Addressing Urban Poverty in Africa in the Post-2015 Period. Perspectives for Adequate and Sustainable Housing

Innocent CHIRISA[1], Abraham Rajab MATAMANDA[2]

[1] *University of Zimbabwe, Department of Rural and Urban Planning, Harare, ZIMBABWE*
[2] *University of Zimbabwe, Centre for Applied Social Sciences (CASS), Harare, ZIMBABWE*
E-mail: chirisa.innocent@gmail.com

A B S T R A C T

The aim of this paper is to propose an agenda and some guidelines for urban local governments in Africa to design policies and strategies towards achieving sustainable housing in the post-2015 period. We argue that the effective methodology for achieving sustainable housing in Africa lies in building an effective housing stock that is affordable for all. We employed and reviewed extensive literature, and we then applied textual and content analysis to construct this study. We note that Africa faces deficit and poor quality housing, where the poor struggle and informal settlements are numerous. Various approaches are used to address the housing issue but most of them are not successful. In some countries, self-help housing is the major mode of delivery, which faces a number of obstacles including funding, appropriate location, and even failure to meet the town planning requirements. An example of best practice in housing delivery can be the housing provision programme in South Africa from 1994 under the Reconstruction and Development Programme (RDP). Smart partnerships where local authorities provide land and the private sector provides funding are critical. Nevertheless, strategies have to be crafted so as to accommodate different groups within the low-income category. The poor are not a homogenous group, since there are some who 'pretend' to be poor and tend to offset the deserving members from different schemes of funding assistance. Therefore, a systemic approach is required to provide a sustainable concoction to treat the housing poverty malady in the region.

1. INTRODUCTION

Africa is currently experiencing rapid and continuous urbanisation that has resulted from the flow of people from the rural areas to urban areas [1]. Giddings (2007) asserts to this as he argues that in African cities and towns, poverty rates have actually increased, and in several of the region's most populous countries urban poverty rates are now close to those in rural areas [2]. Urban poverty is now becoming more significant than rural poverty in most cases [3]. There is therefore a paradigm shift in that poverty has to be viewed from an urban perspective unlike the traditional focus on rural areas. The high rise in urban poverty is possibly attributed to the higher dependence of urban dwellers on cash incomes to satisfy their daily needs, yet unemployment levels are high, which leaves most urban residents without any definite incomes. Banerjee and Duflo (2007) argue that the condition for the urban poor is further exacerbated by the higher prices that are paid for goods and other basic services (transport, water, housing, electricity etc) [4]. Considering the cash-based nature of urban life, housing tends to take up a large share of the poor's income even in inadequate and overcrowded facilities because it is one of the most important human needs. In most cases the rising standards of living result in rapid deterioration of existing shelter, homelessness, emergence of squatter settlements in peripheral areas of cities, where land is easier and cheaper to access [1], [5].

With the growing number of the urban poor, the housing woes have been exacerbated to unprecedented levels and it seems the trend is persisting. With the increasing density of people in urban areas, land becomes scarce and very expensive which makes it difficult for the poor to access decent housing. Because of the scarcity of land and escalating price of housing, the housing problem in Africa is that of potential occupants without access to adequate housing. According to UNHABITAT, over 860 million people were living in slums in 2013, registering an increase from 725 million in 2000 [6]. Such areas (slums) tend to be illegal and have limited employment opportunities, health and education services. As a result, the urban poor have to spend more on transport costs while relying on unsafe water and sanitation facilities. This category of residents is also marginalised in decision-making processes that relate to housing issues or any urban development matter due to limited entitlements, representation and power within political systems and bureaucratic structures [7].

This shows that despite government efforts to address the condition, little progress has been made since the net slum growth outpaces the improvements especially in Africa where the rate of urbanisation is rapid and continuous. The task is now on the urban local authorities and the private sector to establish sustainable housing for the urban populace and the national population at large.

In light of the housing conditions currently bedevilling African cities a number of questions emerge, such as: how can the poor households be best transferred from the slums to formal housing sites without plunging them into worse conditions? On the other hand, how can urban local governments finance the high cost of basic services when upgrading the slums or establishing new formal settlements for the urban poor? Trying to answer these questions, there are some lessons that can be drawn from the case of South Africa where the government has made great strides in trying to house the urban poor since 1994. Thus, the study will examine and assess the opportunities and constraints of the system in South Africa to redress the housing woes currently bedevilling and haunting the urban poor in Africa. With the rapid urbanisation trend across the globe, poverty is increasing, being concentrated in the urban areas.

The main objective of this paper is to propose an agenda and a framework for local governments in African cities and urban areas to formulate policies and strategic plans aimed at providing adequate and sustainable housing in the period beyond 2015. The paper argues that if adequate and sustainable housing is to be developed for all people in the region, they need to adopt an effective methodology that taps into all sections of society. It is interesting to note that this growing urban population in most cases fails to access

decent housing and they end up establishing slums and informal settlements that often do not meet formal standards and regulations. The result of this urbanisation is the unprecedented proliferation of informal settlements and slums that is a physical manifestation of a chronic deficiency of sustainable housing in most urban areas the world over. This study is a desktop study through which we review extensive literature, documents from which we then apply textual, and content analysis to construct this narrative. The paper is structured as follows: introduction and context analysis, research design and methodology, theoretical underpinnings and literature review, results, discussion, and, conclusion and policy options.

2. THEORETICAL UNDERPINNINGS AND LITERATURE REVIEW

Urbanisation refers to the shift of the population from rural to urban environments, growth of the urban population as well as the expansion of the built areas and urban geographical space into rural areas. Davis (1962) defines urbanisation demographically, as a process whereby urban population increases due to the redistribution of population from rural to urban environment over time [8]. This definition by Davis (1962) conforms to the events in most parts of Africa where urbanisation is now increasingly being fuelled by rural-urban migration [8], [9], [10].
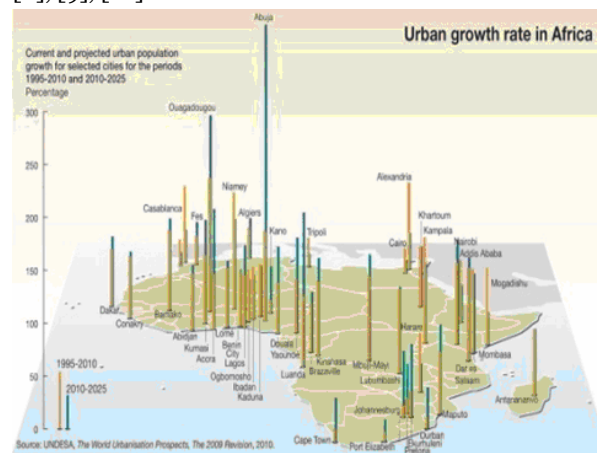

Fig. 1. Urban growth rate in Africa [11].

According to Giddings (2007) African cities will have to accommodate more than 300 million new residents over the next 25 years; hence Africa is projected to be more urban than rural by 2030 (see figure 1) [2]. However, urban growth in Africa is peculiar from other regions in that urbanisation is associated with various socio-economic problems such as unemployment. Yet, this is the intrinsic component of urban life critical for eradicating poverty among the majority urban poor. The urbanisation process in Africa is therefore associated with an increasing demand for

affordable housing and other ancillary urban services which most countries fail to provide [12], [13]. Tesfaye (2007) argues that there is a direct correlation between urbanisation and demand for houses, hence the more rapid a city grows so does the need for housing [14]. This has been the case in most developing countries where the increasing housing need has remained unsatisfied, as evident from a critical deficit of dwelling in the continent with the demand far outstripping the available housing stock [15], [9], [10]. The following are examples that show the acute housing deficit in some selected African countries:

- according to the World Bank (2002) approximately 175,000 dwellings were supposed to be built in Algeria between 2002 and 2012 to satisfy the housing deficit in the country [16];

- the annual requirement for new dwellings in Ethiopia is estimated to be between 73,000 and 151,000 housing units [17];

- in the Greater Cairo Region (GCR) at least two million housing units need to be built between 2010-2020 to keep the pace with the growing urban population [18];

- in Uganda of the 1.5 million estimated housing backlog, 211,000 units were in the urban areas while the remainder was in the rural areas [19];

- urban housing deficit in Zimbabwe has been so acute increasing from 670,000 to over 1 million between 1992 and 1999, while the situation has been worsened by the mass evictions and clearance of informal housing in 2005, which resulted in an additional 92,460 structures [20].

This high demand ultimately cause the available housing to be expensive and go way beyond the reach of the middle- and low- income urban residents. Simply put, housing in urban Africa becomes unaffordable for the poor residents; rentals are high and take a large part of the residents' incomes while occupancy ratios are also very high. Tenure is also an issue wherein poverty increases the insecurity of the urban poor by exposing them to evictions [21]. It is cited in UNHABITAT (2011) that urban land for housing development is increasingly scarce, poorly regulated and therefore expensive [22]. Furthermore, the costs of construction and infrastructure are also very high while formal housing finance is hard to access and when available the down-payment requirements are too high for most Africans. The loans are also characterised by short repayment periods and high interest rates.

The result is the emergence of slums and informal settlements that characterise most African cities since quality housing becomes beyond the reach of the urban poor. Shelters in most cases are built without adequate basic onsite and offsite infrastructure such as roads and water while formal planning and regulation may be unheard of in these slums.

Jelili (2012) observes that Sub-Saharan Africa has now the third highest total number of slum dwellers of all the regions of the developing world (after Southern Asia and Eastern Asia) [5]. According to Giddings (2007) if this trend persists, the slum population is expected to double to almost 400 million by 2020 in most Sub-Saharan African countries especially in Angola, Ethiopia, Mali, Sudan and Tanzania [2]. Unlike the other African regions where slums are on the rise, northern Africa is actually experiencing negative slum growth. To some extent, African governments tend to play a proactive role when it comes to urban planning in relation to urbanisation, which has resulted in proliferation of slums in most African cities were the poor live.

Generally, poverty is recognized as the lack of essential materials that support human well-being. These materials include food, housing, land, adequate water and sanitary facilities as well as various other assets. However, poor people are not only characterised by the deficiency of these material and physical essentials, but rather by some non-material components such as lack of voice, power and independence in decision-making. Chambers (1983) defines poverty as a lack of physical necessities, assets and income [23]. This lack of income and assets has been contextualised by Berner (2000) in the realm of housing whereas the poor lack income and assets to establish adequate and quality housing [21]. Poverty also extends beyond the lack of income to include the lack of voice, lack of access to basic services (housing, water, waste management etc.), insecurity, vulnerability and often segregation [24]. Those individuals and households who fail to take part in the formulation of housing policies are also regarded as poor. Failure to participate in policy making processes and decision making means that the choice and needs of certain stakeholders mostly the poor are undermined compromising sustainability.

The marginalisation of the poor in decision-making increases their vulnerability and leaves them at the mercy of public and private agents of the state where they frequently seek help. Kamete (2002) argues that poverty implies that something is wrong in society, yet this is not supposed to be the status quo within a defined context [25]. In simple terms, poverty is not conducive to sustainable development – it is a condition in which no one wants to be in, thus it is critical to consider the implication of poverty on housing in Africa where poverty seems to be rife. On the other hand, poverty is multi-dimensional and includes various issues that can be used to identify the poor. The forthcoming section proffers a discussion on the different types of poverty that exist.

Poverty can either be absolute or relative. Absolute poverty is about survival and subsistence. Under this type, the poor are those who cannot afford to

access basic needs such as shelter, clothing and food. The United Nations (2005) define absolute poverty as a condition characterised by severe deprivation of basic human needs, including food, safe drinking water, sanitation facilities, health, shelter, education and information [26]. Furthermore, absolute poverty also considers the access to services, rather than focusing on incomes only. The poor then are those who cannot afford to buy, rent of construct a decent dwelling. On the contrary, relative poverty focuses on the *"average"* (lifestyle, income etc) wherein individuals or household that live below the *"average"* level are said to be poor. According to Townsend (1979) relative poverty is when individuals, families and groups in the population *"... lack the resources to obtain the types of diet, participate in the activities and have the living conditions and amenities which are customary, or are at least widely encouraged or approved, in the societies to which they belong. Their resources are so seriously below those commanded by the average individual or family that they are, in effect, excluded from ordinary living patterns and activities"* [27]. From this quotation, it can be argued that relative poverty does not indicate lack of basic needs but it is when individuals, families or households do not have that which the average citizen is expected to have. This type of poverty is most prevalent in developing countries where the poor are usually those that live below the customary lifestyle (for example, those who cannot afford an annual vacation). Since housing is one key issue in urban areas, it can be used as an indicator of poverty while being a cause or factor of poverty. Berner (2000) gives the dimension of housing poverty and argues that poverty acts as an indicator of poverty in that the poor are those who can accept to live in dwellings that are overcrowded, have poor water and sanitation facilities, noise and garbage [21]. Hence, it is easy to identify the poor as they have no option but to reside under unhealthy and squalid conditions instead of residing in quality housing.

Furthermore, poverty may either be income poverty or non-income poverty. The former occurs when a household or family earns less than one US dollar per day that then makes it difficult to meet their daily needs. Often this is experienced when people lack access to money or income generating assets. In the end this group will be placed in poor housing due to the lack of cash to obtain decent housing. Non-income poverty is experienced when families and households have some income but it is not sufficient to sustain a better quality of life. Access to affordable social and physical services (for example, safe water and sanitation facilities) will be denied to the poor so much that they feel unsafe and do not trust the authorities. In the context of housing, this type of housing is evident in areas where the materials used are of poor quality due to the lack of income to buy durable and high quality building materials. Lack of

income may also make the households insecure in that they may be evicted when they fail to pay for their rent and rates or to service the loans for the purchase of he houses. Vandermoortele (2000) argues that it is also needed to focus on the non-income factors such as access to public goods – safe water supply, roads, healthcare and education when assessing the level of poverty especially in developing countries [28].

The other type of poverty is the overall poverty, coined by United Nations at the Copenhagen Declaration and Programme of Action: World Summit for Social Development (1995).

The following quotation summaries the overall type of definition as argued by United Nations (1995): *"Overall poverty occurs when there is lack of income, education, housing and basic services; acute hunger and malnutrition; increased morbidity and mortality from illness as well as unsafe environments and social discrimination and exclusion. It is also characterised by lack of participation in decision-making and in civil, social and cultural life. It occurs in all countries: as mass poverty in many developing countries, pockets of poverty amid wealth in developed countries, loss of livelihoods as a result of economic recession, sudden poverty as a result of disaster or conflict, the poverty of low-wage workers, and the utter destitution of people who fall outside family support systems, social institutions and safety nets"* [29].

The concept of sustainability has gained popularity in almost every discipline in the contemporary era including discussions on housing issues. Sustainability addresses social, environmental, economic and political issues with the aim of promoting human well-being and equity within and between generations. The main objective of sustainability is to effectively address poverty and bring about equity between the poor and elite environmental degradation has to be mitigated while economic costs are to be contained within limits that do not leave some society members worse off than others. Sustainability tries to strike a balance in society through activities that do not impair on others' ability to function effectively in the system. Arman et al (2009) provides that sustainable housing refers to housing that meets the needs and demands of the present generation without compromising the ability of future generations to meet their housing needs and demands [30]. According to UNHABITAT (2012) sustainable housing offers a great spectrum of opportunities to promote economic development, environmental stewardship, quality of life and social equality, while mitigating the precarious convergences of the problems related to population growth, urbanisation, slums, poverty, climate change, lack of access to sustainable energy, and economic uncertainty [12]. Sustainability is greatly compromised by poverty because the poor fail to access decent housing. Their incomes (if any) cannot sustain them;

even worse they cannot afford to pay rent. This means that the dichotomy between the poor and rich widens as quality of housing varies from mansions to shacks.

However, all these facets are not always considered when addressing housing issues especially in developing countries. It is therefore important to consider all these dimensions so that housing effectively serves the needs of the growing urban population. Housing has to be affordable even to the urban poor, should address environmental and social issues such as people's preferences, lifestyles, natural hazards, climate change etc.

Box 1. A summary of the characteristics of adequate and sustainable housing [12].

BOX 1: FEATURES OF SUSTAINABLE HOUSING
Adequate and sustainable housing:
• Must be appropriately located to minimise biodiversity loss and maximise low energy transportation
• Has size and quality suitable and satisfactory for the occupants
• Does not increase the incidence of housing stress over the lifecycle of the house
• Is socially acceptable, therefore addressing the social and cultural preferences
• Will not increase social exclusion and polarisation; rather it has to address social inequalities
• Rent or mortgage repayments do not exceed 30% of household incomes for the bottom 40% of income groups
• Is characterised by the following environmental factors: energy efficiency; passive solar design; sun shading; water conservation; appropriate waste management during construction, occupation and deconstruction.

Sustainable housing is therefore characterised by structural quality and durability of dwellings, sufficient living area within the dwelling, access to improved water and sanitation and security of tenure. A sustainable house is developed on non-hazardous locations and has the ability to effectively protect the occupants from adverse climatic and weather conditions.

On the other hand the occupancy ratio is also a key consideration with an occupancy ratio of 3 or less individuals per room being sustainable. Access to improved water and sanitation are also key indicators of sustainable housing. Finally, there is need for security of tenure, which entails the right of the occupants for protection from forced eviction by the state or private owners. It can be argued that sustainable housing has a number of benefits that makes it the most ideal in the recent millennia. Sustainable housing has the ability to enhance and possibly improve the residents' standard of living and their dignity through provision of decent dwelling that will be properly designed and serviced. Housing that is properly designed reduces the incidents of illness, fatalities and material losses hence contributing greatly to the improvement of the health of the residents.

For example, sustainable housing will be well-ventilated therefore curbing incidences of respiratory diseases resulting from squalid conditions. It can be noted that sustainable housing also considers the environmental issues thus there are opportunities that are created in urban areas to adapt to climate change, mitigate it as well as protect the environment. There is increased efficiency and savings on energy and water as well, possibly through capitalising solar energy. Natural hazards are a common phenomenon in most parts of Africa and they tend to affect the poor who reside in the most vulnerable locations. Simply put, sustainable housing is a pathway towards poverty eradication because it considers a number of factors that will enable the occupants to enjoy a better life. Design, security of tenure, availability of basic services, location and quality of materials are all key considerations that help to combat poverty if effectively integrated in the context of housing.

3. RESULTS

In attempting to provide housing for the urban poor, various mechanisms have been employed in African cities, with varying degrees of success. The common approach is the self-help housing scheme where individuals finance housing development on their own. This is usually in the form of incremental housing where individuals begin the construction phase with non-conventional building materials such as steel sheets, plastics or wood. With time, the dwellings are upgraded to formal structures using conventional materials. This is often the trend in most African cities and it is the cause for the proliferation of informal settlements, which in most cases are then demolished by the local authorities [31]. Demolition of slums in Africa is widespread because they are perceived as an eyesore, havens of criminals, health hazards and stifle urban redevelopment [32], [33]. The case of *Operation Murambatsvina* (Operation Restore Order) in 2005 in Zimbabwe is a typical example of how informal settlements have been demolished. During the operation backyard extensions of legal housing (built with durable materials) and informal settlements (serviced with water and sanitation facilities) recognised by Parliament were demolished and it is estimated that over 700,000 houses and livelihoods were affected [20], [34]. The implication is usually a compromise of the urban sustainability because of the destruction of fixed assets and livelihoods and above all worsening the housing deficit and impoverishment. The

fact of the matter is that slums are just but the symptoms of housing problems hence the need to focus on the root causes so as to effectively address the housing woes.

However the demolition of informal settlements is not recommended because it tends to exacerbate poverty and housing deficit; lessons can be rather drawn from the case of Morocco where remarkable progress has been made in handling informal settlements through slum upgrading.

In 2004, *Villes sans Bidonvilles* (VSB or Cities without slums) was launched as a national program in Morocco as an anti-poverty program. The main objective of VSB program has been to make home ownership affordable for the urban poor. To meet the objectives a number of mechanisms have been used and these include city contracts (help to fortify mutual cooperation between national and local government), engagement of the private sector and government subsidies [35]. In summary four housing options were adopted in Morocco: on site upgrading (29%), partially serviced lots (15%), fully serviced lots (35%), and apartment units (21%). The BMCE Bank has been actively engaged in housing finance through targeting people who do not own property and customers who have irregular incomes such as taxi drivers and carpenters [36]. Engaging the private sector in housing provision tends to less the financial burdens of the local authorities, though the interest rates may be way above the incomes of certain poor people.

According to Hendler (2010), it is appropriate to consider first the location of the informal housing before upgrading or demolishing so that sustainable housing stock is developed [31]. Although the VSB has made great strides in addressing the challenge of informal settlements in Morocco there have been some problems that compromise the sustainability of the housing delivery in the country. First it is needed to adopt a strict monitoring mechanism because some households who do not qualify as poor are still given large subsidies due to weak enforcement. The outright poor are disadvantaged by those who "pretend" to be poor and get financial assistance which they do not really need. Second, some of the beneficiaries among the poor resell their houses to speculators while some fail to service their loans. Third, the sale prices have been much lower than market prices which constrains public funds.

Self-help housing does not always spell out a successful story since multiple obstacles, among these being funding, appropriate location, and failure to meet the town planning requirements, stifle the success of this approach. The best possible mechanism that may be used to house the poor is the housing provided in South Africa from 1994 under the Reconstruction and Development Programme (RDP). This is a form of subsidised housing. It has led to the elimination of a significant proportion of informal settlements and slums in South Africa since 1994. South Africa is a rapidly urbanising country (see table 1) which has incresed the demand for housing in the country.

Table 1. Urban population of South Africa 1911-2001.

Year	No. of urban areas	Total urban population (1,000)	National population (1,000)	Share of urban population (%)
1911	25	1,085	5,973	18.2
1921	36	1,369	6,927	19.8
1936	53	2,476	9,588	25.8
1951	89	4,463	12,671	35.2
1960	120	6,066	15,994	37.9
1970	161	8,986	23,311	38.5
1980	183	12,419	29,208	42.5
1991	244	17,327	38,012	45.6
1996	280	21,674	40,580	53.4
2001	307	25,355	44,819	56.6

Source: Vacchiani-Marcuzzo (2005) cited in Turok (2012) [37], [38].

The Reconstruction and Development Programme (RDP) is a subsidised housing delivery programme that was initiated in 1994 by the South African government and targets 86% of the population. According to Hendler (2010) the approach for RDP housing was to provide subsidies for developers who where to deliver houses for the poor [31]. According to ANC (1994), the objectives of the RDP housing project were to provide dwelling that would at least ensure protection from the weather, offer privacy and reasonable living while being durable and long-lasting [39]. Furthermore, it was argued that the houses were to be incorporated with sanitary facilities, storm water drainage, a household energy supply ... and convenient access to clean water. This clearly shows that the focus was on establishing a sustainable housing stock as outlined by Berner (2000) and alleviating the housing dimension of poverty in South Africa that was a legacy of the apartheid system [21]. Significant progress has been made in housing the urban poor in South African cities through RDP. From the foregoing statement, it emerges that the housing that was to be developed was sustainable since it complies with the conditions of sustainable housing. The achievements of RDP include the building of over one million houses between 1994 and 2004, which according to Hendler (2010) is a world record in quantitative terms [31]. RDP houses also promoted housing tenure as the poor had ownership of the dwellings. However, most people claim that the qualitative success of RDP was limited due to a number of factors. Gelb (2003) and Khan and Thurman (2001) argue that the subsidies provided under the RDP were too low thus they were insufficient to purchase land in well located areas [40], [41]. This resulted in starter houses being located on cheap, peripheral land and development of housing quality that was undervalued.

This did little to redress the colonial patterns of marginalising the poor due to lack of coherent and integrated planning at the local authority level. While on the other hand, households were relocated from informal settlements where they had established their livelihood strategies and placed in locations that were too far from the transport routes and other urban opportunities.

Khoza et al (2014) castigate the RDP housing scheme in that sub-quality housing products were developed [42]. They argue that Reconstruction and Development Program (RDP) built houses (or low-income houses) lack required standards and fail to meet technical criteria and are unsustainable. Due to this, the RDP houses have been of low standards and this has resulted in some potential occupants losing interest in the poorly built dwellings. An example is the renovation of RDP houses built inadequately in 1997 and targeted for renovation in 2008. An estimated 126 houses in the Ekurhuleni area were reported to be in a poor structural condition and they were not large enough to accommodate the households in the area. This contradicts the objective of the ANC (1994) to construct sustainable housing for the urban poor in the country [39]. The inhabitability of the housing stock developed has seen some beneficiaries shunning them at the expense of government grants. The other criticism levelled against RDP concerns the delivery system that was used for housing the poor in South Africa. Oldfield (2000) argues that state played the role of a provider (housing provision was developer-driven and not people oriented) which resulted in housing being provided in wrong locations away from the needs of the people [43]. Despite the disenchantments levelled against the RDP, it remains a success or lessons can be drawn from it and a modified RDP mechanism provided for other African countries to contain the housing deficits in the cities could be developed. Hendler (2010) proposes the adoption of denser formats such as cluster housing as this has the advantage to contain urban sprawl while maximising on the efficiency of the land use [31].

4. DISCUSSION

In this paper it is observed that Africa operates from a point of deficit and poor quality housing. The poor quality of housing brings multiple problems on the urban residents in Africa as they tend to be poorly located, not serviced with water and sanitation. The housing deficit also leads to high rentals in urban areas, which forces the poor to seek accommodation in informal settlements that are far away from transport routes and possibly other services such as education and health. When they get opportunities to acquire housing stock, it is often beyond the reach of many low-income earners, which ultimately leaves them without home ownership. To this end, even when available, housing finance is beyond the reach of the poor and the interest rates for loans are very high and have a short repayment period. Housing is then perceived as more of a liability than asset in Africa. In some countries, self-help housing is the major mode of delivery. However, this has proved to have some problems due to lack of finance and it has been identified as the catalyst for the development of informal settlements since individuals use non-conventional materials to develop their dwellings. The RDP housing project undertaken in South Africa has been identified as the most appropriate housing delivery mechanism for Africa despite its criticism. The mechanism has been hailed for its ability to deliver over one million housing within a decade in the country. Although there are some shortcomings with this mechanism, it is the method of implementation that needs to be improved if the same approach is to be adopted by other African governments. The government has to engage with the locals rather than solely taking matters in their own hands since this may result in development of housing in locations that may impinge on the livelihoods of the poor. Also, it is needed to consider the quality of the housing which has to meet sustainable levels so that whatever is constructed is appreciated by the locals. It is also important to engage the private sector so that they help funding the development of the housing by providing some finance for the subsidies. On the other hand where slums and informal settlements have been established, demolition and destruction of these is not always the way forward as they will simply emerge elsewhere. This is evident in Morocco where slums have often re-emerged. The VSB has been an effective programme that has resulted in the decrease of the housing deficit in Morocco. The success of the programme is greatly attributed to the engagement of the private sector and the anti-poverty approach that has been the focus of the programme.

5. CONCLUSION AND POLICY OPTIONS

The success of housing story in Africa is hinged on smart partnerships where local authorities provide the land and the private sector provide the much needed finance and expertise necessary to develop a sustainable housing stock. It is important to formulate strategies that look into the plight of all members of the urban societies with a special emphasis on the urban poor. However, when identifying the poor it is also critical to consider those who are really in need as the poor are not a homogenous group. Because of this fact, there are some individuals who 'pretend' to be poor and tend to offset the deserving members for different schemes of funding assistances. A systems approach is required to provide a sustainable concoction to treat the housing poverty malady in the

region. The following policy options are therefore worth considering if sustainable housing is achieved in Africa:

- engage in effective in-situ upgrading instead of eradication of informal settlements;

- engage stakeholders especially the poor in the planning process to establish the best locations for the housing;

- consider the size of the housing which has to be sustainable unlike the RDP houses that were 30 m²;

- regulate the real estate market.

REFERENCES

[1] **Freire, M. E., Lall, S., Leipziger, D.** (2014), *Africa's Urbanisation: Challenges and opportunities*, Working Paper no. 7, World Bank, Washington D. C.

[2] **Giddings, S, W.** (2007), *Housing challenges and opportunities in Sub-Saharan Africa.* International Housing Coalition, Washington D. C.

[3] **UNFPA** (2007), *State of World Population 2007 - Unleashing the potential of Urban Growth.* Retrieved November 09, 2010, from United Nations Population Fund:iran.unfpa.org/Documents/SoWP/sowp2007_eng.pdf. Accessed on 29 May 2015.

[4] **Banerjee, A. V., Duflo, E.** (2007), *The Economic Lives of the Poor.* Journal of Economic Perspectives. 21(1): pp. 141-168.

[5] **Jelili, O.** (2012), *Urbanisation and Future of Cities in Africa: The Emerging Facts and Challenges to planners.* Global Journal of Human Social Science, 12(7).

[6] **UNHABITAT** (2008), *The State of African Cities 2008: A framework for addressing urban challenges in Africa.* UNHABITAT, Nairobi.

[7] **Satterthwaite, D.** (2004), *The under-estimation of urban poverty in low and middle-income nations.* Working Paper on Poverty Reduction in Urban Areas 14. International Institute for Environment and Development, London.

[8] **Davis, K.** (1962), *Urbanisation in India – Past and Future.* In Turner, R. (ed.) India'sUrban Future. University of California Press, Berkley.

[9] **Chirisa, I.** (2008), *Population growth and rapid urbanisation in Africa: Implications for sustainability.* Journal of Sustainable Development in Africa. 10 (2): pp. 361-394.

[10] **Turok, I., Borel-Saladin, J.** (2014), *Is Urbanisation in South Africa on a sustainable trajectory?* Development Southern Africa, 3(5): pp. 675-691

[11] **UNDESA** (2010), *The World Urbanisation Prospects, The 2009 Revision.* United Nations, Washington D. C.

[12] **UNHABITAT** (2012), *Sustainable Housing for Sustainable Cities: A Policy Framework For Developing Countries.* United Nations Human Settlements Programme, Nairobi.

[13] **Mugumbate, J., Maushe, F., Nyoni** (2013), *Ruralisation of Urban Areas: Reversing Development in Zimbabwe.* International Journal of Advanced Research in Management and Social Sciences 2 (7): pp. 13-30.

[14] **Tesfaye, A.** (2007), *Problems and Prospects of Housing Development in Ethiopia.* Property Management. 25 (1):pp. 27-53.

[15] **Mots'oene, K. A.** (2014), *Housing Implications on Sustainable Development in Maseru-Lesotho.* Journal of Sustainable Development in Africa. 16(4): pp. 84- 101.

[16] **World Bank** (2002), *Algeria: World Bank to support development of mortgage loan market.* Washington, D.C., World Bank.

[17] **UNHABITAT** (2006), *Enabling Shelter Strategies: A Review of Two Decades of Implementation.* Nairobi: UNHABITAT.

[18] **UNHABITAT** (2010), *State of African Cities 2010.* UN-HABITAT, Nairobi.

[19] **Uganda Population Secretariat** (2007), *State of Uganda Population Report 2007:* Planned Urbanisation for Uganda's Growing Population.

[20] **Tibaijuka, A. K.** (2005), *Report of the Fact-Finding Mission to Zimbabwe to assess the Scope and Impact of Operation Murambatsvina.*

[21] **Berner, E.** (2000), *Learning from informal markets: Innovative approaches to land and housing provision*, Paper to be presented at the ESF/N-AERUS and UNRISD Workshop 'Cities of the South: Sustainable for whom?', Geneva, 3 - 6 May, 2000

[22] **UNHABITAT** (2011), *Affordable Land and Housing in Africa.* vol. 3. UNHABITAT, Nairobi.

[23] **Chambers, R.** (1983), *Rural Development: Putting the Last First.* Harlow, Longman.

[24] **Chambers, Rt.** (1995), *Poverty and livelihoods: whose reality counts?* Environment and Urbanisation. 7 (1): pp. 173-204.

[25] **Kamete, A. Y.** (2002), *Governance for sustainability? Balancing social and environmental concerns in Harare.* Chr. Michelsen Institute, Development Studies and Human Rights, Bergen.

[26] **United Nations** (2005), *Handbook on Poverty Statistics: concepts, methods and policy use, special project on poverty statistics.* United Nations Statistics Division, New York.

[27] **Townsend, P.** (1979), *Poverty in the United Kingdom: A survey of Household Resources and standards of living.* Allen Lane, London.

[28] **Vandemoortele, J.** (2000), *Absorbing Social Shocks, Protecting Children and Reducing Poverty: The Role of Basic Social Services.* UNICEF Working Papers, New York.

[29] **United Nations** (1995), *The Copenhagen Declaration and Programme of Action:* World Summit for Social Development 6-12 March 1995. United Nations Department of Publications, New York.

[30] **Arman, M., Wilson, L., Zuo, J., Zillante, G. Pullen, S.** (2009), *Conceptualising affordable and sustainable housing: Towards a working model to guide planning and construction.* Proceedings of 34th Australasian Universities Building Educators Conference, Barossa Valley, South Australia.

[31] **Hendler, P.** (2010), *Governance, Housing and Sustainable Neighbourhoods.* Chapter 12 in Swilling, Mark. Sustaining Cape Town-Imagining a Livable City. SUN Press and Sustainability Institute, Cape Town.

[32] **Shatkin, G.** (2004), *Planning to forget: Informal settlements as„ forgotten places' in Globalising Metro Manila.* Urban Studies, 41(12): pp. 2469-2484.

[33] **Otiso, K. M.** (2002), *Forced Evictions in Kenyan Cities.* Singapore Journal of Tropical Geography, 23(3): pp. 252-267.

[34] **Potts, D.** (2006), *Restoring Order? Operation Murambatsvina and the Urban Crisis in Zimbabwe.* Journal of Southern African Studies, 32(2): pp. 273-91.

[35] **Baverel, A.** (2002), *Best Practices in Slum Improvement: The case of Casablanca.* Development Innovations Group, Casablanca.

[36] **Borthwick, M.** (2009), *Moroccan efforts to replace slums*, available onlineBBC News website, Sep 2009, http://news.bbc.co.uk/2/hi/business/8266403. stm

[37] **Vacchiani-Marcuzzo, C.** (2005), *Mondialisation et System de Villes (unpublished PhD thesis).* University of Paris, Paris.

[38] **Turok, I.** (2012), *Urbanisation and Development in South Africa: Economic Imperatives, Spatial Distortions and Strategic Responses. Urbanisation and Emerging population issues*, Working Paper 8, International Institute for Environment and Development, London.

[39] **African National Congress** (1994), *The Reconstruction and Development Programme.* Umanyano Publications, Johannesburg.

[40] **Gelb, S.** (2003), *Inequality in South Africa: Nature, causes and responses: DFID policy initiative on addressing inequality in middle income countries.* The Edge Institute, Braamfontein.

[41] **Khan, F., Thurman, S.** (2001), *Setting the Stage: Current Housing Policy and Debate in South Africa.* Isandla Institute, Johannesburg.

[42] **Khoza, R., Magudu, B., Humayun, K.** (2014), *An evaluation of South African low-income housing delivery process: from project quality management perspective.* Public and Municipal Finance. 3(1): pp. 32-42.

[43] **Oldfield, S.** (2000), *The centrality of community capacity in state low-income housing provision in Cape Town, South Africa.* Blackwell Publishers Ltd, Oxford.