, in Zimbabwe, in 2005, under Operation Murambatsvina, more than 700,000 people had their homes or livelihoods or both destroyed during the government's program of mass forced evictions (Amnesty International, 2011). Besides other consequences, homelessness is the major outcome of various evictions in the countries mentioned above.

Amnesty International (2011) provided the following guideline to address eviction and also mitigate consequent homelessness where it occurs. It urges the African Commission on Human and Peoples' Rights to call on all member states to:

- Immediately cease forced evictions and ensure that any evictions must comply with international and regional standards.

- Enact and enforce an explicit prohibition against forced evictions.

- Adopt legislation setting out safeguards that must be complied with before any eviction is carried out, based on the UN Basic Principles and Guidelines on Development-based Evictions and Displacement, which comply with international and regional human rights standards.

- Take immediate measures to confer a minimum degree of security of tenure to all people currently lacking such protection in genuine consultation with the affected people and communities.

- Ensure that any alternative housing provided to people complies with international and regional standards on the adequacy of housing

- Ensure that all victims of forced evictions have access to effective remedies and reparations, which includes restitution, rehabilitation, compensation, satisfaction, and guarantees of non-repetition.

Conflicts and Human Displacement

Conflicts in local, inter-tribal, or regional wars have been a significant source of homelessness in Africa. In recent times, several regions in sub-Saharan Africa have witnessed social and political

strife, which led to forced involuntary human movements and displacements. As of 2018, over 11.7 million people in this region were internally displaced due to conflicts and wars (United Nations, 2019). This mass displacement occurred in Cameroun, where more than 430,000 people have been forced to flee their homes because of increased insecurity due to long-running tensions in the North-West and South-West (Relief Web/UNOCHA, 2019). Similarly, in 2018, 126,000 people were displaced due to conflict in Mali (Internal Displacement Monitoring Centre, 2019a), while 173,000 people were displaced from their homes due to natural disasters and violence in Uganda. Ultimately, about 541,000 people were displaced in 2018 due to violence and conflict in Nigeria (Internal Displacement Monitoring Centre, 2019b). This was partly the consequence of sustained conflict between the Boko Haram Jihadists and the Government of Nigeria in North East Nigeria on the one hand and the Fulani Herdsmen ravaging onslaught on rural farming communities in various parts of the country on the other hand. In Ethiopia, the ongoing conflicts, especially around the Oromo borders with Somalia, have led to a massive number of internally displaced persons, amounting to 3,191,000, described as the third highest number worldwide in 2018 by Internal Displacement Monitoring Centre (Internal Displacement Monitoring Centre, 2019d). International Organization for Migration (2021) validated this scenario in a recent report that documents the current drivers and consequences of internal displacement in Ethiopia.

Natural Disasters

Many citizens of various sub-Saharan African countries have been made homeless due to natural disasters. On average, in the region, about 122 people per million population of the sub-Sahara were made homeless between 2008 and 2018 due to natural disasters (United Nations, 2019). Considering specific country situations, there is variability as some countries tend to be more prone to natural disasters than others. Nigeria had 613,000 people internally displaced due to natural disasters in 2018, while 66,000 people were displaced in Ghana (Internal Displacement Monitoring Centre, 2019c), for example.

Individual Health Condition

Homelessness has been linked to mental illness in some countries in sub-Saharan Africa. In Ghana, psychological stresses were common among the homeless in Accra (De-Graft Aikins & Ofori-Atta, 2007). Far from sub-Sahara Africa, the connection between homelessness and mental

health condition, specifically autism, was also found in a sample of homeless people on the streets in a developed country (Kargas, Harley, Roberts & Sharman, 2019).

Unaffordability of Housing (Cost & Price)

While there may be houses in urban areas, affordability remains a significant problem in most cities and urban centers in sub-Saharan Africa, contributing to many people not having a roof over their heads. Unaffordability of housing may be in terms of being unable to provide rental fees to rent a house or the required amount of money or mortgage to own a house. In some countries, while support to own houses through mortgage is relatively high and contributes substantially to the GDP, like in South Africa, it is relatively very low in Ghana and Nigeria. The mortgage finance industry (as a share of Gross Domestic Product (GDP) in 2018 stood at 31% in South Africa, while it was 2% and 0.5%, respectively, for Ghana and Nigeria (Sun, 2018). Empirically, there is a huge disconnect between household income and the price of houses or rental fees in most cities of sub-Saharan Africa. While total household income is low and decreases in real value over time, the prices of houses and rental fees keep increasing. This inverse relationship between the two variables (income and house/rental fees) has led many city dwellers to homelessness. The unaffordability of rental fees for a decent house, as found by Alake (2018), makes people sleep under the bridge because housing in Lagos is expensive, as the average apartment costs between NGN150,000 and NGN200,000 monthly, which is far beyond the minimum wage and the reach of many self-employed citizens.

Rural-Urban Migration

The population pressure in the cities due to the influx of people from the rural areas has made homelessness a reality, as many rural-urban migrants cannot afford either to rent a house or build a home for themselves in the cities and towns of their destination. There are apparently no homes or houses waiting for urban immigrants to occupy because houses are scarce, while the demand is very high. The opposite is the case in some rural areas in sub-Saharan Africa, where houses are unoccupied or not fully occupied due to the out-migration of the owners to nearby or far away urban centers. This brings the reality of the relativity of homelessness and scarcity of living houses to the fore, where empty houses are cracking due to not being occupied in the rural areas

and people sleeping under the bridge in the cities. As documented, "in Lagos, the term 'sleep under a bridge was coined in the '60s and 70s', at the start of Nigerian industrialization, when Lagos made its earliest claim to becoming Nigeria's commercial hub, harboring scores of migrants from smaller, less-commercial Nigerian cities who made a staple that represented the struggle…..Some of these people come to Lagos for opportunity and a chance at making it, without a support system, so they sleep under bridges and in unholy places till they can afford homes. The issue has still not stopped as scores of people still migrate to Lagos in yearly droves" (Alake, 2018). Therefore, empirical observation, which may need further statistical testing, suggests a positive correlation between population pressure (mainly urbanization) or high population growth of a country and the preponderance of homelessness in sub-Saharan Africa.

Outlook and Good Practices in sub-Saharan Africa's Affordable Housing Landscape

Government Public Works Intervention

In many countries, specifically in sub-Saharan African countries, governments are at the forefront of providing affordable housing in their countries. This is made possible in one or a combination of three ways, namely:

i) In case by including rental or housing allowance as part of the wage package. This intervention is a standard practice in some countries in sub-Saharan Africa. The Federal, State governments, and other employers of labor in Nigeria are encouraged to provide a housing allowance to their employees as part of the legislated wage.

ii) They provide highly subsidized houses within reach of the working class and the poor. Practical cases of this abound in Kenya, Uganda, Ghana, Nigeria, and South Africa. While there may be variations in actualizing this practice, the uniform is that the government builds low-cost houses for citizens to acquire and own. The prospective owner pays a fraction of what may be regarded as the cost price of the house. Several Federal and State Housing Estates in Nigeria for many decades attest to the reality of this practice. Improved examples of this practice have emerged in South Africa in recent years, beginning from the dawn of democratic dispensation in 1994. The South African practice holds much promise that millions of houses have

been built for previously disadvantaged groups at a very low cost. Due to differences in housing needs in the country, the National Department of Human Settlement and other related agencies, including the provinces and municipalities, are mandated to follow the established formal housing delivery methods. "There are twelve methods with different funding mechanisms and targeted tenure options and solutions meant to fit different categories of the poor needing assistance to own a house (home). In all the methods, a Means Test is conducted to ascertain whether the household qualifies or not" (Obioha, 2019).

iii) In cases where households cannot afford subsidized houses offered by the government, free houses are provided to the poorest of the poor. This type of housing offer has no financial implication on the recipient's side. Through the Reconstruction and Development Program (RDP), for example, the South African government has delivered millions of houses. Obioha figured out that having delivered about 3.3 million houses to households and on the average of 3.3 persons per household in South Africa, the government has made homes available to over 9 million people through its agencies; even though the optimal target of providing homes to all deserving South African citizens has not yet been met" (Obioha, 2019).

iv) It is enacted to enable policies to encourage public and individual housing, which eliminates various barriers to housing. Part of the good practice has been providing an enabling environment for individual and private investors to provide affordable but standard houses to the people. Among other countries in sub-Saharan Africa, South African practice, where a number of policies have been put in place by the government, has boosted the rate of home ownership in the country. Like in some other countries in sub-Saharan Africa, a number of legislations and policies set the principles for targeting affordable housing to address homelessness in the country. These include the Republic of South Africa Constitution 1996: Section 26 of the constitution stipulates that "*everyone has the right to adequate housing; the state must take reasonable legislative and other measures within its available resources, to achieve the progressive realization of this right,*" the Housing Act 1997 that

facilitates for the provision of sustainable housing, The National Norms, and Standards, which regulates for the minimum standards, and the Rental Housing Act, 1999 (Act No. 50 of 1999) as amended in The Rental Housing Amendment Act 35 of 2014. Others that gave impetus to affordable housing development are The Social Housing Act (2008), the 1994 Housing White Paper on Reconstruction and Development Programme (RDP), which targets the number of building to be provided, the Breaking New Ground Initiative, the National Development Plan (NDP) in its Outcome 8 (sustainable human settlements and improved quality of household life; and lastly the Land expropriation without Compensation Bill 2018 (underway), which targets on land redistribution.

Public-Private Partnership Intervention

Public-Private Partnership is a model that facilitates the cooperation between government and private sector or non-government actors in providing services to the people. In its principle, it involves and requires the government and its chosen partners to work together based on some agreed modalities. This principle has led to the practical execution of affordable housing in most countries in sub-Saharan Africa. In Nigeria, the combination of the Federal Mortgage Bank of Nigeria (FMBN) and the Family Homes Fund (FHF) appears to be a major route for affordable housing for most-low and middle-income earners (Centre for Affordable Housing Finance in Africa, 2019). In some countries on the African continent, like South Africa, some big financial groups like banks have raised billions for housing projects for people that earn in the lower income groups in government affordable housing construction projects, both for sale and rent, as well as providing housing loans and rental accommodation for families and students (BSM Groups, 2011). As has been alluded to, these partnerships have the potential to contribute enormously to South Africa's successful development of affordable government housing projects.

Innovations: Expanding Affordable Housing Solutions through Optimum Utilization of Local Resources

In many countries in sub-Saharan Africa, the solution to providing affordable housing to end homelessness or inadequate housing lies within the environment. These countries are endowed with abundant natural resources, local knowledge, and intelligence, which are being tapped but

not yet fully harnessed to provide houses. While there are pockets of practices, the Durabric experience in Malawi has provided a lead in this direction. Durabric is made with 5-8% cement, a finely balanced mixture of soil, sand, cement, and water, compressed in a mold and cured naturally, without being fired, which makes them an evolution of the traditional air-dried brick. It is stronger than fired bricks with more resistance to heavy rainfall, and is up to 20% cheaper per square meter of wall. Durabric offer is already available in Cameroon, Malawi, Rwanda, Tanzania, and Uganda (Affordable Housing Hub, 2015). Some other experiments in providing cheaper houses have been tried in many countries, including Nigeria, where one of the previous governments of Imo State invested in producing 100% local clay blocks for housing.

Private Sector Support in Affordable Housing

Apart from the known private sector partnership with various governments, some private sectors have invested in making housing affordable in sub-Saharan Africa. One of the notable organizations in this regard is LafargeHolcim Microfinance, which has provided Solutions for Affordable Housing finance in a number of sub-Saharan African countries. Its strategy includes offering access to housing microfinance solutions to the low-income segment, providing technical assistance to low-income families to build/renovate their houses, and training banks and microfinance institutions on how to provide loans for house construction to low-income people. It is in partnership with some development agencies (Agence Française de Développement, World Bank/ IFC, Shelter Afrique in particular) that provide funding and capacity building to these Microfinance partners. Since it was implemented, LafargeHolcim and its partners have assisted thousands of low-income people in building/renovating their homes in Nigeria (7,000) and Zambia (8,000), for example (Affordable HousingHub, 2015). In Zambia, more than 1,000 small housing loans are granted to low-income families monthly through these partnerships.

Development Agencies and Non-Governmental Humanitarian Relief

The intervention of international development agencies and non-governmental organizations in facilitating affordable housing has happened in various countries of sub-Sahara Africa. Usually, with the approval of the national, provincial, or state governments in African countries, some

development partners have made remarkable contributions. The most common practice is the partnership between development agencies and local non-state actors or organizations, where these local organizations are mainly assisted with material and expert human resources to build houses for the poor who do not have any financial means to either build or rent a house. Intervention by Habitat for Humanity in facilitating the erecting of affordable houses in different parts of the continent is widely documented. Also, some organizations like the Catholic relief agency, and Kuwait fund, among others, are active in providing a practical solution to affordable housing in Africa.

Community Self-Help Initiative and Cooperatives Practices

In African societies, community self-help has been a long-lasting doctrine and practice, which is literarily referred to as "do it yourself." It is, therefore, not a foreign concept to most Africans. At the community and village level, various peoples and cultures across sub-Saharan Africa adopt many centuries-old practices in dealing with homelessness. Among the Igbo ethnic group of Southeastern Nigeria, youth groups and age grade members support one another in erecting traditional houses, where the labor is arranged and provided through *NGO Oru* (which means contracting), which does not involve any specific price. Similar indigenous ways of reducing homelessness, like *Debo (working in mass to help others) and Tajajila Lamummaa* (citizen service), are also popular in Oromo culture and other nations of Sub-Sahara Africa. Even though these are not new, they have been rejuvenated as trusted and tested practices.

At the more evolved organizational level, usually, a formal or an informal self-organizing group which may be a church group, women group, youth group, or age group, come together to lay down a plan on how to assist individual members in actualizing their housing dreams. They provide labor and contribute building materials for every project they embark on for their members. This may be done by order in the membership list or as agreed by members until all members own their houses. The invocation of this idea and practice resonates in some contemporary nation states in sub-Sahara Africa differently. Most prominent among these ways is the cooperative practice after forming cooperative societies. The reasons for formation in most countries are the lack of affordable finance due to high-interest rates and lending conditions, the increasing cost of building materials, the lack of affordable land, and; the lack of financial means of the majority of the population. Three main types of Housing cooperatives are:

- **General purpose Cooperatives:** where members join a cooperative to obtain land or building materials at a lower shared cost

- **Housing (Development) Cooperatives** – where members join a cooperative to obtain housing either to be owned by the group or to own the units individually;

- **Housing Property Owning (or continuous) Cooperatives** – where members join in owning and managing the property collectively.

Successes have been recorded through cooperatives in providing affordable housing in the sub-continent. In South Africa, most of the 150 - 198 cooperatives registered as housing cooperatives are building and worker cooperatives and not financial, out of which 21 housing cooperatives developed 1,966 units (Co-operative Housing International, 2019a). Also, in Senegal, the project establishment aimed to strengthen building and housing cooperatives by providing them with tools, knowledge, and expertise to build quality homes at a lower cost. The building cooperatives account for approximately 25% of all social housing in Senegal (Co-operative Housing International, 2019b). In Kenya and Uganda, Housing Co-operative is huge and contributes to affordable housing in both countries. National Co-operative Housing Union (NACHU) housing cooperatives represent at least 250,000 members in Kenya.

Religious organizations have contributed immensely to providing free housing units to the poorest of the poor in their communities. The Catholic Relief Services has been working to support the homeless and impoverished in Kenya. Some youth groups in different faith groups organize themselves as self-help entities that assist their members in different housing challenges, such as building, repairs, and maintenance but excluding the provision of finance.

Conclusions

Affordable housing remains a strategy and linked activity to end homelessness globally. This is because the cost of standard housing units has been increasing globally, while household income remains fixed or declining in some cases, which needs to be addressed to bridge the gap so that the poor household can own a home. Countries have adopted various modalities in sub-Saharan Africa to ensure that all public houses are affordable to the poor. Practices such as public-private partnership, private company housing development, pro-poor public housing scheme,

development agencies' intervention, and community-based initiatives, such as cooperatives, are among those that have been adopted with a positive outcome. However, the effectiveness of these modalities is not the same across countries because various countries have their specific challenges that affect these practices. In order to move forward to actualize affordable housing in dealing with homelessness, governments in sub-Saharan Africa, international development agencies, and civil society organizations have numerous options among various good practices from which they can model workable interventions.

Policy and practical implications

Quite a number of lessons have been learned from the policies and practices adopted by some countries. These lessons are better shared so that different countries and constituencies can learn from one another and adopt progressive practices and policies.

- Progressive policies that will address the difficulty in the land appropriation for public housing purposes.

- Institutional measures to regulate the prices of building materials or make them more affordable.

- Political will and good governance to end unnecessary bureaucracies and corrupt practices at different affordable housing delivery system stages.

- Broaden the mortgage industry and encourage the industry through tax incentives, grants, and exemptions.

- Regulate the interest rate regime to make it more affordable for the poor.

- Institute the intervention measures to assist poor households with interest-free loans.

- Remove the down payment method for all public houses.

- Deal with the security of tenure and title deeds issued by ensuring that all homeowners are given Title Deeds.

- Consider applicants' choices in allocating houses to ensure that other affordability factors are met.

- Adequately consider diverse social categories, including the blind and others with physical challenges, in designing affordable housing to reduce the cost for these categories of people to inhabit.

- Strengthen government partnership with the private sector who are involved in housing projects

- Strengthen partnerships with international development agencies in different ways (co-or partnership funding projects, etc.).

- Support Research and Production activities by providing cheaper houses, primarily by harnessing cheaper local resources.

- The rental process is regulated in cases where households need rented apartments or houses.

- Provide financial and capacity-building support to Housing Cooperative Societies in their countries.

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